

Policy: Boiler Care Plan Contract of Insurance

Save today. Save tomorrow.



INTRODUCTION

This is your EDF ENERGY BOILER CARE PLAN. Your Contract of Insurance is made up of your Application, Policy and Certificate and is based on the information you gave us when you applied. This Policy and your Certificate should be read together. Please check them carefully to make sure they give you the cover you want. If your needs change, or any of the information on which the Contract is based changes, the Certificate may need to be altered. Under the Policy Conditions you must tell us of any changes. We agree to insure you according to the Terms and Conditions contained in this Policy and the Sections indicated in the Certificate. You agree to pay the premium by the required date/s and keep to the conditions of the Contract of Insurance. This Insurance is effected in England and unless otherwise agreed is subject to the Laws of England and Wales. Benefits under this Policy are underwritten by Europ Assistance Holding Irish Branch, of 13 – 17 Dawson Street, Dublin 2, Ireland. This policy is operated by Europ Assistance Holdings Limited. Europ Assistance Holdings Limited is both authorised and regulated by the Financial Services Authority.

DEFINITIONS

All through this Policy there are certain words that have special meanings, which are listed below:

Central heating installation –

The specified central heating boiler parts and, where applicable, the water circulation pump and specified parts of your central heating system. The details are shown on your Certificate and in this Policy. It must be installed at your principal domestic property/home and used for domestic purposes only.

Breakdown (Central heating) –

The actual breaking down or burning out of any component covered by the Policy arising from either a mechanical or electrical defect in the property causing the central heating installation to fail to work and require replacement or repair of the components.

Repairs (Central heating) –

Repair work undertaken by an Authorised Service Agent/Contractor appointed by us to remedy a breakdown. The cost of repairs shall include the Authorised Service Agent/Contractor's call out charge, labour charges, repair materials and VAT up to the Policy limit. Repairs and parts will be fitted on a "like for like" replacement basis.

Emergency –

An event causing an emergency that requires immediate attention and creates a risk of immediate loss or further damage to the property/home and/or any of your belongings forming part of or normally contained within the property/home.

Repairs (Emergency) –

Temporary or permanent repair work (if a permanent repair cannot be completed on the initial visit then a temporary repair will be carried out and a return chargeable visit offered) undertaken by an Authorised Service Agent/Contractor appointed by us to remedy the emergency. This Insurance covers breakdown/emergency repairs only.

Combination boiler –

A gas fired boiler which heats water direct from the cold water main, does not have a separate hot water cylinder and is under seven years old at the start of your Policy.

Conventional boiler –

A gas fired boiler, which heats and supplies hot water to a separate hot water cylinder and is under fifteen years old (seven years in the case of condensing boilers) at the start of your Policy.

Boiler –

A gas fired conventional or combination boiler rated up to 200,000 BTU's (58.6KW), which heats the water for your central heating installation.

Domestic purposes –

At least half the rooms at the property must be used for normal living purposes.

Domestic property/home –

Your principal permanent place of residence as shown on your Certificate, but excluding bedsits/properties in multiple occupation, council properties, residential homes or nursing homes.

Our/us/we –

Europ Assistance Holdings Limited.

You/your –

The person shown on your Certificate.

Authorised service agent/contractor –

The qualified service agent or organisation appointed by us to carry out the necessary service and repairs in accordance with the Policy.

Geographical limits –

Mainland Great Britain, Northern Ireland.

Endorsement –

A change we make to the Policy, notified to you in writing by us or on our behalf.

POLICY CONDITIONS

Basis of Contract –

The Insurance will not be valid and you cannot make a claim if: –

- Any information you gave us was not true and accurate.
- You do not comply with Policy Conditions.
- Any outstanding premium is due.
- A fraudulent claim is made.

To prevent claims on pre-existing problems, there is a 30-day waiting period from the date the Policy application is received before cover commences. Therefore in the first term of this Insurance Policy, the period of insurance is eleven months. Providing you renew before the expiry of your policy, no waiting period applies after your first years cover.

Repairs/Replacements –

Repairs will only be carried out and/or replacement parts purchased by, the Authorised Service Agent/Contractor. Repairs including labour and replacement parts will be guaranteed for 12 months. Europ Assistance and its Authorised Service Agent/Contractor are not liable for delays due to non-availability of parts.

Cancellation –

We can cancel this Policy at any time by giving 7 days notice in writing, which will be sent to your last known address. In this case a pro-rata refund of the premium paid will be made, less a deduction of £12.50 administration fee providing no claim has been made. You have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later; however there will be no pro-rata refund of premium paid, if the Policy exceeds the 14-day cancellation period. In the case of payment by direct debit instalments, any outstanding balance of the full annual premium will become due. We may at our discretion not offer renewal, in which case you will be notified before the date shown on your Certificate.

Policy Assignment/Moving Home –

The Policy is a Contract personal to you, and is not assignable except with our prior written consent and subject to a nominal charge of £12.50 to cover assignment administration.

If you wish to assign the benefits of the Policy to the new owners of the insured property, you should write to us before the reassignment date, requesting permission for the assignment and enclosing the assignment charge. A new Policy and Certificate will then be issued. Should the Policy not be transferred to the new owner, the outstanding balance of the premium will be due to us.

Access to Inspect –

We have the right to examine the insured property at all reasonable times during the period of Insurance to ensure your domestic central heating boiler is in good working order. Prior notice will be given.

Pre-Existing Problems –

Any pre-existing defects are excluded from cover by this Contract of Insurance.

WHAT IS COVERED?

Your Certificate shows you, which sections of this Policy apply.

