

Plumbing and Drains Extra Insurance

Insurance Product Information Document



Company: Domestic & General Insurance PLC

Product: Plumbing and Drains Extra Policy

Registered in England and Wales. Domestic & General Insurance PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number 202111.

This is a summary of our insurance policy. The full terms, conditions, limitations and exclusions can be found in other documents, including the terms and conditions.

What is this type of insurance?

Insurance to provide repairs (i.e. to stop or resolve the immediate problem and prevent further damage) in the event of the breakdown of your plumbing, drains, electrical wiring or for other emergencies affecting your home caused by lockout, lock and security incidents, pest infestation or roofing incidents. The sections covered will depend on the level of cover you select.



What is insured?

- ✓ Drains cover: up to £1,000 per claim for temporary repairs to your drainage system (the accessible overflow pipes, soil vent pipes and other drainage pipes up to the connection to the public or to shared drains)
- ✓ Plumbing cover: up to £1,000 per claim for temporary repairs to your plumbing system, which comprises:
 - the inlet and outlet connections for the following items: washing machines and dishwashers, internal taps, garden taps if within 1 metre of the occupied building, sinks, showers, baths, toilets (and other sanitary ware) and cold-water storage tanks
 - the accessible water supply pipes (from the items above up to and including the internal mains stopcock)
 - soil vent pipes and external drainage pipes
 - the control valves
 - the cold water storage tank
 - the cistern mechanism of standard toilets (not the ceramic cistern or toilet pan); and
 - standard taps including non-ceramic tap washers
- ✓ Wiring cover: up to £1,000 per claim for temporary repairs where there is a complete failure of any part of your domestic electrical wiring (including permanent damage which renders a part inoperable or unsafe), which comprises:
 - the permanently installed 240 volt electrical supply system within your home, beyond (but not including) the electricity company's supply meter
 - your wall sockets (excluding external ones), switches (including isolation switches), fuse boxes, light bulb sockets, circuit breakers and transformers
- ✓ Pests and Security cover, lockout incidents: up to £1,000 per claim to regain access to your home and ensure it is left secure, if you are locked out of your home because the only available key has been stolen, lost, damaged or is inaccessible, or because the lock of your main entry and exit door is not working
- ✓ Pests and Security cover, lock and security incidents: up to £1,000 per claim for temporary repairs to make your home secure if the external doors, external windows (or their locks or keys) of the main building of your home have been damaged because of (attempted) break-in or vandalism
- ✓ Pests and Security cover, roofing incidents: up to £1,000 per claim for temporary repairs if roof tiles are missing, damaged, loose or out of position and as a result water is entering your home and is likely to cause loss or damage to your home and/or its contents
- ✓ Pests and Security cover, pest infestations: up to £1,000 per claim to remove or provide treatment if there is clear evidence of a pest infestation, i.e. wasp/hornet nests, field/house mice, or brown/black rats within your home or wasp/hornet nests in your private garden

Additional benefits:
It also provides:

- ✓ up to £150 per claim to carry out making good work, where we have had to remove or damage surfaces or coverings to gain access as part of the repair / work authorised under a separately authorised claim
- ✓ up to £200 towards accommodation and transport costs for your permanently resident family, where we have separately authorised a claim and your home is uninhabitable



What is not insured?

- ✗ anything outside the boundary of your home
- ✗ work on non-standard (greater than 35mm in diameter), inaccessible or non-visible pipework
- ✗ works where there is no evidence of a blockage, a leak or damage (for example dripping or seized taps) or where the source of a leak cannot be ascertained
- ✗ like-for-like replacement of bespoke or non-standard parts (for example if we replace a tap it will be with a standard tap)
- ✗ any plumbing, drains or electrical wiring situated within the fabric of a building (within concrete, brick or prefabricated walls or floors) or underground (including the underground mains water pipes to your home)
- ✗ costs for shared plumbing/drains/roof tiles or wiring/pest infestations in communal areas
- ✗ root ingress, heave/subsidence and joint slippage
- ✗ restoration or reinstatement of any fixture or fitting, or any damage caused when removing pest infestations
- ✗ electrical wiring that has not been properly installed, repaired or altered or does not meet current standards, legislation or health and safety guidelines (such as the IET wiring regulations BS 7671 2008 and IEC 60446, i.e. installed before 2006 and using black for neutral and red for phase 1)
- ✗ replacing the consumer unit or fully rewiring your property
- ✗ any theft, vandalism or malicious damage to your doors, windows or locks where:
 - you have not reported the loss or damage to the police; and
 - you cannot give us a police crime number
- ✗ more than one set of keys where your lock has been replaced
- ✗ flat, glass, plastic, felt or thatched roofs
- ✗ any pest infestation where you have not taken reasonable hygiene measures previously recommended by us to prevent continued or further infestation
- ✗ the removal of bees or bee hives
- ✗ an excess of £0 or £60 (depending on the policy you have selected)
- ✗ cover during the 30 day wait period



Are there any restrictions on cover?

- ! you must be at least 18 years old and resident in the UK
- ! your heating equipment, plumbing, drains and electrical wiring must be in good working order when this policy starts
- ! your home must be located within the United Kingdom, it must be a private residence, it cannot be a boat or a mobile home, or commercial premises, it must be occupied by a single household, it does not include any outbuildings, it must not be located in postcode areas WC1, WC2, EC1, EC2, EC3 or EC4 (unless otherwise agreed in writing by us)
- ! your home must be occupied, it cannot be left unoccupied for more than 4 weeks at a time
- ! the most we will pay in total for claims for plumbing, drains, wiring or pest and security incidents in each 12 months of cover is £2,000



Where am I covered?

✓ in the UK



What are my obligations?

- to give us true, factual and not misleading information
- to install, maintain and use your heating equipment for non-business purposes and to follow the manufacturer's instructions
- to ensure your plumbing, drains and electrical wiring meet relevant safety standards, are accessible and are safe to work on
- to pay an excess of £0 or £60 (depending on the policy you have selected) for each claim
- to ensure that legal parking is available within 100 metres of your home for onsite visits



When and how do I pay?

You need to pay the premium in monthly instalments by the agreed payment method.



When does the cover start and end?

Your policy will start after the 30 day wait period has ended. The policy continues indefinitely (unless ended in accordance with these terms and conditions). If you cancel in the 14 day cooling off period you will receive a full refund.



How do I cancel the contract?

Call us on 0333 000 4969; write to us at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP; or download a cancellation form from www.domesticandgeneral.com and send it to us by post. You will need to provide your policy number and contact details.