



we'll get it
fixed



Home Response 24 ...all you need to know

direct line

Welcome to Direct Line

Thank you for choosing to join a Direct Line Home Response 24 policy, underwritten by U K Insurance Limited. I am very pleased to welcome you as a member and look forward to providing you with outstanding service whenever you should need our help.

This booklet is evidence of the contract between you and U K Insurance Limited. We will provide emergency assistance in accordance with the terms set out in this booklet and the sections shown on your membership certificate during the period of your membership.

This membership booklet, your membership certificate, together with any special conditions and any information you give us form the contract between us. The membership booklet, membership certificate and any special conditions should be read as one document and any word or expression that has a particular meaning shall have the same meaning wherever it may appear.

You must tell us of any changes to this information as soon as possible, as failure to do so could invalidate the membership. Under European Law, you and we may choose which law will apply to this contract. English Law will apply unless both parties agree otherwise.

U K Insurance Limited is authorised and regulated by the Financial Services Authority.

Important Information

1 Your right to cancel

If this cover does not meet your needs, please return all your documents within 14 days of receiving them, to; Direct Line House, The Headrow, Leeds LS1 8HZ. We will return any premium you have paid as long as no claims have been made during that time.

2 How to make a claim

To make a claim, phone

0845 246 0999

3 How to complain

If you need to complain, please call us on our priority number **0845 246 2530**. If you wish to write regarding a claims complaint, then address your letter to the Customer Support Manager, Direct Line Home Response 24, PO Box 300, Leeds LS99 2LZ.

All other complaints should be addressed to the Customer Relations Manager at Churchill Court, Westmoreland Road, Bromley BRI IDP.

If we cannot settle the matter with you, you may refer your complaint to the Financial Ombudsman Service (FOS).

Their address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR, Phone **0845 080 1800**.

4 Details about our regulator

U K Insurance Limited are authorised and regulated by the Financial Services Authority, Registration number 202810. 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 **0845 606 1234**.

Under the Financial Services and Markets Act 2000, should the company be unable to meet its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, with no upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

5 Meeting your needs

We have not given you a personal recommendation as to whether this policy is suitable for your needs.

Consumer credit agreement

Your right to cancel your Consumer Credit Agreement

If you have chosen to pay by instalments, we will send you a consumer credit agreement. You can cancel this agreement within 14 days of receiving it. If you would like to cancel the consumer credit agreement within 14 days, please call us on **0845 246 8179** or write to us at the address shown on your documents. We will refund any premium paid as long as no claim has been made. If a claim has been made, we will take any unpaid instalments from the amount we pay to settle your claim.

If you do not cancel the consumer credit agreement within 14 days, you must continue to pay the instalments for your policy. If you don't, we will cancel your cover and end the consumer credit agreement.

Note: if you cancel your consumer credit agreement, you can continue to be covered under the policy as long as you pay the full premium. Otherwise, cover under your policy will also end.

Other important information about your Consumer Credit Agreement

If you have a complaint about your consumer credit agreement, read the 'How to complain' section on page 3.

You can end your consumer credit agreement at any time. However if you want your cover under the policy to continue, you must pay the premium for the rest of the period of insurance. If you decide to cancel your cover under the policy, all cover will end from the date your first unpaid instalment was due.

We can end your consumer credit agreement if you fail to pay any instalment by the date it is due. For full details, see your consumer credit agreement.

Other taxes or costs not charged by us or paid through us may apply to your consumer credit agreement.

English law will apply to your consumer credit agreement, and disputes will be referred to English Courts

We have supplied your consumer credit agreement and other information in English and we will continue to communicate with you in English.

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Meanings of words

Authorised Repairer

A person, company or organisation appointed by us to temporarily or permanently rectify, repair or prevent further damage by making safe the emergency where possible.

Beyond Economic Repair

The point at which our authorised repairer estimates that the cost of repairing the boiler/appliance exceeds the value of replacing the boiler/appliance (based on our scale of valuations that take into account the age and type of the boiler/appliance).

If your boiler is deemed Beyond Economic Repair, we will pay an amount towards the cost of a new one in accordance with the scale shown below:

Age of boiler	Amount payable
1-5 years	£400
6 – 10 years	£250
11 – 15 years	£150

Call-out

The despatch of an authorised repairer following a request for emergency assistance, even if the request is subsequently cancelled by you.

