



# Home Emergency 250

## A summary of your cover

Please read this document carefully, it provides a summary of cover. It does not show all of the benefits, exclusions or limits. Please refer to your policy booklet for full details of all terms, conditions and endorsements or excesses that may apply.

### Direct Line Home Emergency 250 Policy

This Home Emergency 250 policy is underwritten by Direct Line Insurance plc and is provided free of charge in conjunction with your Direct Line Home Insurance policy.

This cover will run for 12 months from the start of your Direct Line Home Insurance policy. Cancellation of your home insurance policy, for whatever reason, will automatically cause cover under this policy to end immediately.

Section A – Home Emergency 250	What you are covered for	We will not pay for
<p><b>Up to £250 for call out, labour and parts in the event of an emergency at your home which, if not dealt with quickly will:</b></p>	<ul style="list-style-type: none"> <li>• Make the home unsafe or insecure for you</li> <li>• Cause damage to the home and its contents</li> <li>• Result in the home losing its main source of lighting or water (hot or cold)</li> </ul>	<ul style="list-style-type: none"> <li>• Loss or damage after your home has been unoccupied for more than 60 days in a row</li> <li>• Any loss or damage arising before the start of cover or during the first 14 days of cover</li> <li>• The cost of providing emergency assistance as a result of the main source of heating in the home failing</li> <li>• The cost of providing emergency assistance to any home that is in the Scilly Isles or the Scottish Islands</li> </ul> <p>If there is any other insurance, maintenance contract guarantee or warranty covering the same loss, damage or liability we will only pay our share of any claim. Where another home emergency cover is held with Direct Line plc covering the same loss, damage or liability, that cover will apply instead of Home Emergency 250.</p>

<b>Tag:</b>	client	THEROYALBANKOFSCOTLAND	publication	N/A	Operator
	account	RBI-DIRECTLINE	size	148MMHX210MMW	QC
	project	HR1240110	ins date	01JAN1998	Acc. Handler
	job title	HR1240110	language	N/A	
	order no	GF170631-201001	country	UK	



Home Emergency 250 Claims Line:
Customer Services:

0845 246 1216
0845 303 5680

Your right to cancel

Please read the policy carefully. If, after reading the policy booklet, you decide that this insurance is not suitable for you, please contact us within 21 days of receiving your documents. We will cancel your policy as long as you have not made or do not intend to make any claim. You will not be entitled to any refund of Home Emergency 250 premiums as this is a free home emergency policy. Cancellation of your Home Insurance policy, for whatever reason, will automatically cause cover under this policy to end immediately. This free Home Emergency 250 policy is valid for one year from the start of your Home Insurance policy and cannot be extended beyond that date.

How to make a Home Emergency 250 claim

To make a claim, phone 0845 246 1216.

How to complain

If you need to complain, please call us on our priority number 0845 303 5680. If your complaint is about a claim, contact your claims handler whose details will be shown in your claim documents. If you want to complain in writing, send your letter to one of the following:

- a) For complaints about claims, write to the Regional Customer Service Manager at the address shown in your claim documents.
b) For all other complaints, write to the Customer Relations Manager at Churchill Court, Westmoreland Road, Bromley BR1 1DP.

If we cannot resolve the differences between you and us, you may refer your complaint to the Financial Ombudsman Service (FOS). The address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR, phone 0845 080 1800.

Details about our regulator

We are authorised and regulated by the Financial Services Authority. You can visit the Financial Services Authority's website, which includes a register of all regulated firms, at www.fsa.gov.uk. Or you can phone the Financial Services Authority on 0300 500 5000.

The Financial Services Authority registration number for Direct Line Insurance plc is 202684.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. For compulsory classes of insurance, Insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme www.fscs.org.uk.

directline.com

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