

Terms & Conditions

Last Edit : February 2024:

Company Name: 24/7 HOME & MAINTENANCE SOLUTIONS LTD

Registered Business Company number 15427532

24/7 HOME & MAINTENANCE SOLUTIONS: Home Maintenance & Protection Policy

These terms and conditions and the policy schedule form a 12-month contract of insurance between you and 24/7 HOME & MAINTENANCE SOLUTIONS LTD. Please read this document carefully along with any enclosed documents so you can make sure you know what you are covered for under your policy.

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Policy Summary

This insurance policy is designed to pay for the repair cost or at our discretion, the replacement cost incurred as a result of breakdown as defined in this policy, which occurs to your personal home systems and is stated on the policy schedule during the period of insurance. This policy does not pay for the repair cost or replacement cost of components which were faulty or had suffered a breakdown or damage before the commencement date of this cover. We reserve the right to use refurbished equipment. Equipment will only be covered for damage under this policy until any manufacturer's guarantee expires at which time it will then also be covered for breakdown. If your equipment is replaced, the cover will continue until the expiry date. See When Cover Ends section.

Eligibility

You are eligible for this insurance, provided you are a UK resident, and your home equipment:

- Was purchased in the UK
- Was manufactured in the UK, imported by the manufacturer, or its authorised importer into the UK.
- Is not a piece of new equipment sold without a manufacturer guarantee.
- Is equipment purchased by you as new or reconditioned, in the UK from a retailer with proof of purchase in your name or the name of a family member living at the same residence, if you do not have proof of purchase you must provide us with suitable alternate proof of ownership.

Significant Features and Benefits

What is Covered

This insurance provides cover for the reasonable repair costs or, at our option, the replacement costs incurred as a result of the breakdown of physical, mechanical, electrical or electronic components during the period of cover. Please refer to your policy schedule for confirmation of the cover you have been supplied with or have purchased. Eligible equipment or components may be substituted on the policy subject to the terms and conditions of the policy and our approval.

DEFINITIONS

- Administrator: We, Us or 24/7 HOME & MAINTENANCE SOLUTIONS LTD are responsible for providing repair and maintenance service subscription plans on Home Appliances listed in the agreement.
- You, Your, Agreement: The party set out on your repair and maintenance service subscription agreement document.
- Repair and maintenance service subscription Agreement period: The period of Agreement as defined in your repair and maintenance service subscription agreement document.
- Repair and maintenance service subscription Agreement benefits: Benefits that the Agreement Holder receives in respect of their repair and maintenance service subscription Agreement.
- Repair and Maintenance Subscription Service/ Protection Plan Agreement: The Scheme/Agreement entitles the Agreement Holder to the various repair and maintenance service plan/subscription Protection Plan Agreement benefits.
- Availability of our services: Our services are available to Homeowners located in mainland England, Wales and Scotland.
- Beyond Economical Repair – (BER) Where the cost of repairing Equipment is more than its value after the application of Depreciation.
- Breakdown: The actual and sudden mechanical or electrical failure or breakdown which results in the sudden stoppage of the home Equipment's normal function and which necessitates repair to resume those functions.
- Call Out: An Engineer to Your Home.
- Commencement Date: The date Your Plan begins with Us as stated in your paperwork
- Policy Period: Your Plan commences on the date shown on your initial paperwork. This policy is renewed every month or year upon receipt of your payment. This plan does not have a specified end date and renewals and cover will continue until either You or We cancel the policy in accordance with the Cancellation condition.
- Repair: Repair, including call out, labour and parts.
- System: Household maintenance repairs including, windows, mould removal, Garage doors, door locks, electrical PAT testing & personal cars.

SECTION 1 :

What is 24/7 HOME & MAINTENANCE SOLUTIONS LTD Service Subscription Agreement/ Protection Plan Agreement?

Our service meets the needs of homeowners requiring assistance in the event of certain problems with the home systems at their property. Callouts are arranged and administered by 24/7 HOME & MAINTENANCE SOLUTIONS LTD who use registered & approved engineers for home visits. You may need to review the Maintenance, Service Subscription Agreement periodically to ensure it remains adequate for your needs.