Electrical Wiring

The permanent electrical supply system in the home supplying electrical power to internal wall sockets, switches, bulb sockets and fuse boxes which are all beyond the electricity company's supply meter.

Emergency

An incident in the home occurring during the period of membership, which if not dealt with quickly will:

- (a) make the home unsafe or insecure for its occupants; or
- (b) cause damage to the home and its contents; or
- (c) leave the home with a total loss of its main source of heating, lighting or hot or cold water.

Meanings of words (continued)

Emergency Assistance	Work conducted by an authorised repairer to temporarily or permanently rectify, repair or prevent further damage occurring by making safe the emergency where possible, within the service limits. It does not include the restoration of any decoration, fixtures, fittings or landscaping (e.g. fitted kitchen units, floor coverings/ tiles, flowerbeds) or the permanent re-instatement of pathways and driveways needing to be removed or replaced in order to deal with the emergency.	domestic purposes at the address shown on your membership certificate. This does not include detached garages and outbuildings.
Geographical Limits	The United Kingdom including the Isle of Wight but excluding Northern Ireland, the Channel Islands, the Scilly Isles, the Isle of Man and the Scottish Islands.	The domestic sanitary fittings, hot or cold water supply, storage and drainage systems for which you have the responsibility and that are located within the interior of your home.
Home	The private dwelling that you own and reside in as your permanent or secondary residence. This includes integral or attached garage(s) used for	The period stated on the Home Response 24 membership certificate for which we have agreed to accept a premium and provided the premium is paid immediately on demand.
	Internal Plumbing and Drainage	
	Period of Membership	
	Main Source of Heating	In the case of gas central heating, this is the boiler (up to the age of 15 years with a maximum output of 60kw) from the appliance gas isolating cock together with the pump, motorised valves and

Membership Certificate

cylinder thermostat, temperature and pressure controls, pipework, hot water cylinder, feed and expansion tanks and primary flueing (but not any gas appliance not forming part of the domestic central heating system, e.g. cookers and gas fires) for a conventionally vented system.

In the case of electrical storage heating (up to the age of 15 years), this is the storage and wall mounted panel heaters that are permanently sourced by the mains electricity supply, including convection storage heaters, storage heaters incorporating fans and combination storage/panel heaters.

The Home Response 24 membership certificate, which shows the details of your membership.

Security

The external locks, doors and windows of the home.

Service Limits

Services included under your chosen level of membership, as is set out in your membership certificate.

Underground External Drainage Piping

The drainage pipes and sewers within the home, together with those underground and outside the home for which you have legal responsibility, but only as far as the junction with the mains services.

Unoccupied

Not lived in by you or any member of your family or by any other person with your permission.

We/Us/Our

U K Insurance Limited.

You/Your/Yours

The member named on the Direct Line Home Response 24 membership certificate or any person authorised by you to be in the home at the time of the emergency.

Types of membership

Response

What is included

In the event of an emergency occurring in your home, we will:

- Advise you how to protect yourself and the home immediately when you call us.
- Organise and pay the cost of providing emergency assistance, including call-out and up to one hour's labour at the home for the areas detailed in Sections A, B, C and D of this booklet. Major parts are excluded, but minor parts may be replaced at our discretion.

Please remember

During the first 14 days following your membership commencing for the first time, you will not be entitled to any financial protection.

All labour charges in excess of the first hour's labour, together with the cost of replacement parts and/or other materials, other than we have agreed to pay for, are your responsibility. However, please note that such work will otherwise continue to be governed by this contract between you and us.

Total Response

In the event of an emergency occurring in your home, we will:

- Advise you how to protect yourself and the home immediately when you call us.
- Organise and pay the cost of providing emergency assistance, including call-out, labour at the home and parts up to a total of £1,000 per call-out including VAT for the areas detailed in Sections A,B,C,D of this booklet.

Please remember

During the first 14 days following your membership commencing for the first time, you will not be entitled to any financial protection. All labour charges together with the cost of replacement parts and/or other materials in excess of £1,000 including VAT are your responsibility. However, please note that such work will otherwise continue to be governed by this contract between you and us.

Section A – Electrical wiring

Instant Cover

What is included

In the event of an emergency occurring to either the plumbing and drainage or the electrical wiring in the home and upon receiving your request to be covered instantly, we will:

- Advise you how to protect yourself and the home immediately.
- Organise and pay the cost of emergency assistance to resolve the immediate emergency including call-out, parts and labour at the home up to a total of £500 inc VAT.
- Provide you with annual Total Response membership (the terms of which are already laid out under Total Response within the Types of Membership section for the area(s) detailed in Sections A or B of this booklet.

