

PLUMBING AND DRAINS EXTRA TERMS AND CONDITIONS

It is important for your benefit and protection that you read these terms and conditions. These and your certificate, and any changes we notify you about, form your agreement with us. We have not given you a personal recommendation as to whether this policy is suitable for your needs.

Policy definitions

temporary repair: a temporary repair that is carried out by an approved contractor to stop or resolve the immediate problem and prevent further damage. This will need to be replaced by a permanent repair.

making good work: work undertaken to restore and/or replace surfaces, coverings etc so that they are again functional, level and safe, after we have had to remove/damage them to gain access. As part of this, holes we have made will be filled to leave a level surface. Note, the original surfaces or coverings (such as tiles, decorations or plants) will not be replaced.

policy: this contract of insurance.

we/us/our: Domestic & General Insurance PLC, the provider of the policy.

you/your: the person named on your certificate.

your certificate: the personalised section of your policy documentation, sent to you once you have taken out a policy or at renewal.

your home: the property owned by you at the address we have listed against the policy. It does not include any outbuildings.

Policy overview

This policy provides the following types of cover:

- Plumbing and Drains cover
- Wiring Cover
- Pest and Security Cover

It is important that you read through these carefully to understand the limitations and exclusions relating to each type of cover. You cannot add or remove types of cover from the policy.

Additional policy benefits

Making good work: Where we authorise a claim under the Plumbing and Drains cover, Wiring Cover and/or Pest and Security Cover and we have to remove or damage surfaces or coverings to gain access as part of the repair/work authorised under that claim, we will pay up to £150 to carry out making good work. You can only claim once per authorised claim under the Plumbing and Drains cover, Wiring Cover and/or Pest and Security Cover. Note, the original surfaces or coverings (such as tiles, decorations or plants) will not be replaced.

Accommodation and transport costs: Where we authorise a claim under the Plumbing and Drains cover, Wiring Cover and/or Pest and Security Cover and your home is uninhabitable, we will pay up to £200 towards accommodation and transport costs for your permanently resident family. You can only claim once per authorised claim under the Plumbing and Drains cover, Wiring Cover and/or Pest and Security Cover.

Is this policy for you?

You must be at least 18 years old and resident in the United Kingdom to be eligible.

Your home must be located within the United Kingdom. It cannot be located on a boat or a mobile home, or commercial premises. It must be occupied by a single household. It must not be located in postcode areas WC1, WC2, EC1, EC2, EC3 or EC4 (unless otherwise agreed in writing by us).

All the equipment and elements covered by this policy must be in good working order when the policy starts.

Your home must be occupied. It cannot be left unoccupied for more than 4 weeks at a time

Important conditions

All information you give must be true, factual and not misleading.

How to make a claim

To request a repair or other work please contact us as soon as possible by telephoning 0333 000 1415. It is important that you check any requirements or limitations for the relevant cover before you claim. If you are claiming due to an incident of theft, vandalism or malicious damage, you need to report this to the police first and give us a crime reference number when you claim.

Excess: some policies also require you to pay an excess for onsite visits. If this applies to the policy you have selected, the amount of the excess will be set out in your welcome letter. If you have purchased a policy with an excess, you must pay this before an onsite visit can be arranged. The excess is not payable if you require a second onsite visit for the same fault or incident. If no fault is found, you can request for the excess you have paid to be refunded to you. Once you have paid an excess, you will not need to pay this again if you then receive a financial settlement for your claim.

Claim limits

Some types of cover under this policy have claim limits. See the sections on the different types of cover for more details. There are also limits that apply to the whole policy.

For each claim limit that refers to a year within that limit, a year is each 12 months of cover, starting from the cover start date (this is the policy start date, or if there is a wait period, 30 days after the policy start date).

Overall policy limit: There is an overall policy limit of £2,000 per year that applies to claims under Plumbing and Drains Cover, Wiring Cover and Pest and Security Cover (including associated claims for making good work and accommodation and transport costs). This is the most we will pay in total for claims under these sections of cover in each year of cover. So for example, if you have £500 in claims under plumbing and drains cover, £800 in claims under wiring cover and £200 in claims under Pest and Security Cover, you will then only have £500 left for claims for the rest of the 12 month period.

