

HOME EMERGENCY AGREEMENT TERMS AND CONDITIONS

INTRODUCTION

Home Angels is a dedicated repair company that operates nationally across the UK. We have an emergency call centre to rectify any home emergency issues you may encounter. In an emergency, we will endeavour to have an engineer in attendance within 3 hours. For non-emergency situations we will endeavour to have an engineer in attendance within 12 hours.

DEFINITIONS

The following words shall have the meanings given below wherever they appear.

Administrator: Home Angels (Domestic Repair Service) Ltd, Albany House, 14 Shute End, Wokingham, Berkshire, RG40 1BJ, Telephone: 0844 057 0232.

Approved Engineer/Engineer: means a qualified person approved and instructed by the helpline to undertake emergency work.

Assistance: means the reasonable efforts made by the approved engineer during a visit to the home to complete a temporary repair to limit or prevent damage or if at similar expense, the cost of completing a permanent repair in respect of the protection provided.

Beyond Economic Repair: means in the opinion of our approved engineer the cost of repair is more than the cost of replacement.

Call Out: means a request for emergency assistance from you.

Docket: means a request for assistance, in line with this agreement. Each docket will be given a reference number for tracking etc.

Docket Limit: means the maximum amount payable by us as stated under each section of what is protected including call out charges, labour, parts, materials and where applicable the cost (including VAT) of alternative accommodation, and subject to prior agreement from us, the amount of the limit is detailed within your schedule

Commencement Date: means the start of the agreement as shown in the schedule.

Domestic Boiler: means the central heating boiler contained within and supplying your home that is powered by natural gas from the appliance isolating valve, including all manufacturers fitted components within the boiler together with the pump, motorised valves, thermostat, time, temperature and pressure controls.

Domestic Central Heating System: means the domestic boiler and the central heating system within your home that is powered by natural gas from the appliance isolating valve, including all manufacturer's fitted components within the domestic boiler together with the pump, motorised valves, cylinder thermostat, time temperature and pressure controls, radiator valves, pipe work, feed and expansion tank and primary fluing.

Emergency: means a sudden and unexpected event which, if not dealt with quickly would in the reasonable opinion of the helpline:

- a) render the home unsafe or insecure; or
- b) damage or cause further damage to the home; or
- c) cause personal risk to you; or
- d) cause a health and safety risk to others.

Pre-Agreed Fee (paid by you): means the first amount of each docket, payable by you to the helpline before the approved engineer will attend. This payment will be taken by the helpline before assistance is provided. This can be done by way of Credit/Debit card or direct debit. Your schedule will confirm the amount you must pay.

Helpline: means the telephone number for you to report an emergency under this agreement. The number is 0844 057 0232.

Home: means your main permanent place of residence, (including any covered garage and permanent outbuilding), as shown on the schedule. It must be owned and occupied by you and your family as a private residence with no business use. Rented and let properties, commercial & business premises, mobile homes and bed-sits are not eligible.

Monthly Payment: means where you have chosen to pay monthly the agreed amount payable by you due each full calendar month from the commencement date in order that agreement remains in force under the terms and conditions of this agreement wording.

Period of Agreement: means a period of 12 months from the commencement date, or where you have chosen to pay monthly, a period of one month from the commencement date upon receipt of your monthly payment.

Pest: means either black or brown rats, field or house mice, and wasps' and hornets' nests.

Reinstatement: means we will fill in any excavation and leave the surface level where we have made access to an external drain or external water supply pipe.

Schedule: means the document sent to you confirming the commencement date, your details and the home which is the subject of this agreement.

Unoccupied: means where no one has resided in the home for a period exceeding 60 consecutive days.

Waiting Period: In respect of all sections of the agreement, no docket can be made for any incident that occurs within 28 days of the commencement date of this agreement as shown in the schedule.

We, Us, Our: Home Angels (Domestic Repair Service) Ltd.

You, Your: means the person who applied for this agreement and is named on the schedule as the agreement holder.