What is included

Emergency assistance necessary as the result of an emergency to the permanent electrical wiring in the home. The electrical wiring includes and is limited to the electrical power supply to internal wall sockets, switches, bulb sockets and fuse boxes that are all beyond the electricity company's supply meter.

What is not included

Any electrical wiring that is not permanent (e.g. fairy lights) and/or is situated outside of the home (e.g. wiring to satellite dishes, aerials etc).

Section B – Plumbing and drainage

What is included

1. Internal plumbing and drainage

Emergency assistance necessary as a result of an emergency to the domestic sanitary fittings, hot or cold water supply, storage and drainage systems for which you have the responsibility and that are located within the interior of your home.

2. Underground external drainage piping

Emergency assistance necessary as a result of an emergency to the drainage pipes and sewers within the home, together with those underground and outside the home for which you have legal responsibility, but only as far as the junction with the mains services.

What is not included

The costs of repairs to the underground water supply pipe of the home. Your water supply company should provide this service. We may agree to include the underground water supply pipe of the home at our discretion.

The repair of any temporary freezing of pipes which has not resulted in confirmed damage.

What is not included (continued)

Cesspits, septic tanks, treatment plants and any associated pipe work and equipment.

Any repair or replacement of sanitary ware.

Any replacement costs of pumps, water tanks, radiators, cylinders, water softeners, waste disposal units, macerators or any central heating component.

Drain clearance where you have previously been advised of the need to install access points (e.g. manhole, rodding eye) at your cost.

Shared drainage facilities except within the boundary of your home. For flats and maisonettes, our liability is limited to your share of the costs (subject to the service limits).

Section C – Security

What is included

Emergency assistance necessary as a result of an emergency causing physical damage to security, or causing external door locks to fail. In the event of the damage being caused by theft or attempted theft, this must have been reported to the police within 24 hours of the occurrence.

Where possible, replacement locks will be on a like-for-like basis.

Damage to external glazing will be deemed an emergency only in the event of it rendering the home unsafe or insecure.

What is not included

Any damage, including but not limited to internal decoration, caused by the authorised repairer gaining access to the home due to the failure of the locks or keys.

Replacement locks as a result of the theft or loss of the keys to the home.

The repair or replacement of any intruder or alarm systems.

Section D – Heating

What is included

Emergency assistance necessary as a result of an emergency to the main source of heating in the home.

In the case of gas central heating, this is the boiler (up to the age of 15 years with a maximum output of 60kw) from the gas isolating cock together with the pump, motorised valves and cylinder thermostat, temperature and pressure controls, pipework, hot water cylinder, feed and expansion tanks and primary flueing (but not any gas appliance that does not form part of the domestic central heating e.g. cookers and gas fires) for a conventionally vented system.

In the case of electrical storage heating (up to the age of 15 years), this is the storage and wall mounted panel heaters that are permanently sourced by the mains electricity supply, including convection storage heaters, storage heaters incorporating fans and combination storage/panel heaters.

What is not included

Replacement of lead or steel pipes on a like-for-like basis.

Gas leaks from any pipes or gas fired appliances.

Unvented hot water cylinders or their controls.

Section D – Heating (continued)

Call-out conditions

The cost of repairing a boiler/appliance that is, in our opinion, beyond economical repair.

The cost of replacing the central heating boiler, storage/panel heater or appliance.

The cold water supply tank, its feed and outlet.

Any domestic water supply from the hot water cylinder or gas appliance, to and including the taps.

The repair or replacement of radiators (leaking radiators will be isolated).

Clearing airlocks or bleeding radiators.

Descaling and any work/damage arising from hard water scale deposits (e.g. Powerflush) or sludge resulting from corrosion.

Separate gas or immersion heaters solely providing hot water, with the exception of the fixed wiring to the immersion heater.

Removal of asbestos associated with repairing the appliance or system.

Oil fired and solid fuel systems, LPG (Liquid Petroleum Gas) and Propane operated systems, open fires, warm air heating systems, Electrotech and Smartheat systems, underfloor heating, solar heating or air conditioning systems/units.