Plumbing and drains, wiring and emergency limits: for each claim under these types of cover the most we will pay is £1,000. This is the claim limit.

Making good work limit: If you make a primary claim under the Plumbing and Drains Cover, Wiring Cover and/or Pest and Security Cover, you can make a secondary claim for making good work. We will only pay up to £150 per claim for making good work. You are limited to only 1 secondary claim for making good work for each authorised primary claim under the Plumbing and Drains Cover, Wiring Cover and/or Pest and Security Cover.

Accommodation and other transport limits: We will only pay up to £200 per claim and you are limited to only 1 claim per authorised claim under the Plumbing and Drains Cover, Wiring Cover and/or Pest and Security Cover.

For both of these, please keep a copy of any supporting documents and/or invoices to send to us.

Repairs and other work

Where we authorise a repair or other work to be carried out we will pay any call-out costs, the cost of labour and the cost of parts (as long as these are not covered by another guarantee or warranty).

Only contractors approved by us are authorised to carry out work under this policy, unless we agree otherwise in advance. Onsite visits will be carried out on a date agreed with you.

If we authorise a repair/work but are unable to find a contractor, we'll permit you to use your chosen contractor. You must use a suitably qualified contractor. You will have to pay them and claim the cost back from us. Please keep a copy of your invoice to send to us.

If we permit you to use your chosen contractor and the proposed work is estimated to cost more than the authority limit: £150, then you must ring the authority line on 0333 000 0022 for an authority number before work starts.

Parking

You must ensure that legal parking is available within 100 metres of your home when you have booked an onsite visit. This means for example providing parking permits if there are restrictions to on-street parking or providing a dedicated parking spot.

Wait period

Please note, if your policy has a wait period (see the start date on your certificate) for the first thirty (30) days following your application date we will not provide any cover. We can provide the details of a contractor in your area, but any charge for work carried out cannot be reclaimed from us.

Territorial limits

Your product is covered for claims that occur in the United Kingdom.

PLUMBING AND DRAINS COVER

Section definitions

Drainage system: the accessible overflow pipes, soil vent pipes and other drainage pipes up to the connection to the public or to shared drains.

Equipment: any part of your plumbing system and/or drainage system.

Plumbing system:

- 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.

What is covered

We will cover problems or failures in your plumbing and drainage system, including leaking pipes, blocked drains, non-flushing toilets and noisy pipes. For each claim the most we will pay is £1,000. This is the claim limit.

What we will do

We will arrange for an approved contractor to assess the situation and:

- carry out a temporary repair to your home; or
- carry out a permanent repair if this costs the same as or less than a temporary repair.

The engineer will resolve the immediate problem by:

- repairing leaking pipes and overflows;
- repairing the cold water storage tank;
- clearing internal blocked drains and ensuring they are running clear;
- clearing blocked external vent and drainage pipes;
- restoring toilet facilities;
- investigating the causes of noisy pipes and quietening these where they can be accessed.

Note, if we replace a tap it will be with a standard tap. To ensure a like-for-like replacement, you would have to source and supply the tap yourself.

Conditions

We can only repair the equipment if it is accessible. To be accessible your equipment cannot be within the fabric of a building (i.e. within concrete, brick or prefabricated walls or floors), or underground. It cannot require the use of scaffolding or platforms. If parts of your equipment are boxed in or behind appliances, you will need to ensure these barriers are removed. You can make a claim for "making good work" for repairing these (see the "Additional policy benefits" section above for more details)

What doesn't count as part of your plumbing and drainage system?

Your plumbing and drainage system excludes:

- Anything outside of the boundary of your home.
- The underground mains water supply pipes to your home.
- Any pipes with a diameter greater than 35mm.
- The rainwater pipes and guttering, down pipes, manholes and their covers.
- Your sinks, baths, showers units, ceramic toilet cisterns or toilet pans.
- Taps that deliver boiling or filtered water.
- The external stop valve connection to the water mains supply (this is the water company's responsibility).

