

Features and benefits	Significant exclusions or limitations	Policy section
	<ul style="list-style-type: none"> for the cost of redecorating, cosmetic repair, or reinstating your home if it is damaged by contractors to gain access; if your home is left unoccupied for 30 consecutive days; for costs incurred before we have been notified of the emergency; if the emergency is caused deliberately or through your negligence; that arise from incorrect installation or repair of equipment or facilities or that result from a design fault; for parts or labour if the equipment or facility is under guarantee or warranty; for emergencies at a residence other than your main home or if you rent or let the property; if you are not present when our approved contractor arrives to help. <p>We will always try to provide the service but cannot be responsible for any breakdown of the service that is beyond our control.</p>	<p>4 and 13</p> <p>5</p> <p>7</p> <p>8</p> <p>10</p> <p>11</p> <p>15</p> <p>18</p> <p>CONDITIONS 4</p>
Territorial Limit	United Kingdom of Great Britain and Northern Ireland, the Isle of Man and Channel Islands.	
Applicable law	This policy will be governed by English law.	CONDITIONS 7

Cancellation right

We hope you are happy with the cover this policy provides. However, you may cancel this policy without notice within 14 days of taking it out. After this you can cancel it at any time by telling the person who sells you the policy but you must give 14 days notice of cancellation. You can ask the person who sells you the policy about getting a refund of premium.

Making a claim

If you have a home emergency and wish to claim for assistance, you must call us within 48 hours of becoming aware of the problem. Please call our Home Assistance helpline on 0800 783 9322 and give your name, address including the postcode and a description of the emergency. We will tell you what to do next. Lines are open 24 hours a day, 365 days a year.

Problems

We will always try to give you a quality service. If you think we have let you down, please write to our Customer Relations Department at our Head Office address shown below. Alternatively you can telephone us on 0117 934 0066 or email us at customerrelations@das.co.uk. Details of our internal complaint handling procedures are available on request.

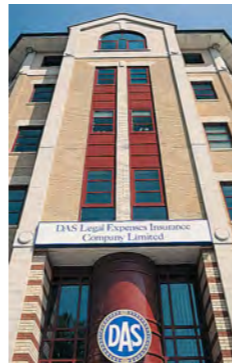
Our Head and Registered Office is:

DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.

If you are still not happy, you can contact the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR. They can also be contacted by telephone on 0845 080 1800. Their website is at www.financial-ombudsman.org.uk

DAS is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if DAS cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claims costs. You can get more information about the compensation scheme arrangements from the FSCS.

(Using this service does not affect your right to take legal action.)



Why take DAS cover?

DAS is very experienced in providing help to home owners in times of crisis. Our purpose-built Call Centre uses the latest technology and highly trained operators to make DAS a name you can trust, providing a professional and efficient service. This is recognised by our ISO 9001 quality rating and our Investor in People Award.

How to contact us

Dial the DAS emergency number shown on your DAS Home Assistance policy from any phone. Just tell us your name, address and postcode, the nature of the emergency, and we will arrange help.

How to arrange cover

Simply pay the premium (plus tax) which your insurance adviser tells you.

Agent's address

FAMILY ♦ MOTOR ♦ COMMERCIAL ♦ ASSISTANCE

Our head and registered office is:
 DAS Legal Expenses Insurance Company Limited
 DAS House, Quay Side, Temple Back, Bristol BS1 6NH
 Telephone: 0117 934 2000 Fax: 0117 934 2109
 Or visit our website at: www.das.co.uk

Registered in England & Wales. Company number: 103274
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Home Home Assistance

Landlord's Insured Domestic Assistance



- ♦ 24-hour emergency assistance
- ♦ Plumbing and drainage
- ♦ Main heating system
- ♦ Domestic power supply
- ♦ Toilet unit
- ♦ Home security
- ♦ Lost keys

select & protect



Home Assistance

Insured Domestic Assistance Service for Emergency Repairs in the Home

DAS Home Assistance Cover is a peace-of-mind package for home owners. It has been specifically designed to give you help when you need it most - immediately after the event. So, should you need emergency repairs in a hurry, there is someone you can rely on. One call to the DAS Home Assistance Helpline and we will arrange for a reputable contractor to come to your home and carry out immediate repairs.

Help when you need it most

If you suffer unexpected damage to your doors or windows, blocked drains, burst pipes or problems with your main heating system, you will want urgent repair work. Authorised contractors can attend day or night to make your home safe and secure and prevent further damage.

The DAS Home Assistance policy is there to help you.

Call-out charges alone can cost more than the parts needed to fix the problem. Add to that a couple of hours of labour charges and the costs really start to mount up. Extra expense during an emergency is the last thing you want to worry about. Home Assistance gives you peace of mind.

We can send an approved contractor to your home day or night, 365 days a year, to carry out immediate, corrective work to:

- ◆ Prevent damage or further damage to your home.
- ◆ Make your home safe and secure.
- ◆ Alleviate unreasonable discomfort, risk or difficulty to any insured person.



Approved contractors

We have selected our contractors on their merits and are not tied to any single company or organisation. This gives us additional flexibility, so we can send a DAS-approved contractor to your home quickly and efficiently to tackle any problem that needs immediate corrective action.



keyfacts

This policy summary provides key information about DAS Home Assistance, which you should read. It does not contain the full terms and conditions of the policy, which can be found in the Home Assistance policy document.

Unless otherwise agreed with the person who sells you this insurance your cover will be valid for one year.

Home Assistance is an Assistance Insurance contract. It will assist you in an emergency situation that has caused damage to your home or threatens the safety, security or comfort of your home.

Features and benefits	Significant exclusions or limitations	Policy section
We will arrange and pay for emergency assistance in the circumstances described below 24 hours a day 365 days a year; if you need immediate help to prevent damage or further damage to your home, make it safe and secure or alleviate unreasonable discomfort, risk or difficulty to anyone living there.	We will pay the contractors': (i) call-out charge and up to 2 hours' labour costs up to £500 (including VAT); and (ii) parts and materials up to £100 (including VAT).	COVER 3
Plumbing and drainage Your drains or plumbing system suddenly becomes damaged, blocked, broken or flooded.	Problems with septic tanks, cesspits or fuel tanks.	WHAT IS NOT COVERED BY THIS POLICY 12
Main heating system Your main heating system fails.		
Domestic power supply Your supply of gas or electricity fails.	Failure of the mains supply. Failure to buy or provide enough gas, electricity or other fuel source.	INSURED INCIDENT (c) and WHAT IS NOT COVERED BY THIS POLICY 9 17

Features and benefits	Significant exclusions or limitations	Policy section
Toilet damage Your toilet bowl or cistern is damaged by impact or completely fails to function.		
Home security The security of your home is compromised due to damage or failure of external doors, windows or locks.		
Lost keys The only available set of keys to your home is lost and you are unable to replace them or gain normal access.		
	Cover does not apply if your home has more than 15 rooms. We cannot accept claims: • for incidents that occur within the first 48 hours of taking out cover unless DAS Home Assistance is taken out at the same time as another agreement (such as your home insurance policy); • for routine home maintenance (such as servicing heating systems) or replacement of parts due to gradual wear and tear;	THE MEANING OF WORDS IN THIS POLICY 4 WHAT IS NOT COVERED BY THIS POLICY: 1 3