Applicable to all sections of the membership:

1. Requests for emergency assistance

You must contact us without delay whenever an emergency arises that may result in a call-out.

All requests for emergency assistance must be made to the Home Response 24 Helpline on 0845 246 0999 within 24 hours of discovering the emergency and not direct to a repairer otherwise the benefits of membership will not apply.

In the event of any emergency as determined by us, we will send an authorised repairer to your home or arrange an appointment for an authorised repairer to visit your home at a mutually agreed time.

Major emergencies which could result in serious damage or danger should be immediately reported to the Public Supply Authority or the Public Emergency Services. If you ever smell gas or detect a leak, you should call Transco direct on their emergency number **0800 111 999**.

Call-out conditions (continued)

2. Service Limits

We will not be responsible for any costs above or outside the service limits. The service limit applicable to your membership is stated on your membership certificate. You are responsible for agreeing and settling costs not covered by the service limits directly with us. You will be required to settle these costs using a debit or a credit card over the telephone.

Our operator will take the payment details from you at the time of repair. You should not pay the authorised repairer directly unless agreed with us first on the telephone.

3. Abandonment

No property may be abandoned to us without our authority.

4. Other Insurances

If any loss, damage or expense included in this membership is also covered by any other insurance, maintenance contract, guarantee or warranty, we will not pay more than our rateable proportion.

General conditions

General conditions applying to your membership:

1. Membership terms and conditions

We will provide the services described in this Home Response 24 membership booklet using our approved agents and sub-contractors, providing that you observe all the terms and conditions that we have set out in this membership booklet and your membership certificate.

2. Prevention of loss

You must take all reasonable steps to prevent any loss, damage or breakdown and to maintain the home, its systems and appliances in good repair.

3. Qualifying period

During the first 14 days following the commencement of your membership for the first time, or your membership being upgraded to include any additional section of cover (Electrical wiring, Plumbing and drainage, Security or Heating) you will not be entitled to any financial protection.

Please note that upon upgrading your membership from Response to Total Response, the new level of membership will not be effective until a period of 48 hours has elapsed.

4. Cancellation

- a) You may cancel the membership at any time by calling us on **0845 246 3999** or writing to us at HR24 Customer Services, Direct Line House, The Headrow, Leeds LS1 8HZ and we will give a refund for any unexpired period of membership, provided that no call-out has arisen during the current period of membership. Please note that no refund will be payable if you purchased 'Instant Cover'.
- b) We may cancel the membership at any time by sending seven days written notice to you at the address last known to us and we will give a refund for any unexpired period of membership.

5. Payment of membership fee

- a) Where payment of membership fee is not made, we will assume that it is your intention to cancel the membership and any benefit otherwise provided by the membership shall become invalid from the date that the first missed payment was due.
- b) If you are paying by instalments, the full annual membership fee remains due when a call-out has been made in the current period of membership despite cancellation.

6. Continuous Payment Authority

This membership may be automatically renewed by us on the renewal date. If we intend to automatically renew, we will notify you of our intention prior to expiry together with details of the renewal premium.

If you do not wish to renew this membership, all you need to do is call our customer priority line on **0845 246 3999** to let us know prior to the renewal date.

7. Fraud

If any call-out is made fraudulently or falsely, the membership shall become void and all benefit under the membership will be forfeited.

8. People Involved in this contract

The contract is between you and us. No one else has any rights they can enforce under this contract, except those they have by law. The Contract (Rights of Third Parties) Act 1999 does not apply to this policy.

General conditions (continued)

If your boiler is deemed Beyond Economical Repair

The heating element of this policy will come to an end if we deem your boiler to be Beyond Economical Repair. We will pay you the amount as set out on page 6 towards the cost of a replacement boiler but we shall then have no further liability under the membership.

If you pay by monthly instalments we will require you to pay the monthly premium for the remainder of the 12 month period. If you pay annually there will be no refund of premiums already paid.

Once the manufacturer's warranty expires on your replacement boiler, we will be happy to provide a new quotation.

9. Availability

Home Response 24 is only available to domestic homeowners with no more than 7 bedrooms within the geographical limits.

10. Change of details

You are responsible for informing us of any change in the information you have supplied to us or our agents. If you fail to do so, you may invalidate the membership.

11. Spare/replacement parts

Spare or replacement parts may not be from the original manufacturer and will not necessarily be on a like-for-like replacement. We cannot be held responsible for delay in supplying spare or replacement parts.