SECTION 2

1) What is provided in the Plan

- The plan cost covers an engineer visit to inspect & repair damage to Home systems listed in your Service Subscription Agreement document.
- When you contact us to arrange an engineer visit our customer support team will discuss your requirements and may also be able to answer any technical support questions you have in respect of the system. We are available to take your call Monday to Sunday between the hours of 9am to 5pm on our Customer Service & General Inquiries Line as listed on the website and paperwork
- In the event of a claim repair to system or maintenance callout we offer zero fee call out charge.

SECTION 3

What am I covered for?

1) Home system and car Issues:

Including

- Repairs and maintenance for windows: leaks, drafts, and deterioration
- Repairs and maintenance for Garage doors

- Repairs and maintenance for Door locks: lock and key repair, lockouts, key replacement.
- Repairs and maintenance for Personal cars: Flat/punctured tires, lost keys, damaged windshield/mirrors
- Mould removal: Mould removal inside a residential property

(Engineer call out subject to availability.)

SECTION 4

What Is Not Provided or Included in our Plans?

This policy shall not cover the following:

1) General Exclusions.

- Claims in the first 30 days.
- Breakdown as a consequence of impact or any other cause external to the Equipment or Systems.
- Use of the Equipment or House Hold Systems by anyone other than You or people that reside within Your household.
- Failure to comply with the manufacturers' instructions for the care and maintenance of the Equipment or Systems.
- Equipment that does not meet the design, installation, repair and maintenance of systems regulations or electrical regulations for appliances which are currently in force at the time of the Breakdown of Systems.
- Costs not authorised by the Claims Administrator.
- Faults relating to the installation of the Equipment.
- Deliberate damage or neglect of the Equipment.
- Repairs to cosmetic parts or some electrical components.
- Breakdown caused by foreign objects or substances.
- Faults known to You or existing before the Commencement Date of this policy.
- Breakdown of any Equipment that is the subject of a manufacturer's recall or modification.
- Breakdown covered by manufacturers or suppliers' or installers' guarantee or warranty.
- Call outs arising from the interruption, failure or disconnection of public services at the Home
- Breakdown arising as a result of normal Wear and Tear (e.g. fuses, seals, handles, runners, screen burn etc.).
- Consequential Loss
- Costs associated with the initial system setup.
- Any claim within the Deferment Period.
- Where the Equipment is incorrectly installed or is installed a location identified as unsuitable for the Equipment by its manufacturer.
- Repairs on Systems & Appliances & or House Hold Systems will not be provided if they are still under the manufacturer's warranty.
- Repairs of Appliances arising from or in the event of: - The appliance or system being recalled by the manufacturer or due to generic manufacturing defect or any other reason. - Any unauthorised modification of the appliance including (without limitation) any upgrade not authorised by the manufacturer or addition of any non-approved accessories or upgrades.
 - Your failure to follow the system operating instructions.
 - Use of system or appliance in a non-domestic or commercial environment.
- Theft, attempted theft, malicious damage or damage caused by fire or explosion.
- Any appliance maintenance request that in our opinion is deemed accidental or negligible damage.
- No fault being found with your appliances.
- Cosmetic damage caused by the home occupant.
- Deliberate Damage.
- The re-sitting of your systems.
- Appliances which require repairs to be undertaken outside the United Kingdom (meaning England, Scotland, Northern Ireland, Wales, Channel Islands and Isle of Man)
- Property or personal injury or consequential losses caused by the environment.
- Cosmetic damage such as damage to paintwork or dents or scratches to the appliances.
- Replacement of any item that is intended to be replaceable such as fuses or batteries.
- Appliances & Systems not being installed properly.
- Any Appliance or System that is not working in accordance to the manufactures specification prior to the Service Agreement inception date.
- Pre-existing, system design or installation faults.
- Damage caused by weather or freezing.
- Damage caused by an unventilated home
- Damage caused when your home is unoccupied for more than 30 days in a row.
- Faults deemed intermittent or pre-existing.
- Access to any system where a hazardous element such as asbestos is present.