ITEMS ACCEPTED

In return for the payment of this agreement we will only accept the items or instances detailed in your agreement schedule and this document, subject to the terms and conditions, and exclusions shown in this document for all dockets occurring during the period of agreement.

Your agreement is valid for the period of time as shown on your agreement schedule.

Please refer to the documents provided to you when the agreement was purchased or amended, for details of the type and level of protection your agreement provides.

WHAT IS ACCEPTABLE

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

A. Advise you on what action to take to protect yourself and your home;

B. Send one of our approved engineers or arrange an appointment for an approved engineer to visit your home;

C. Organise and pay the cost of providing emergency assistance excluding any Pre-Agreed Fee (paid by you) up to the docket limit per call out including VAT subject to the terms and conditions of your agreement;

D. Where a permanent repair is completed under your agreement by an approved engineer, we will guarantee the work completed for 12 months from the date of docket.

If the boiler is under seven years old, we will provide a suitable replacement boiler of a similar make and model, up to the Docket limit as specified within your agreement schedule. We cannot guarantee the make or model or that it will be fitted in the same place.

Where the age of the domestic boiler cannot be demonstrated by an original purchase invoice, the age of the boiler will be determined by the engineer.

WHAT IS NOT ACCEPTED

There are certain conditions and exclusions, which limit your protection, please read them carefully to ensure this agreement meets your requirements.

We do not wish you to discover after an incident has occurred that you are not protected. To assist you in understanding the main limitations of the protection provided, we have detailed these under the "Protection provided" section of your agreement. The waiting period - please also note that any incident which occurs in the first 30 days after the agreement commencement date is not accepted and not protected. However, should you require emergency assistance during this period please contact the Helpline who will be able to provide a resolution on a pay on use basis.

PROTECTION PROVIDED

This agreement provides the protection described in the Accepted sections below as a result of an emergency occurring at the home. The benefit under your agreement is limited to the docket limit stated in each Accepted section. When you applied for this agreement, you chose which Accepted below you required protection for. Protection is provided only if you selected the Accepted section and paid the required payment.

The Accepted sections that apply to your agreement are confirmed in your schedule.

The amount we will pay in respect of any one docket shall not exceed the docket limit including call out charges, labour and materials. You are responsible for paying any Pre-Agreed Fee (paid by you) under the agreement or where the cost of repair exceeds the benefit provided under the agreement.

Section A. External Water Supply Pipe

We will assist you in an emergency for any blockage, collapse or leakage of the water supply pipe from and including the main stopcock for your home up to where it is connected to the public water main / communication pipe provided that you are responsible for this.

We do not accept:

- a) Costs which exceed your proportion of the cost of any work undertaken by us under the terms of this agreement on a water supply pipe outside the boundary of your property where you share legal responsibility for the water supply pipe with any third party(ies);
- b) Frozen pipes which have not caused any damage;
- c) Any work required on a water supply pipe outside the boundary of your property where you share legal responsibility for the water supply pipe with any third party(ies) who does not agree to the work being completed by our engineers;
- d) Damage resulting from lack of proper maintenance;
- e) Reinstatement costs relating the original surface or construction of a drive, path, decking or any other surface which is excavated as part of a docket.

Docket Limit – As outlined within your agreement schedule and is applicable per docket.

The agreement of the Pre-Agreed Fee (paid by you) applies to this Accepted section of protection.

Your schedule will tell you if this section of protection applies.

Section B. Plumbing

We will assist you to stop the emergency which has arisen from the sudden and unexpected failure of or damage to the internal plumbing (including the central heating pipes and radiator valves) within the home which has or may result in internal water leakage, flooding or water damage to the home.

We do not accept:

- a) General maintenance.
- b) Frozen pipes which have not caused any damage;
- c) Leaks from any household appliances, sink, shower or bath where leakage only occurs when the appliance is in use;
- d) Cracked or broken toilets or cistern;
- e) Pipes outside the boundary of your home;
- f) Water pipes to or from and in a detached outbuilding or garage;
- g) Quieting noisy pipes that are caused by the expansion and contraction of pipes as they heat and cool.

Docket Limit – As outlined within your agreement schedule and is applicable per docket.

