



## TERMS AND CONDITIONS

**HOMEGUARD DIRECT (Drainage and Plumbing)** is a dedicated repair company with National UK coverage. We have an emergency call centre operational 24 hours per day, 365 days per year to rectify any drainage/mains water problem you may encounter. In an emergency we will endeavour to have an engineer in attendance within 2 hours. For non-emergency situations we will endeavour to have an engineer in attendance within 12 hours. We are an independent company and not associated with any other parties offering similar services trading under similar names.

**HOMEGUARD DIRECT** will arrange and administer your maintenance agreement and agree service standards for the delivery of the cover provided by your policy to give you complete peace of mind.

### SUMMARY OF COVER

You must be the permanent occupier of the property as recorded on your policy documents. The property should not be a mobile home, bedsit, or commercial premises.

### WHEN WILL I BE COVERED?

Your policy starts the day your application is processed. To prevent claims on pre-existing problems and to keep premiums low there is a period of 14 days where you will not be covered.

### WHAT IS COVERED?

- Any blockage from your toilet to the main drain
- Any external blockage from your bath or shower to the main drain
- Any external blockage from your basin or sink to the main drain
- Any external blockage from your washing machine or dishwasher to the main drain
- Any blockage from the main drains within the boundaries of your property to the mains sewer
- Repairs/replacement to the main drains within the boundaries of your property
- Repairs/replacement to main water supply including burst pipes within the boundaries of your property
- External underground works are covered up to £6000.00 (inc vat) and up to 2 claims per year
- Internal and plumbing works are covered up to £3000.00 (inc vat) and up to 2 claims per year
- Hotel accommodation in the event that your home is uninhabitable for 48 hours or more £750.00

### WHAT IS NOT COVERED?

- Vacuum drainage systems
- Claims not reported to our dedicated hotline and not authorised in advance
- Routine maintenance such as tap washers
- External guttering, rainwater downpipes, rainwater drains and soakaways
- Overflow pipes
- Central heating system including radiators
- Shower units, controls, and fittings
- Swimming pools, associated pipework, valves or pumps
- Cesspits, septic tanks and any outflow pipes Restoration of any fixtures or fittings removed in the process of conducting emergency

### GOVERNING LAW

This plan is governed by the laws of England and Wales and the jurisdiction of the English Courts will apply.

### CANCELLING YOUR POLICY

You may cancel this plan by writing to:

**HOMEGUARD DIRECT, PO BOX 3326, LITTLEHAMPTON, BN16 9EU.**

If you cancel the policy before the service commences and we have made no repairs or answered any call-outs a full refund will be given.

We are entitled to cancel the policy by giving you 14 days notice, in writing, to your last known address. A refund of the amount paid for the remaining months will be given.

Under the Consumer Protection (Distance Selling) Regulations 2000 you may cancel the policy by giving notice in writing at any time up to and including the 8<sup>th</sup> working day (excluding Saturdays, Sundays, and public holidays) after you receive the policy document. If you have received a service under this policy we reserve the right to make a reasonable charge for the direct costs we have incurred in providing the services you have received.

*We may use your name and address for the administration of the plan and for other marketing purposes. Under the Data Protection Act 1998 you have the right to ask for a copy of the information held about you and how it is being used at any time and to have that information corrected if it is inaccurate.*

**PO BOX 3326  
LITTLEHAMPTON BN16 9EU**

**FREEPHONE: 0800 6226710**

**INFO@HOMEGUARDDIRECT.CO.UK**

**WWW.HOMEGUARDDIRECT.CO.UK**

**REGISTERED IN ENGLAND: 06733374**