4) Electrical (See also the General Exclusions)

- Electrical "Terminal Ends" (for example such as light bulbs, extractor fans, electric showers, domestic appliances).
- Underfloor heating and controls.
- External Electrics
 - A power cut to the property that has not caused permanent damage
 - The resetting of circuit breakers, which can be reset by you.
 - Any wiring/electrics outside of the property.
 - Wiring/Electrics below ground level.
- Any wiring that does not form part of the permanent 240 volt electrical supply system e.g. central heating control wires, satellite dishes, radio/television aerials and their fittings/masts and telephones and their associated wiring.
- Routine electrical maintenance tasks including a. Replacing light bulbs, fluorescent tubes and decorative light fittings. b. Replacing fuses in plugs. c. Adjusting timer/temperature control of heaters or Economy 7 timer switches. d. Fully rewiring your property.
- Portable or fixed electrical heating systems or energy efficiency management systems.
- Repairing or replacing wiring encased in rubber or lead.
- Any part of the electrical wiring where completing a repair would result in a breach of the current electrical wiring regulations and electrical safety standard

BS7671:2008 - Requirements for Electrical Installations (incorporating amendment 3:2015).

- Access to any home systems or wiring where a hazardous element such as asbestos is present.
- Cosmetic damage
- Cosmetic damage caused by the Engineer if damage is inevitable & intentionally made to access the issue.
- Accidental Damage.
- Faults or damage due to theft.
- Malicious damage.
- Fire or explosions.
- Appliances used in a commercial environment.
- Pre-existing faults before the start of the policy.
- Repairs to appliance if parts are no longer manufactured or supplied.

SECTION 6:

Claims:

There is no set limit to the number of claims. In the event of a Breakdown or maintenance request. Should You wish to make a claim under this policy You should advise the Claims Administrator, (Claims phone number on the website and page footer,) as soon as possible and not later than seven days after you have become aware of the Breakdown. Claim amounts may be subject to our fair-use limit.

1. If an incident occurs at Your property, which is covered by your policy, please call the claims number shown on the footer of this document. We may try to resolve the issue for you straight away by talking you through a simple set of fault-finding questions to fix the issue over the telephone. If this is not possible, we will arrange for the incident to be dealt with in accordance with the terms and conditions of your policy.
2. Claims must be made by you or a person calling on your behalf. Please call us as soon as you are aware of the incident. We will not be able to cover the costs of any work carried out by persons not authorised by us in advance.
3. Please have your policy number ready when you call. The engineer may also ask to see your policy schedule when he/she arrives at your property.
4. We do not charge excess for claims.
5. The Claims Administrator will make reasonable attempts to obtain a suitable tradesman, if provision of service is not precluded by:
 - a) Adverse weather conditions.
 - b) Industrial disputes. (official or not.)
 - c) Failure of the public transport system (including the road network) and repair there to.
 - d) National Restrictions.
 - e) National Lockdowns.
 - f) Environmental Disasters, or
 - g) Other circumstances preventing access to the Home or otherwise making provision of service impractical.
6. The Claims Administrator shall be entitled to:
 - a) Decline any claim if the Home or Services have not been maintained in a safe or serviceable condition;
 - b) Decide on the most appropriate means of providing service, although the Claims Administrator will take Your wishes into account whenever possible;
 - c) May settle any costs on a proportionate basis if You have any other insurance covering the same service.
7. You are required and must take care to
 - a) Supply accurate and complete answers to all the questions The Claims Administrator may ask as part of Your claim.
 - b) Make sure that all information supplied in connection with Your claim is true and correct.
 - c) Notify The Claims Administrator of any changes to the answers You have given as soon as possible. Failure to provide accurate and true answers may result in Your claim being invalid.
 - 6) If the cost of Your claim exceeds the specified amount provided by the policy, You will be responsible to pay the difference or receive monetary amount via Bacs to value specified in your policy
 - 7) The Claims Administrator will arrange to supply and fit replacement parts or components where required to satisfy Your claim. If You request any additional work or replacement parts or the fitting of components of a superior specification. You will be responsible for the additional cost. We are not responsible for any inconvenience, additional cost, loss or damage caused by delay in the supply of spare parts or components by engineers, manufacturers or their suppliers or agents.