The agreement of the Pre-Agreed Fee (paid by you) applies to this Accepted section of protection.

Your schedule will tell you if this section of protection applies.

Section C. Drainage

We will assist you to stop the emergency which has arisen from the sudden and unexpected failure of or damage to the drainage system of your home.

We do not accept:

- a) General service and maintenance including but not limited to leaves, build-up of oils, fats or debris;
- b) Any drainage system which is not of standard construction e.g. clay pot, plastic, P.V.C or concrete;
- c) Cesspits, septic tanks, vacuum drainage systems, electric pumps, shower pumps and drainage pumps;
- d) Plumbing and filtration system for swimming pools or spa baths;
- e) Detached outbuildings;
- f) Guttering or fall pipes of the home;
- g) Damage to drains caused by structures not conforming to local building regulations or caused as a result of negligence or neglect

h) Failure or damage caused to by faulty or defective design of the drainage pipe including but not limited to delamination found in pitch fibre pipe construction;

i) Reinstatement costs relating the original surface or construction of a drive, path, decking or any other surface which is excavated as part of a docket.

Docket Limit – As outlined within your agreement schedule and is applicable per docket.

The agreement of the Pre-Agreed Fee (paid by you) applies to this section of protection.

Your schedule will tell you if this section of protection applies.

Section D. Emergency Boiler Breakdown Protection

We will assist you and pay for the call out, labour and parts and materials involved in repairing or rectifying the breakdown of your domestic boiler at your home. In the event of an emergency, we will undertake to obtain spare parts as quickly as is reasonably possible. In the event it takes more than 60 hours to achieve this from the first point at which our approved engineer visits you and diagnoses the requirement, we will pay a fixed benefit of £40 toward providing alternative heating.

We do not accept repairs or replacing as follows:

a) The cold water system including its feed and outlet;

b) Your water supply from the hot cylinder to your taps;

c) Any non-gas appliances, Elson tanks, separate gas heaters supplying hot water LPG boilers and dual purpose boilers such as AGA's and Rayburns;

d) Maintenance or replacement of fan convector heaters or heated towel rails or underfloor heating;

e) Corrosion or any work arising from hard water scale deposits;

f) Removal of sludge or hard water scale from the insured system;

g) Any gas fired appliance whose primary purpose is other than heating, for example a domestic cooker or lighting system;

h) Solar powered panels or ground air and water source pumps;

i) Repairs when our engineer deems the boiler to be beyond economic repair.

Docket Limit – As outlined within your agreement schedule and is applicable per docket.

The agreement of the Pre-Agreed Fee (paid by you) applies to this section of protection.

Your schedule will tell you if this section of protection applies.

Section E. Domestic Central Heating System Protection

We will assist you to stop any emergency which has arisen from the sudden and unexpected failure of your domestic central heating system. The emergency must render the domestic central heating system inoperable and the failure has to be due to mechanical or electrical failure or malfunction. We will undertake to obtain spare parts as quickly as is reasonably possible. In the event it takes more than 60 hours to achieve this from the first point at which our approved engineer visits you and diagnoses the requirement, we will pay a fixed benefit of £40 toward providing alternative heating.

We do not accept:

a) General maintenance including, but not limited to, descaling of central heating pipes, adjustment to the timing and temperature controls of the domestic gas central heating system and venting (bleeding) of radiators;

b) Any non-Gas appliances, Elson tanks, separate gas heaters supplying hot water LPG boilers and dual purpose boilers such as AGA's and Rayburns;

c) Maintenance or replacement of fan convector heaters or heated towel rails or underfloor heating;

d) Corrosion or any work arising from hard water scale deposits;

e) Removal of sludge or hard water scale from the insured system;

f) Any gas fired appliance whose primary purpose is other than heating, for example a domestic cooker or lighting system;

g) Solar powered panels or ground air and water source pumps.

Docket Limit – As outlined within your agreement schedule and is applicable per docket.

The agreement of the Pre-Agreed Fee (paid by you) applies to this section of protection.

Your schedule will tell you if this section of protection applies.