We also exclude anything which is part of your central heating system and other items such as: energy management systems, radiators, cylinders, convector heaters, kick space heaters, towel heaters/rails, underfloor heating, heat pumps, shower pumps, shower heads and rose, electric pumps, vacuum drainage systems, immersion heaters, warm air units, solar panels, fuel lines to the boiler and the flue systems from the boiler, oil nozzles and igniters, domestic appliances, tanks (except cold-water storage tanks), drainage pumps, water meters, water softeners, magnetic filtration devices, Macerator units, Saniflo units or waste disposal units, swimming pools, garden features or fish tanks, soakways, cesspits, septic tanks, sewage treatment plants and for each of these items listed above all associated pipework and services.

Plumbing and drainage exclusions

- Any costs for water lost during a leak.
- Sludge (including carrying out a powerflush) or the effect of hard water scaling deposits.
- Replacing lead, steel or non-compliant plastic pipes.
- Any leak not causing internal flooding or internal water damage.
- The cost of unblocking shared drains or repairing shared pipework.
- Incidents where you have previously been advised of the need to take preventative or maintenance work and this has not been carried out, for example installing access points to your drainage system.
- Frozen pipes where no insulation, frost protection or lagging has been installed.
- Repair and/or maintenance of devices fitted to your plumbing and drainage system that are designed to assist in the detection of leaks.
- Plumbing in your outbuildings if the supply is provided by a separate mains connection than the one to your home.
- Root ingress, heave/subsidence and joint slippage due to the aforementioned.
- Repairing of any pipes that are temporarily frozen.
- Seeping joints or gaskets which do not result in a sudden leak or burst.
- Quietening noisy pipes that are caused by the expansion and contraction of pipes as they heat and cool.

- 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.
- Additional repair work, for example a blocked drain will be left running clear but if the drain needs to be realigned to avoid the problem recurring this will not be covered.
- Damage to drains caused by structures not conforming to local building regulations or caused as a result of negligence or neglect.
- Failure or damage caused by faulty or defective design of the drainage pipe including but not limited to delamination found in pitch fibre pipe construction.
- Like for like replacement of bespoke or non-standard items.
- Restoration or reinstatement of any fixture or fitting e.g. fitted units, floor covering, tiles, plaster board or the reinstatement of any hard or soft landscape, such as drives, pathways, patios, walls, flowerbeds or lawns, with the exception of backfilling any excavation to leave the ground level and safe.

WIRING COVER

Section definitions

Your wiring:

- 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.

This will encompass wiring for burglar alarms, smoke detectors, air conditioning units, shower units, garden lighting, security lighting and immersion heaters.

What is covered

We will cover the complete failure of any part of your wiring, including permanent damage caused by a power cut or a DIY accident, or permanent damage which renders a part inoperable or unsafe. For each claim the most we will pay is £1,000. This is the claim limit.

What we will do

We will arrange for an approved contractor to assess the situation and:

- remove the emergency from your home; and
- carry out a temporary repair to your home; or
- carry out a permanent repair, if this costs the same as or less than a temporary repair.

Conditions and standards

We can only repair the wiring if it is accessible. To be accessible your equipment cannot be within the fabric of a building (i.e. within concrete, brick or prefabricated walls or floors), or underground. It cannot require the use of scaffolding or platforms. If parts of your equipment are boxed in or behind appliances, you will need to ensure these barriers are removed. You can make a claim for "making good work" for repairing these (see the "Additional policy benefits" section above for more details).

Your wiring cannot be:

- wiring that has not been properly installed, repaired or altered e.g. if it does not meet British Standards or the manufacturer's guidelines, such as the IET wiring regulations (BS 7671 2008 and any successors of this standard);
- wiring not compliant with IEC 60446, i.e. installed before 2006 and using black for neutral and red for phase 1;
- wiring which is not permanently installed;
- wiring that needs to be replaced to meet legislation or health and safety guidelines;
- non-domestic electrical systems (e.g. 3-phase wiring);
- wiring encased in rubber or lead.

What is not part of your wiring?

By type

- Telephone or broadband cables or wiring.
- Appliances or systems connected to your wiring such as domestic appliances, electric shower units, smoke detectors, doorbells, burglar alarm systems, garage doors, energy generating systems (including wind turbines, solar panels), energy efficiency management systems, air conditioning units and their parts.
- Any wiring/electrics beyond a cooker isolation switch.
- Electrical systems and wiring connected to ponds, aquariums, swimming pools or fish tanks and water pumps.
- Fixed or portable heating systems (e.g. electric fires or radiators) and electrical systems connected to a central heating system, including all controls, pumps, detectors, timers, programmers, etc.