SECTION 8

1) Claim Limits

- No excess payment is required for Our Claims Service.
- In the event your system is deemed Beyond Economical Repair, (BER,) or parts required to fix the problem are obsolete, we will consider a contribution towards the cost of replacement as listed up to agreed Claims limit.
- Please be aware that you cannot make a claim under your policy during any exclusion period. If applicable, the exclusion period(s) relevant to your policy are set out within your policy schedule.
- We will cover the cost of repairs and damage up to the agreed limit.

SECTION 9

1) Yearly Claim limit

The Claim Limit on Your chosen plan is the total amount you can reach for cumulative combined claims over the year. Year means the Start date of your Policy to the Same date the following year.

The Claim limit will be reset to zero on the date of your policy renewal date.

- a) Cover Plan : Unlimited claims including Engineer/Tradesman labour, replacement part costs & call-out charges up to the value of £1000.00.

Your repair and maintenance appointment will automatically be cancelled if you have failed to pay your agreement price on time.

- To avoid a cancellation fee, if you need to reschedule your service visit then please provide us with a minimum of 24 hours' notice by calling the Customer Service Line detailed on the footer of the website.
- If our engineer attends your property, however, is unable to enter to conduct the repairs, then this will result in a £40 non-refundable fee. If your service agreement is supported by the Direct Debit method, then this £40 fee will be debited from this account before any re-bookings are made.

- Non-payment notice: This policy plan will be suspended from the date on which You do not make a payment when it is due, or You cancel any payment previously made or fail to maintain Your monthly/ annual payments.
In the event of this occurrence, The Administrator may contact You to establish if non-payment was intentional as You no longer require this insurance or if it was unintentional and You still wish cover to continue. If the latter applies, then on payment of the premium due and continuation of monthly payments thereafter has been arranged, the policy will be reinstated, and cover will be allowed to continue.

SECTION 10

Payments:

We can accept payment by Direct Debit using the following cards: Master Card, Maestro, Visa or Visa Delta.

PCI : PCI Compliance: The Payment Card Industry Data Security Standard (PCI DSS) refers to payment security standards that ensure all sellers safely and securely accept, store, process, and transmit cardholder data (also known as your customers' credit card information) during a credit card transaction. Any merchant with a merchant ID that accepts payment cards must follow these PCI- compliance regulations to protect against data breaches. The requirements range from establishing data security policies for your business and employees to removing card data from your processing system and payment terminals. "Cardholder" or payment data covers information such as the full primary account number (PAN), the cardholder's name, and the credit card service code and expiration date.

SECTION 11

Renewing Your Repair and Maintenance service Agreement.

- Your fee shall be applied on a recurring basis as per the service plan length stated on your agreement. Unless notice is received in writing (either by mail or email) of your intention to cease your prepaid repair and maintenance subscription Service Agreement before the renewal date, it will be renewed automatically at the end of your agreement period.

SECTION 12

Cancelling Your Repair and Maintenance Service Agreement.

- Both you and the service provider have the right to change their mind about entering this plan at any time within the first 14 days. If you have cancelled the service agreement within this time frame, we will provide you with a full refund. You cannot make a maintenance or repair request within the first 28 days of your service agreement from the date stated in your service agreement document.
- Once the cancellation period of 14 days has expired, you do not have the right to a refund. However, the Service Agreement will not be renewed.
- Should You not wish to renew this service agreement, you must follow the cancellation process as detailed under the Cancellation condition of this policy. The Administrator is not obliged to offer renewal of Your policy and may cancel this policy in line with the cancellation condition.
- If You move your address or change Your email address You should advise Us in writing as failure to do so may result in Your cover becoming invalid.

SECTION 13

Use of an Engineer

At notification of any claim, or following receipt of the estimate, the claims office reserves the right to:

- instruct an independent engineer to inspect your home equipment before authorising any claim; or
- inspect any components which have been removed, together with any original documentation, within one calendar month after any repair or replacement has been authorised or carried out. When this right is exercised we shall have no liability for any loss to you arising from any possible delay. Any decision on liability will be withheld until this report is received. We will make every effort to keep any delays to a minimum.

