Emergency Assist Ltd {Home Emergency} – Terms and Conditions

For the purpose of this document, 'You' and 'Your' refer to the person(s) or organisation as named within the quotation submitted, and 'We' and 'Our' refers to Emergency Assist Ltd.

Whilst all of the terms and conditions below are pertinent to Our Home emergency breakdown service the key points are noted in the table below for ease of reference;

•	You have a legal right to cancel Your membership for any reason, subject to no claims having occurred, within 14 days of receiving the full terms & conditions. As long as no claims/call-outs have been made We will refund Your premium in full.
•	If You cancel after the 14 days, You will not receive any refund of premium. If You wish to cancel a membership You must advise us by email, prior to expiry of the 14-day cancellation period, to amendments@emergencyassistltd.co.uk.
•	No claim use of this service can be made within the first 14 days from the inception date.
•	In the event of a request of service, You are excluded from placing any liability or consequential loss, or charging, upon Us as a result of assistance being provided by an engineer.
•	You hereby waive Your legal right to pursue any complaint or compensation via the Courts against Emergency Assist Ltd or any of its trading names.
•	Whilst our top priority is meeting the service needs of Our membership holders, naturally there may be occasion where circumstances out of our control affect the speed and time with which we are able to attend to a breakdown. It is for this reason that any complaint We receive due to the time taken to attend your property for home emergency, where the attendance time was within 24 hours, is deemed invalid and you forfeit Your right to complaint.
•	This service is non-transferable, meaning that if You sell Your property the cover will automatically cease.
•	No assistance shall be provided until your excess as stated within your membership document is paid to our claims handling centre, your applicable excess is detailed within your membership document.
•	Should evidence not be provided that your boiler has been serviced within the last 12 months at the point of requesting assistance you shall be liable for all costs incurred and charged for the attendance.
•	Any costs exceeding £500.00 for work required including parts and labour.
•	Any boiler that is not within your personal home and main place of UK residence

• In event of any repair being beyond economical repair you shall receive a £250.00 maximum contribution towards a replacement boiler.

The data supplied by you will only be used by us and carefully selected associated companies for related products and services as well as the purposes of processing your membership, including underwriting, administration, and handling any claim which may arise. The data supplied will not be passed to any other parties other than those which we have mentioned hereon. It is important that the data you have supplied is kept up to date. You should therefore notify us promptly of any changes. Any changes or adjustments made to your membership are subject to a £5.00 administration charge. You are entitled upon the payment of an administration fee to inspect the personal data which we are holding about you. If you wish to make such an inspection, or if you do not wish to receive information on related products and services, you should contact The Administrator; Emergency Assist Ltd, 2 Cornhill, Exchange Lane, Wisbech, Cambridgeshire, PE13 1NH. We may respond to enquiries by the police concerning your membership in the normal course of their investigations. Where it is necessary to administer your membership effectively, or to protect your interests, we may disclose the data you have supplied to other third parties such as motor garages, engineers, repairers, insures etc. We may monitor and record telephone calls for service and staff training purposes.

We reserve the Right to suspend service under this membership if a claim has been made in relation to which it transpires that cover should not have applied (eg. running out of fuel where a request of service is not permitted), until such time as the callout and repair costs are reimbursed in full to Us by You. If, after being notified of such costs and suspension of membership, You fail to reimburse us within a reasonable period, We reserve the right to cancel Your membership by giving You 14 days' notice in writing to Your last known address. In these circumstances a pro-rata refund, less any outstanding costs, will be allowable to You.

Unless we are advised by you otherwise, we will automatically look to renew the membership and take payment from you with 7 days of the renewal date. We will email you in advance of this to confirm the renewal terms for the forthcoming year and reaffirm this is the basis with which the membership is on. If you do not wish for this to be the case, please contact us during the term of the membership and advise us accordingly.

The Cover under this membership is administered by Emergency Assist Ltd who are incorporated at Companies House, Cardiff, (Company Number 10635572). Registered Office: 2 Cornhill Place, Exchange Lane, Wisbech, Cambridgeshire, PE13 1NH and VAT registered, number 263089004. It is a provider of breakdown assistance services that is exempt from authorisation under the Financial Services and Marketing Act 2000.