By location

- The electricity company's supply meter and anything before that point.
- Wiring/electrics that are outside of your home, including external sockets, wiring connected to satellite dishes or aerials and any masts or other fittings.
- Wiring/electrics which are buried below ground level.
- Wiring/electrics in communal areas.
- Wiring/electrics in any sheds, greenhouses, detached garages or other outbuildings.

Wiring exclusions

- A power cut to the property that has not caused permanent damage.
- The shorting of fuses arising from non-permanent external lighting (such as fairy lights).
- Routine or regular maintenance, including replacing light bulbs, fluorescent tubes and decorative light fittings, fuses, low voltage lighting transformers and resetting circuit breakers if you can safely reset these.
- Adjusting timer/temperature controls or economy 7 timer switches.
- Replacing the consumer unit or fully rewiring your property.

PEST AND SECURITY COVER

What is covered

We will provide cover for the following incidents in your home: lock, security and lockout incidents; roofing incidents; and pest infestations, as set out below. For each claim the most we will pay is £1,000. This is the claim limit.

What we will do

We will arrange for an approved contractor to assess the situation. They will then carry out work to resolve the incident. We will not provide cover for any issues relating to places which you do not have sole responsibility for, such as communal areas.

Below are examples of what we will do.

Lock, security and lockout incidents	<ul style="list-style-type: none"> • Create emergency access if you are locked out of your property. • Provide a repair/replacement of lock and key where the key is snapped in the lock or you have lost the keys needed to secure the property (and you do not have access to another set). • Fit wooden panels in place of broken windows. • Fix a door in the locked position so that it cannot be opened. • Provide a repair or replacement of broken locks for external windows or doors which secure your property.
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Roofing incidents	<ul style="list-style-type: none"> • Install tarpaulin to protect the property in the event of damaged roof tiles. • Refix some roof tiles if they are loose.
Pest infestations	<ul style="list-style-type: none"> • Remove or treat pest(s) such as rats or mice in the main building of your home. • Remove or treat a wasp/hornet nest from the main home, private garden, outbuilding or garage.

Lock, security and lockout incidents

We will help you regain access to your home and ensure it is left secure, if you (or a member of your permanent household) are

- locked out of your home because the only available key(s) has been stolen, lost, damaged or is inaccessible; or
- are locked out because the lock of your main entry and exit door is not working.

We will secure your home to make it safe if your home is insecure because external doors, external windows (or their locks or keys) of the main building of your home have been damaged because of break-in or vandalism.

If we have to replace a lock, we will provide a single main key for the new lock and a spare if available.

Exclusions for lock, security and lockout incidents

- Any claim where another key is reasonably available.
- Any damage caused by the contractor gaining access to your home.
- Incidents affecting any other building that is not your flat or main house, such as; detached outbuildings, detached garages, greenhouses and sheds;
- Any theft, vandalism or malicious damage where:
 - you have not reported the loss or damage to the police; and
 - you cannot give us a police crime number.
- Porch or conservatory doors where there is another lockable door which prevents access to the main living areas of the home.
- Replacement windows or doors, including garage doors.
- Repair/replacement of the electrical unit powering a garage door.
- Broken or damaged internal glass or doors which do not secure the property.
- Doors subject to swelling, general wear and tear.
- More than one set of keys where your lock has been replaced.
- Costs for work for which you are only partly responsible, for example where there is shared ownership with other parties (such as a door to an entryway shared with other flats).

Roofing incidents

We will help prevent further damage to your property, if roof tiles are missing, damaged, loose or out of position, or if your roofing is damaged, and in each case this could reasonably result in water entering your home and loss or damage to your home and/or its contents.

Exclusions for roofing incidents

- Flat, glass, plastic, felt or thatched roofs.
- Damage where the roof has not been satisfactorily maintained.

Costs for work for which you are only partly responsible, for example where there is shared ownership with other parties.