Section F. Electrical Emergency and Breakdown Protection

We will assist you to repair or replace any item or system after your supply meter which causes the breakdown or failure of the permanent domestic electrical wiring system supplying electrical power to your home.

We do not accept:

a) Domestic appliances or electrical items with a plug;

b) Replacing light bulbs, fuses and any other routine electrical maintenance tasks;

- c) External Lighting and non-permanent outbuildings, such as sheds and greenhouses;
 - d) Swimming pools, fish tanks, ponds, burglar and smoke alarms, satellite/TV equipment, telephone equipment, doorbells, garage doors, shower units, portable and fixed heating systems, immersion heaters, power generating systems including solar panels and wind turbines, any 3 phase electrical systems or garden areas;
 - e) Wiring or electrics in communal areas;
 - f) Any garage or outbuilding connected to a separate electric meter to that of the home.
- Docket Limit – As outlined within your agreement schedule and is applicable per docket.
The agreement of the Pre-Agreed Fee (paid by you) applies to this section of protection.
Your schedule will tell you if this section of protection applies.

Section G. Emergency Gas Supply Pipe Protection

We will assist you to repair or replace any damaged section of the internal gas supply pipe following a gas leak occurring in your home. Our assistance will only be provided once the National Gas Emergency Service have attended and isolated the leak.

We do not accept:

- a) General maintenance;
- b) Any gas boiler, fire, central heating or hot water breakdown;
- c) Temporarily frozen pipes where permanent damage is not confirmed;
- d) Systems not installed correctly or which do not conform to any governing Gas Safe regulation or requirements;
- e) Pipes outside the boundary of your home.

Docket Limit – As outlined within your agreement schedule and is applicable per docket.

The agreement of the Pre-Agreed Fee (paid by you) applies to this section of protection.

Your schedule will tell you if this section of protection applies.

Section H. Security, Lost keys, Roofing and Pest infestation Protection

We will assist you and pay for the call out, labour and parts and materials involved in emergencies relating to the security or roofing of your home, a pest infestation and lost keys of your home.

Security and Roofing – We will assist you to repair, replace or provide an emergency fix to make the home safe and/or prevent further damage in the event of damage or failure to the roof, external lock, door or window.

Lost Keys – We will assist you to gain access to your home arising from the loss of the keys to your home, where you have lost the only available key to your home and are unable to replace it or gain normal access.

Pest Infestation – We will assist you to remove any pest infestation inside your home.

We do not accept:

- a) Pest infestation relating to non-covered pests, including but not limited to, ants, fleas, bedbugs, spiders, flies, squirrels, bees;
- b) Pest infestations of an out building, any section of the property not deemed the main home, or where the living areas of the property are not affected, e.g. garages and sheds;
- c) Damage caused by pests;
- d) Loss of keys to the main property if another set exists;
- e) Loss of keys for any outbuilding, garage or shed which is not part of the main home;
- f) Internal doors and windows;
- g) Replacement or repair of electronic units powering garage doors.

Docket Limit – As outlined within your agreement schedule and is applicable per docket.

The agreement of the Pre-Agreed Fee (paid by you) applies to this section of protection.

Your schedule will tell you if this section of protection applies.

HOW TO ARRANGE EMERGENCY ASSISTANCE

1. Major emergencies which could result in serious injury to the public or damage to property should be immediately advised to the supply company and/or the public emergency services. The agreement does not provide protection for any repairs, damage or other loss resulting from gas leaks which occur outside the boundary of the home.

2. Before requesting emergency assistance, you should check that the circumstances are accepted by your agreement. Remember this is not a maintenance agreement and does not protect you from routine maintenance in your home.