SECTION 15

Complaints Procedure:

If you wish to register a complaint, please write to us including your Policy reference number, we will endeavour to resolve your complaint within 30 working days of receipt. This complaint procedure does not affect any legal rights you may have. Any complaint you may have should in the first instance be addressed to us as applicable. If you have received a final written response to your complaint and it is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Please refer to your policy schedule for confirmation of the cover you have been supplied with or purchased.

Please read this policy carefully and make sure you understand and fully comply with its terms and conditions, failure to do so may jeopardise the payment of any claim, which might arise and could lead to the policy becoming void.

Please ensure you keep the policy in a safe place so you can read it again if you need to.

SECTION 16

Cancelling Your Policy

You are free to cancel this policy at any time. For more information regarding cancellation including your statutory rights please refer to the section headed Cancelling Your Policy in this policy wording.

SECTION 17

How to Claim

Before any work is undertaken, you are required to contact the claims office so that the claims procedure can be fully explained to you. To make a claim, please telephone us using the contact details on the website footer.

SECTION 18

Fair Usage Policy (FUP) We want all of our customers to get the best Protection Plan, repair and maintenance service agreements at the lowest possible price. This Fair Usage Policy is designed to prevent fraud and abuse of our service by a small number of users. Subject to this Fair Usage Policy 24/7 HOME & MAINTENANCE SOLUTIONS LTD will provide maintenance service appointments and requests for the systems & appliances listed on your agreement level, as well as customer and technical support for when you make a repair or maintenance request. Service plans are for individual use only and do not cover business or commercial usage. ("Legitimate Use"). The following is a non-exhaustive list of practices that would not be considered Legitimate Use: • Using Service Agreements to cover business or commercial installations.

- Sharing of Services provided under your repair and maintenance service agreement to the benefit of a third party.
- Customers that make an unusual number of claims within a short time period may have the policy cancelled or paused for 180 days. After the 180 days

period your account will be reset & normal usage will resume allowing you to continue your Policy with us.

- Unusual service requests inconsistent with normal individual usage, for example, regular requests for engineer call-outs.
- Other practices may be relevant in determining Legitimate Use and we reserve the right to take any unlawful, prohibited, abnormal or unusual activity into account in making its determination. We reserve the right to cancel or pause any policies that are misused in the following manner:
- High number of claims over a short time period : This means more than 1 claim per calendar month.
- Claims resulting in engineer costs of over £166 per calendar month.
- Claims resulting in engineer stating that the issue had been there before the policy start date, and was NOT sudden and unforeseen damage to systems in your property covered by your policy.
- Large repair jobs that result in engineer costs nearing or reaching the yearly claim limit.
- We may at our option terminate its relationship with you or may suspend your Service Agreement immediately if it determines you are using your service agreement contrary to this Fair Usage Policy or Terms of Use. Where reasonable, we will provide you with notice of improper usage before suspension or termination of your subscription and, if appropriate, may offer you an alternative subscription.

PRIVACY:

Details of you, your insurance cover under this policy and claims will be held by us (acting as data controllers) for underwriting, policy administration, claims handling, complaints handling sanction checking and fraud prevention, subject to the provisions of applicable data protection law.

We collect and process your details as necessary for performance of our contract with you or complying with our legal obligations, or otherwise in our legitimate interests in managing our business and providing our products and services.

These activities may include:

- use of sensitive information, in order to provide the services described in this policy, by using our services, you consent to us using such information for these purposes;
- disclosure of information about you and your insurance cover to companies within our companies, to our service providers and agents in order to administer and service your insurance cover, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law;
- monitoring and/or recording of your telephone calls in relation to cover for the purposes of record-keeping, training and quality control;
- technical studies to analyse claims and premiums, adapt pricing, support subscription process and consolidate financial reporting (incl. regulatory) detailed analysis on claims/calls to better monitor providers and operations; analyses of customer satisfaction and construction of customer segments to better adapt products to market needs;
- sending you feedback requests or surveys relating to our services, and other customer care communications.

If you have other requests or concerns relating to our use of your data, please write to us.

CONTACT:

You can contact us at anytime.

All contact details can be found on the footer of this document and on our website.

Company Name: 24/7 HOME & MAINTENANCE SOLUTIONS LTD

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