Pest infestations

We will remove or provide treatment if there is clear evidence of a pest infestation. A pest infestation is defined as the presence of wasp/hornet nests, field/house mice, or brown/black rats within your home (including attached garage/outbuildings); or wasp/hornet nests in your private garden (including detached garage/outbuildings and the external walls of your home).

Exclusions for pest infestations

- Any damage caused by the pests or nests.
- Any damage caused when removing the pests or nests.
- Rats/mice in the garden, detached garages and outbuildings.
- Any pest infestation where you have not taken reasonable hygiene measures previously recommended by us to prevent continued or further infestation.
- Any claims where you have not given reasonable access to the contractor to apply appropriate treatments.
- The removal of bees and bee hives. Bees are not seen as pests and therefore cannot be treated in the same way as hornets or wasps. If you have a swarm, or bees in the structure of your home, you should contact the British Beekeepers Association for guidance: www.bbka.org.uk

PREMIUM, DURATION AND CANCELLATION

Paying your premium

1. You must pay the premium (inclusive of all applicable taxes) monthly by the agreed payment method. The agreed payment method will be confirmed in your certificate of insurance. You must make regular payments in accordance with the 'Payments schedule' set out in your policy documentation. If we are unable to collect a payment from your bank, we may attempt to request payment again unless you advise us otherwise.
2. The collection of the first payment may need to be done on a different date from your regular selected payment date. For example, for Direct Debit we will collect the payment for the first month of the policy approximately two to four weeks after the start date. Payments for all subsequent months will be collected monthly on your selected payment date (or the next working day if a weekend or bank holiday). This means that the second payment may be collected approximately two weeks after the first payment. Please check the 'Payments schedule' in your policy documentation for more information.
3. We may use a collection agency to recover any amount owing to us. If you do not pay for your policy on time, it will be suspended from the due date. Any requests for repairs past this date will not be considered for approval unless payment is received. If we do not receive payment from you within 2 weeks, we may cancel your policy immediately. You will not be entitled to any refund of payments you have made prior to this cancellation.
4. The premium payable is fixed for the first year of cover. In the future it may increase. In all cases, we will write to you to give you 30 days' notice of any increase in the premium and you can notify us if you wish to cancel. The notice will show the new amount to pay.

Duration of the policy

If your policy has a wait period (see the start date on your certificate) it will start after the 30 day wait period has ended. In all other cases your policy will start immediately.

The start date is set out in your certificate. The policy then continues indefinitely until cancelled or brought to an end in accordance with these terms and conditions. We will contact you by post, telephone, email or SMS every 12 months to remind you of the benefits and cost of your protection.

Your right to cancel

The 'cooling off period' is the fourteen (14) day period from receipt of your documentation or from the policy start date, whichever is later. If you change your mind during the cooling off period, you can cancel your policy and you'll receive a refund of any premium paid.

After the cooling off period –If you cancel your policy after the cooling off period, your policy will remain in place until the end of the period for which you have already paid and you will not receive any refund.

If your policy automatically ends or is cancelled by us, these rights do not apply (see 'Our right to cancel' below).

How to cancel

If you wish to cancel your policy, please contact us on 0333 000 4969 (8am to 8pm, Monday to Saturday). You can also cancel by using the cancellation form on our website, or by writing to us, at the addresses specified in the 'Customer services details' section. Note, you can only cancel the policy in its entirety, you cannot add or remove types of cover from the policy.

If you are paying by instalments and tell your bank or payment provider to cancel your payment, but do not contact us first, we will not immediately cancel your policy. If you do wish to cancel, please contact us directly to avoid any communications regarding outstanding payments.

Our right to cancel

If we have reasonable grounds to believe that you have (or anyone acting for you has) claimed under this policy knowing the claim to be dishonest, exaggerated or fraudulent, then we may cancel the policy immediately without any refund of premium or excess (see 'Fraudulent activity' below).

We may cancel this policy where there is a valid reason for doing so and you will receive a pro rata refund of the premium paid for the remaining unexpired days of your policy. Valid reasons include but are not limited to the following:

- where you fail to comply with certain conditions and obligations (see 'Is this policy for you', 'Important conditions' and the conditions section for each type of cover);
- where you fail to pay for the policy (see 'Paying your premiums' above);
- where we have reasonable grounds to believe you have (or anyone acting for you has) engaged in fraudulent activity against us or our service providers and/or provided us with false information with respect to another policy you hold or have held with us (see 'Fraudulent activity' below); or
- where you have used threatening or abusive behaviour or language towards our staff or suppliers.