12. Reduction in membership

If you wish to reduce your level of membership you may only do so at the time of renewal.

13. Pay on use

Should an emergency arise that is not included under your Home Response 24 membership, where possible, we can arrange for an authorised repairer to attend your home but you will be responsible for all costs involved. However, please note you may be able to recover these costs from your home insurance policy. The use of this service does not constitute a call-out as outlined under General conditions 4a.

General exceptions

General exclusions applying to your membership.

The following are not included under any section of the membership:

1. Any loss or damage occurring prior to the commencement of the membership.
2. The cost of any work which is carried out prior to our approval or by anyone other than an authorised repairer.
3. Consequential loss of any kind arising from the provision of, or delay in, providing the services to which this membership relates.
4. Any liability for delay or failure in performance of our obligations to provide emergency assistance if that delay or failure is due to any cause outside our reasonable control.
5. Any costs arising out of an emergency caused directly or indirectly by or through any wilful or negligent act, or omission by you or any third party.
6. Call-outs arising after the home has been left unoccupied for 30 or more consecutive days, except where included under Special conditions (see page 18).
7. The costs of labour, parts and materials in excess of your chosen level of membership as shown on your membership certificate.
8. Loss or damage occurring outside the legal boundaries of the home, except for the provisions made under Section B2.
9. The cost of repairing faults or damage caused by fire, lightning, explosion, earthquake, flood, storm, subsidence, heave or landslip, malicious damage, theft or attempted theft (except where in relation to locks, doors and windows), structural repairs, alteration or demolition, faulty workmanship or the use of defective materials.
10. Any defect, loss or damage arising as a consequence of:
 - a) war, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion.
 - b) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

General exceptions (continued)

11. Any expense, consequential loss, legal liability or any defect, loss or damage directly or indirectly caused by terrorism. Terrorism is defined as the use of biological, chemical or nuclear force or contamination by any person(s) or group(s) of persons, whether acting alone or in connection with any organisation(s) or government(s), whether or not committed for political, religious, ideological or similar purposes, including the intention to influence any government or to put members of the public in fear.
12. Loss or damage arising from the interruption or disconnection of the gas, water or electricity services to the home.
13. An emergency arising due to the failure of either the gas, water or electricity supplier to fulfil their obligations.
14. The normal day-to-day maintenance of the system(s)/appliance(s) or equipment which are not installed, serviced or maintained in accordance with established practice or manufacturer's instructions, statutory regulations or British Standards.
15. Any system, appliance, wiring or fixtures where replacement is only necessary to make it compliant with legislation, health and safety guidelines or British Standards.
16. Costs of the restoration of any decoration, fixtures or fittings needing to be removed or replaced in the process of providing the emergency assistance.
17. Adjustment to the time and temperature controls and or replacement of the time controls.
18. An emergency caused by your failure to carry out routine maintenance.
19. The system and/or appliance in the event that spare parts or components are not being available after a reasonable search of stockists.
20. Any part of the system or appliance that is too difficult to access safely or is impossible or impractical to maintain because of its position.
21. Replacement costs of the complete electrical wiring, plumbing and drainage, central heating or security which needs to be replaced as a consequence of natural wear and tear or gradual deterioration (e.g. the complete re-wiring of a home due to the age of the electrical wiring system).

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22. Any loss or damage caused by rot, fungus, woodworm, beetle, moths, insects or vermin.
 23. Any repairs as a result of the failure to carry out any remedial work, that has been recommended. Any costs incurred where you have been advised of the need to carry out permanent repair work to avoid repetitive situations leading to emergencies, breakdown and/or failure.
 24. Any loss, injury, damage or legal liability arising directly or indirectly from:
 - a) the failure of any computer or other electrical equipment or component to recognise correctly any date as its true calendar date.
 - b) computer viruses.
 25. Consumables that need replacing through regular use, including but not limited to light bulbs, batteries, filters, fuses etc.

Special conditions

Your membership may be subject to special conditions as outlined below. Please check your membership certificate to see if either of these special conditions apply.

Second home condition

In consideration of the home at the address shown in the membership certificate not being your principal residence, the following amendments are made to the membership. When the home is left unoccupied for more than 30 consecutive days, it is a condition of the membership that:

- a) All water, gas, electricity and oil supplies be turned off at the mains unless required to keep the central heating system in constant operation to maintain an air temperature of at least 5C (40F).
- b) During the period 1st October to 31st March inclusive, the water system be turned off at the mains and drained or, if the home is centrally heated, the central heating system be kept in constant operation to maintain an air temperature of at least 5C (40F).
- c) The home is inspected at least once a week by a responsible person.