3. Where you have chosen to pay monthly, call outs will only be considered if your monthly payment has been paid from the commencement date of this agreement, up to and including the month in which the emergency occurred and there are no outstanding payment defaults.
4. Telephone the helpline as soon as you notice the emergency to provide details of the assistance required. All requests for emergency assistance must be made through the helpline. Do not make any arrangements yourself without prior authorisation from the helpline. If you do, we will not reimburse any costs you may incur. Calls may be recorded.
5. The helpline will appoint an approved engineer to attend your home, provided that this is not precluded by adverse weather conditions, health and safety, industrial disputes (official or otherwise), failure of the public transport system, including the road and railway networks and repairs thereto and any other circumstances preventing access to the home or otherwise making the provision of emergency assistance impossible.
6. The helpline and the approved engineer will have reasonable discretion as to when and how work is undertaken this will be based on the details provided by you and any risk to the approved engineer, we may reserve the right to delay when work will be undertaken due to health and safety.
7. The approved engineer will charge all costs accepted by this contract directly to us. You will be asked to pay the cost of:
 - a) Any Pre-Agreed Fee (paid by you) applicable to the agreement;
 - b) Call out costs if there is no one at the home when the approved engineer arrives;
 - c) Work in excess of the docket limit;
 - d) Fitting replacement parts or components of a superior specification to the original at your request.If you need to initiate a docket, please let us know as soon as possible by contacting us in the following way:

Helpline: 0844 057 0232

PAY ON USE

Should an emergency arise that is not included under your agreement, Home Angels (Domestic Repair Services) Ltd can arrange for an approved engineer to attend your home but you will be responsible for all costs involved. The use of this service does not constitute a docket under your agreement.

REPLACEMENT OF PARTS OR COMPONENTS

We reserve the right to use non genuine replacement parts supplied from third parties in addition to those parts that may be sourced from the manufacturer or their approved suppliers. We are not responsible for any loss, damage or inconvenience resulting from a delay in obtaining or receiving delivery from the relevant supplier of any spares.

When replacement parts are received, we will contact you to arrange a suitable time slot for the engineer to attend. You should make sure that the engineer can get reasonable access to carry out the repair. If we cannot get a replacement part needed to carry out a repair our liability will be limited to a temporary repair to make the emergency safe.

GENERAL EXCLUSIONS

We shall not be liable for costs arising from or in connection with:

1. Circumstances known to you prior to the commencement date of your agreement or incidents which occur within the waiting period;
2. Dockets arising after the home has been left unoccupied;
3. Any wilful or negligent act or omission by you or any third party;
4. Events where on attendance it becomes clear that the call out is not an emergency;
5. Any loss/dockets exceeding 5 call outs per 12 months of this protection agreement;
6. General maintenance work or any system that has not been regularly maintained;
7. Loss of or damage arising out of disconnection from or interruption to the public supply of gas or water or electricity to your home;
8. We will not protect any boiler that has an output in excess of 60kW/hr;
9. Any parts or item that may need to be replaced as a result of natural wear and tear;

10. Any design defect or any repair that is rendered, in our opinion, either difficult or impossible due to problems with the access needed to facilitate the repair;
11. Any loss howsoever arising unless it is specifically stated as being protected by the agreement, including but not limited to, delays in sourcing spare parts by us;
12. Replacing lead, steel or iron pipes, rusting, corrosion, general wear and tear and/or gradual deterioration;
13. Replacement of bespoke or designer radiators or towel rails;
14. Any boiler or system that has not been serviced in line with manufacturer's recommendations;
15. Improvements including work that is needed to bring the insured system up to current standards;
16. Homes situated outside the United Kingdom and the Isle of Man;
17. Dockets directly or indirectly occasioned by, happening through or in consequence of pollution or contamination of any kind whatsoever;
18. Any damage caused by the approved engineer in gaining access to:
 - a) The home due to the failure of the locks;
 - b) An appliance or any equipment from its operational position in order to affect an emergency repair;
 - c) Drains or supply pipes laid under pathways, drives, patios or decked areas.
19. Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
20. Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
21. Any direct or indirect consequence of:
 - Irradiation, or contamination by nuclear material; or
 - The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
 - Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
22. Any consequence, howsoever caused, including but not limited to Computer Virus resulting in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.
For the purposes of this Agreement, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.
For the purposes of this Agreement, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.
23. Any system(s) not installed properly or in line with manufacturers guidelines.