GENERAL EXCLUSIONS AND STANDARD TERMS

General exclusions

We shall not approve work or payments for or arising from:

- claims where you have breached the important conditions or failed to comply with your responsibilities set out in this policy;
- cosmetic damage such as damage to paintwork, dents or scratches;
- your failure to follow the manufacturer's instructions;
- data loss or corruption, installing, modifying and upgrading software;
- software interface problems, satellite or cable systems or gaining access to cables within the fabric of a building or wall;
- damage to ceramic or glass surfaces;
- any breakdown cost already covered by any manufacturer's, supplier's or repairer's guarantee or warranty;
- modifying or making equipment comply with legislation, work on the equipment that is only required due to legislation changes or making it safely accessible;
- damage during delivery, installation or transportation of equipment by a third party who is not under our instruction;
- costs or loss arising from not being able to use your equipment (e.g. hiring a replacement), or incidental costs caused by breakdown or repair (e.g. costs to remove or reinstate built-in or fitted equipment);
- any problem with the supply of electricity, gas, water, broadband or broadcast content;

- work where the removal or disturbance of hazardous material (e.g. asbestos) is required;
- routine maintenance, cleaning, servicing and routine re-gassing;
- replacement, recall or modification of any equipment by a supplier or the manufacturer; any loss, damage or impairment to functionality caused by: earthquake, flood, lightning, fire, wind, humidity, weather conditions, salt spray, storm or other natural events or catastrophes, abnormally high or low temperatures, corrosion, chemical exposure, radiation, explosion, sabotage, terrorism, insurrection, revolution, war, riot, armed conflict, civil commotion, rebellion, man-made events or catastrophes or technological hazards (such as computer viruses or date-change faults);
- damage to any other property or possessions, unless it is our fault;
- repairs carried out outside of your country of residence;
- repairs, maintenance work, or use of spare parts, where not authorised by us;
- other than for claims for lock incidents under the 'Pest and Security Cover' section, any loss, damage or impairment to functionality caused by: theft, attempted theft, neglect, deliberate damage or damage caused by animals (other than pet cats or dogs), plants or trees;
- commercial or business use including use by charities, not-for-profit organisations, local government or other such similar organisations (unless we agree to the use in writing beforehand).
- your home being left unoccupied for more than 4 weeks at a time.

Customer services details

For customer services: call 0333 000 1415, write to us at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP or sign in to My Account on our website: www.domesticandgeneral.com

Calls cost the basic rate per minute plus your phone company's access charge except calls to 0800 numbers which are free.

Lines are open, at a minimum, from 9am to 5pm, Monday to Friday (except public holidays). Calls may be recorded and monitored for quality and training purposes.

How to complain

If you wish to complain or you are unhappy with the service provided, please contact our customer services team (see 'Customer services details' above). If you are not satisfied with how we respond you can then ask the Financial Ombudsman Service (FOS) to review your case. They can be contacted at: The Financial Ombudsman Service, Exchange Tower, London E14 9SR, on the website <http://financial-ombudsman.org.uk/>, or by email at: complaint.info@financial-ombudsman.org.uk, or phone 0800 023 4567. Referral of your complaint to the FOS does not affect your right to take legal proceedings.

Transferring your policy to a new owner

With our permission you may transfer your policy to a new owner of your home by giving us their details either over the telephone or in writing.

Changes to these terms and conditions

At any time we may modify or replace these terms and conditions in order to:

- comply with the law, regulations, industry guidance or codes of practice;
- rectify errors or ambiguities; or
- improve the scope or nature of the protection provided to you.

After the first year of the policy we may modify or replace these terms and conditions in order to reflect changes the scope or nature of the protection provided to you.

In all cases, we will give you thirty (30) days' written notice of any change that could affect your rights or obligations and provide

you with a brief explanation of such changes. The new terms and conditions will take effect from the date specified in the notice. If you do not agree with the changes, you may cancel the policy by notifying us within that notice period and you will receive a pro rata refund of any premium paid for unused days of your policy.