Town and country residence condition

Whenever the home at the address shown in the membership certificate is left unoccupied for more than 48 consecutive hours the following amendment is made to the membership:

All water, gas, electricity and oil supplies be turned off at the mains unless required to keep the central heating system in constant operation to maintain an air temperature of at least 5C (40F).

Your Information

Who we are

Direct Line Home Response 24 is underwritten by U K Insurance Limited.

You are giving your information to U K Insurance Limited who is a member of The Royal Bank of Scotland Group (The Group). In this Information statement **'we'** **'us'** and **'our'** refers to U K Insurance Limited unless otherwise stated.

For information about our group of companies please visit **www.rbs.com** and click on 'About Us', or for similar enquiries please telephone 0131 556 8555 or Textphone 0845 900 5960.

Your electronic information

If you contact us electronically, we may collect your electronic identifier e.g. Internet Protocol (IP) address or telephone number supplied by your service provider.

How we use your information and who we share it with

We will use your information to manage your insurance policy, including underwriting and claims handling. This may include disclosing it to other insurers, third party underwriters and reinsurers.

Your information comprises all the details we hold about you and your transactions and includes information obtained from third parties.

We may use and share your information with other members of the Group to help us and them:

- assess financial and insurance risks;
- recover debt;
- prevent and detect crime;
- develop our services, systems and relationships with you;
- understand our customers' requirements;
- develop and test products and services.

We do not disclose your information to anyone outside the Group except:

Where we have your permission; or where we are required or permitted to do so by law; or to credit reference and fraud prevention agencies and other companies that provide a service to us or you;

or where we may transfer rights and obligations under this agreement.

We may transfer your information to other countries on the basis that anyone to whom we pass it provides an adequate level of protection.

However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations. From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we shall write to you. If you do not object to the change within 60 days, you consent to that change.

Sensitive Information

Some of the personal information we ask you for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions) We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to provide the services described in your policy documents.

You will have been asked to agree to this when you first contacted us but please ensure that you only provide us with sensitive information about other people with their agreement.

Dealing with other people

It is our policy to deal with your spouse or partner who calls us on your behalf, provided they are named on the policy. If you would like

someone else to deal with your policy on your behalf on a regular basis please let us know. In some exceptional cases we may also deal with other people who call on your behalf, with your consent. If at any time you would prefer us to deal only with you, please let us know.

Credit Reference Agencies

To assess your insurance application and the terms on which cover may be offered, we may obtain information about you from credit reference agencies to check your credit status and identity. The agencies will record our enquiries. This will not affect your credit standing.

Fraud prevention agencies

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies.

Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

Checking applications for, and managing credit and other facilities and recovering debt;

Checking insurance proposals and claims;

Checking details of job applicants and employees.

We, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries.

We can provide the names and addresses of the agencies we use if you would like a copy of your information held by them. Please contact us at the address below. The agencies may charge a fee.

If you would like a copy of the information we hold about you, please write to: The Data Protection Officer, Regulatory Risk Department, Churchill Court, Westmoreland Road, Bromley BRI IDP quoting your reference. A fee may be payable.

24 Hour Emergency Helpline:
Customer Services:

0845 246 0999
0845 246 3999



Car Insurance

0845 246 5246



Breakdown Cover

0845 246 8378



Life Insurance

0845 246 0335



Critical Illness

0845 246 8249



Home Insurance

0845 246 0104



Home Response 24

0845 246 9203



Pet Insurance

0845 246 8246



Travel Insurance

0845 246 8738

Or buy online at

directline.com

Home Response 24 ...all you need to know

Direct Line shall also be happy to send you any of our brochures, letters or statements in Braille, large print or audio, upon request.

Direct Line insurance policies are underwritten by U K Insurance Limited, The Wharf, Neville Street, Leeds LS1 4AZ. Company No. 1179980.

Life and Critical Illness Insurance is provided by Direct Line Life Insurance Company Limited, U K Insurance Limited and Direct Line Life Insurance Company Limited are authorised and regulated by the Financial Services Authority. Home Response 24 insurance is not available in Northern Ireland.



direct line