CONDITIONS

1. There are certain changes which you must tell your Administrator, as soon as they happen. Some examples are:
 - a. If you change your home address
 - b. If you decide to let your home to tenantsIf you do not tell your Administrator about these changes, then this may mean that we cannot pay your docket.
2. The rights given under this agreement cannot be transferred to anyone else.
3. You must give reasonable access to enable appropriate treatments to be carried out and follow advice from the approved engineer and / or the helpline in removing furniture if this is deemed necessary.
4. If you or anyone acting for you makes a false or fraudulent docket, which includes but is not limited to:
 - making a statement to us or anyone acting on our behalf, knowing the statement to be false;
 - sending us or anyone acting on our behalf a document, knowing the document to be forged or false;
 - making a docket for any loss or damage you caused deliberately or
 - acting dishonestly or exaggerating a docket

We;

- a) are not liable to pay the docket; and
- b) may recover from you any sums paid by us to you in respect of the docket; and
- c) may by notice to you treat the contract as having been terminated with effect from the time of the fraudulent act.

If we exercise our right under (c) above, we shall not be liable to you in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to our liability under the insurance contract, such as the occurrence of a loss, the making of a docket, or the notification of a potential docket. We will not return any of the payments paid. This Information may also be shared with the police and other insurers for fraud prevention purposes.

5. To improve the quality of the service provided, all calls to the helpline may be recorded.

6. You must take reasonable care and maintain the home and its equipment in good order and take all reasonable precautions to prevent loss or damage.

7. We may take proceedings in your name at our expense to recover any sums paid under this insurance from a third party should the emergency be as a result of an incorrect or failed previous repair.

8. We may advise you of remedial work that you need to carry out in order to bring your system up to a suitable standard or to prevent further incidents. This work will be your own cost but we may be able to arrange through our network.

9. You must take reasonable care to provide accurate and complete answers to all the questions you are asked when you take out, make changes to, or renew this agreement. You must notify your administrator as soon as possible if any of the information in your agreement documents is incorrect or if you wish to make a change to your agreement. If you do not provide accurate and complete answers to the questions you are asked, or you fail to notify your administrator of any incorrect information or changes you wish to make, your agreement may not operate in the event of a docket. We may not pay any docket in full or your agreement could be invalid.

10. By accepting this contract with Home Angels (Domestic Repair Services) Ltd, you declare that you have agreed to make payments by Direct Debit. You are still protected by the Direct Debit Guarantee. Changes that may affect this agreement. You must tell us as soon as possible about any changes to the information you provided when you purchased or renewed this agreement, for example, if you change address.

This is not an exhaustive list and any changes you tell us about may affect this agreement or result in a change to your payment. If you are unsure whether a change may affect this agreement, please contact us.

APPLICABLE LAW

This agreement is governed by English law.

HOW TO CANCEL YOUR AGREEMENT

You have the right to cancel this agreement within 14 days of the date you purchased the agreement or when you received the agreement documents, if this is later. You do not need to provide a reason for cancellation, and we may provide a full refund of any payment paid, unless you have made a docket or there has been an incident likely to result in a docket.

If you wish to cancel the agreement after 14 days, you need to do this in writing to the following address: Albany House, 14 Shute End, Wokingham, Berkshire, RG40 1BJ. Note, however, no refund of payment will be available.

Where a docket has occurred or there has been an incident likely to result in a docket no refund of payment will be provided. If you pay for your agreement by monthly instalments you must pay the remainder of your monthly instalments or pay the remainder of the annual payment in full. We may at any time cancel any insurance agreement by giving 14 days' notice in writing, where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons may include but are not limited to:

- a) Non-payment of payment
- b) Threatening and abusive behaviour
- c) Failure to provide documents
- d) Non-compliance with agreement terms and conditions.

If we cancel your agreement, we will provide a refund of your payments less a charge for the protection already provided, unless the reason for cancellation relates to fraud.

DIRECT DEBIT GUARANTEE

- This guarantee should be detached and retained by the Payer. The Direct Debit Guarantee
- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change Home Angels will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Home Angels or your Bank or Building Society, you are guaranteed a full and immediate refund.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.