Data Protection Information

Domestic & General Services Ltd (for service, maintenance & support plans), Domestic & General Insurance PLC (for insurance policies) are the Data Controllers for your information. This is a brief summary of how we're protecting and respecting your privacy in accordance with data protection legislation. For more information go to www.domesticandgeneral.com/privacy

How do we use your data?

We use the data we hold about you in order to provide your appliance registration, appliance protection, handle repair requests, fulfil obligations under the plan/policy, or let you know about information, products or services that interest you, or for analytical or statistical purposes. We also use it to safeguard against fraud and money laundering, and for the rare event of product safety recalls.

Do we share your data?

Your data is shared across our group companies and with other companies who provide products or services to us, or who perform services on our behalf.

What happens with international data transfers?

We may transfer your data to countries (including the US and South Africa) which may not have data protection laws which provide the same level of protection as provided in the UK. But don't worry, we have safeguards in place to help ensure that everything is adequately secured and protected.

What are your rights?

You have the right to ask us to:

- not use your data for marketing purposes
- send you a copy of the personal information we have about you
- delete your data (subject to certain exemptions)
- correct or delete any inaccurate or misleading data
- restrict the processing of your data
- provide a copy of your data to any controller
- lodge a complaint with the local data protection authority

How long do we keep your data?

We won't keep your information for any longer than is necessary. In most cases that's 10 years (a reasonable expectation of average product ownership), or 6 years following the expiry of a contract.

Any other questions?

Please contact The Group Data Protection Officer, go to www.domesticandgeneral.com/privacy

Exclusion of third party rights

This policy is only for your benefit. No rights or benefits will be given to any other third party under the policy.

Fraudulent activity

1. We may provide your details to third parties in order to detect possible fraudulent activity.
2. If we believe that you have (or anyone acting for you has) engaged in fraudulent activity against us or our service providers, or provided us with false information we may request extra information in support of your application or claim (such as proof of purchase).
3. If we have reasonable grounds to believe that you have (or anyone acting for you has) claimed under this policy knowing the claim to be dishonest, exaggerated or fraudulent, then we may:
 - request extra evidence in support of your claim (such as proof of purchase or other documentation);
 - decline your claim and immediately cancel your policy without

any refund of premium or excess paid;

- recover from you the cost of any claim already paid to you under this policy and the cost of any investigation into a fraudulent claim under this policy (and we may initiate legal proceedings to do so);
 - report you to the relevant authorities, including the police;
 - put the details of the fraudulent claim onto a Register of Claims through which insurers share information to prevent fraudulent claims. A list of participants names and addresses are available on request.
4. If we have reasonable grounds to believe that you have (or anyone acting for you has):
 - engaged in fraudulent activity against us or our service providers; and/or
 - provided us with false information,

with respect to another policy you hold or have held with us, we may cancel this policy as well as any other policies you have with us and/or reject any applications for new policies (see 'Our right to cancel your policy or bring it to an end' above). You will receive a refund of any premium paid for unused days of the policy.

Governing law and statutory rights

We will communicate with you in English and English Law will apply unless we agree otherwise with you. Nothing in these terms and conditions will reduce or affect your statutory rights; for further information about your statutory rights contact the Citizens Advice Bureau website www.citizensadvice.org.uk.

The Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. If we cannot meet our obligations to you under the policy, compensation may be available to cover these obligations. The compensation provides for 90% of any claim with no upper limit on the amount of the claim. Full details are available at www.fscs.org.uk or by writing to them at: FSCS, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU, or by contacting them on 0800 678 1100.

Access and support

We offer a number of services for customers who have disabilities including providing our documents in Braille, large print or audio formats. We may also make accommodations to the way we provide our services on a case by case basis. For further information please contact us (see 'Customer services details' above).

Company information

This policy is provided by Domestic & General Insurance PLC. Registered in England and Wales. Company No. 485850 Registered office: Swan Court, 11 Worpole Road, Wimbledon, London SW19 4JS. 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). Our address and details of our authorisation can be checked on the FCA website (<https://register.fca.org.uk>).