



we'll get it
fixed



Home Response 24 ...a summary of your cover



direct line

A GOOD DEAL BETTER



Home Response 24

Membership summary

Please read this document carefully. Full terms and conditions can be found within the Membership Document.

Features of a Direct Line Home Response 24 Membership

The Home Response 24 Policy you have purchased is underwritten by Direct Line Insurance plc and will run for 12 months. Your policy schedule will show which of the following sections of cover you have requested.

Level of Membership	What is covered	What is not covered
Response	<ul style="list-style-type: none">• Call-out fees• The first hour's labour	<ul style="list-style-type: none">• Any financial protection in the 14 days following taking out membership for the first time• All labour charges in excess of the first hour's labour• The cost of replacement parts and/or other materials, unless we have agreed to pay for them
Total Response	<ul style="list-style-type: none">• Call-out fees• Parts and labour up to £1,000 (inc. VAT) per call-out	<ul style="list-style-type: none">• Any financial protection in the 14 days following taking out membership for the first time• All labour charges together with the cost of replacement parts and/or other materials in excess of £1,000 (inc. VAT)

Section of cover	What is covered	What is not covered
Section A Electrical wiring (optional)	<ul style="list-style-type: none"> The permanent electrical supply system in the home 	<ul style="list-style-type: none"> Any electrical wiring which is not permanent and/or situated outside the home
Section B Plumbing and drainage (optional)	<ul style="list-style-type: none"> The internal and external plumbing and drainage of the home 	<ul style="list-style-type: none"> External guttering, soakaways and rainwater pipes Repair or replacement of sanitary ware Repair costs of pumps, water tanks, radiators, cylinders, water softeners, waste disposal units, macerators or central heating components
Section C Security (An automatic benefit of cover if you purchase two or more sections of cover)	<ul style="list-style-type: none"> The external locks, doors and windows of the home 	<ul style="list-style-type: none"> Detached garages and outbuildings The repair or replacement of intruder alarm systems The theft or loss of keys to the home
Section D Heating (Optional)	<ul style="list-style-type: none"> The primary source of heating in the home Boilers up to and including 15 years of age 	<ul style="list-style-type: none"> Boilers with a maximum output of over 60kw The cost of replacing the central heating boiler, storage/panel heater LPG and oil fired systems, solid fuel systems, open fires, warm air heating systems, Electrotech and Smarheat systems, underfloor heating Annual boiler check ups The cost of replacing a boiler/appliance deemed beyond economical repair

Main exclusions which apply to all sections of cover

- Claims, loss or damage occurring prior to the commencement of the membership
- Claims arising after the home has been left unoccupied for more than 30 consecutive days
- Cost of repairing faults or damage caused by fire, lightning, explosion, earthquake, flood, storm, subsidence, heave or landslip, malicious damage, theft or attempted theft (except when in relation to security), structural repairs, alteration or demolition, faulty workmanship, defective materials
- Replacement costs of the electrical wiring, plumbing and drainage, central heating or security which needs to be replaced as a consequence of natural wear and tear or gradual deterioration (e.g. complete rewiring of the home due to the age of the electrical wiring system)

Your right to cancel

If this cover does not meet your needs, please return all your documents within 14 days of receiving them, to: Direct Line House, The Headrow, Leeds LS1 8HZ. We will return any premium you have paid as long as no claims have been made during that time.

How to make a claim

To make a claim, phone **0845 246 0999**.

How to complain

If you need to complain, please call us on our priority number **0845 246 2530**. If you wish to write regarding a claims complaint, then address your letter to the Customer Support Manager, Direct Line Home Response 24, PO Box 300, Leeds LS99 2LZ.

All other complaints should be addressed to the Customer Relations Manager at Churchill Court, Westmoreland Road, Bromley BRI 1DP.

If we cannot settle the matter with you, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone **0845 080 1800**.

Details about our Regulator

We are authorised and regulated by the Financial Services Authority, Registration number 202684. You can visit the Financial Services Authority's website, which includes a register of all regulated firms, at **www.fsa.gov.uk**. Or you can phone the Financial Services Authority on **0300 500 5000**.

Under the Financial Services and Markets Act 2000, should the company be unable to meet its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, with no upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

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