- (A) Any single insured boiler with standard component(s), as supplied by the boiler manufacturer and fitted within the boiler casing that are designed to be used in the normal operation of the boiler.
- (B) Motorised/Selector Valves
Room Thermostat
Time Control
Single water circulating pump (which must be able to be isolated without draining the system down).
- (C) Radiators (standard radiators against leaks & isolated corrosion) up to 1.5m in length.
Above ground internal pipe work (as long as it is easily accessible and not inside the fabric of the building).
Radiator Valves
Single – standard hot water cylinder (to a maximum of 36 inch by 18 inch and excluding the insulation jacket & immersion heater). For cylinders in excess of this, a standard cylinder allowance will be made.
Expansion Tank
- (D) Labour Charges
Labour charges directly connected with the repair or replacement of failed parts of the central heating installation at your domestic property/home as stated in the Certificate.

WHAT WE WILL PAY (LIMITS OF INDEMNITY)

Central Heating Cover –

We will pay at our discretion up to £1500 per Policy year including parts, labour and VAT, subject to the central heating installation not in the view of the Authorised Service Agent/Contractor or us being Beyond Economical Repair.

Replacement Parts –

Where “like for like” replacement parts are unavailable due to parts being either unobtainable or obsolete, we will pay for the nearest suitable part/upgrade part, but the customer will be liable for any necessary additional parts and/or labour.

Beyond Economical Repair –

Where your boiler/system is in the view of us uneconomical to repair, we will pay at our discretion a contribution towards the cost of a new boiler (once we are in receipt of a Gas Safe Register Authorised Engineers invoice) less any outstanding premium, in line with the following allowances:

Systems/Conventional Boilers Combination/Condensing Boilers

1-5 years	£250 incl. VAT	1-5 years	£100 incl. VAT
6-10 years	£150 incl. VAT	6-10 years	£75 incl. VAT
11-15 years	£100 incl. VAT		
16-20 years	£75 incl. VAT		

Where a boiler has been replaced and boiler contribution administered, we will continue to insure the system only until policy expiration.

WHAT IS NOT COVERED?

1. The insurance is not an equipment maintenance contract, household building or contents policy. It complements your household insurance policies, providing services/benefits which are not usually available under such policies.
2. Any claim occurring before the cover starts.

3. Any event arising from circumstances known to you prior to the commencement date of this insurance, including any parts known to be failing or in need of attention/repair.
4. Damage, which is accidental or otherwise, caused by external means, including those caused by failure or disconnection of gas, electric, oil or water supplies.
5. Any legal liability to any third party following damage or injury, loss of use, delay or any other subsequent loss.
6. Any failure of insured parts during the period when they are covered by the relevant manufacturers/contractor’s guarantees or warranties or insured parts covered through non compliance with the manufacturer’s operating instructions.
7. Any inherent or recurring manufacturer’s design fault or defect.
8. Non functional decorative parts, trim or casing, the repairs or replacement of immersion heaters, designer or cast iron radiators, non standard radiators, towel rails or radiators greater than 1.5m in length.
9. Any operational procedure or adjustment to the central heating installation described in the manufacturers operating instructions; i.e. venting radiators, turning off or lighting up of pilot lights, adjustment to time switches or other controls.
10. Replacing washers, clearing air locks, blocked pipes, poor circulation, balancing of radiators, non standard radiator valves, or work arising in the opinion of the Authorised Service Agent/Contractor from an incorrect installation.
11. Descaling or desludging and any work arising from damage caused by hard water scale, rust or sludge deposit or from damage caused by corrosive water or water with a high chemical content.
12. Maintenance preventative damage and extensive corrosion.
13. Fuel lines to and flue ducts from the boiler, including gas leaks between the gas meter and appliance.
14. Any water pressure adjustments on sealed central heating installations, except in connection with a breakdown or failure covered by the Policy.
15. Items designed to be regularly replaced in the normal operation of the boiler such as burner nozzles, fuses, filters etc.
16. Water circulating pumps not capable of being isolated by a valve either side of the pump or renewed without draining down. Pumps that have pipe work connections of 1 inch bore or greater, or a motor rating of 178 watts single phase. Pumps installed in secondary or direct hot water systems.
17. Any costs incurred due to boiler or system noise and/or where no fault is found.
18. Any intermittent faults.
19. Unvented or pressurised hot water cylinders.
20. Cost of any draining down where no appropriate draining facility is available.
21. Refilling the system with additives such as corrosion inhibitor.
22. Additional pipe work or wiring due to replacement parts being fitted.
23. Replacement filling loop or replacement of steel pipes, non-standard cylinders and tanks.
24. Showers and associated pumps, bath, sink and water basin taps.
25. Ducting, flues and warm air vents.
26. No claim will be paid if it results from any of the following:
 - Damage or failure outside the boundary of the home.
 - Deliberate disconnection, withholding, or interruption of mains services to the home.
 - Loss or damage resulting from a wilful act.
 - Any legal liability or subsequent loss arising from any delay in providing the services to which it relates.
 - Any costs arising as a result of failure to service the boiler/system or in accordance with the manufacturer’s instructions.
 - Damage resulting from lack of proper maintenance/incorrect installation.
 - Shared pipe work leading to or from other properties.
27. Where at any time in the opinion of the Authorised Service Agent/Contractor the boiler or system is installed incorrectly, unsafe or fitted with the incorrect component.
28. Dripping or running overflows.
29. Steel or asbestos water pipes.
30. Energy management systems and their controls.
31. Costs that have not first been notified through the correct Help Line and carried out by the Authorised Service Agent/Contractor.

32. Gaining access (i.e. removing cupboards, doors and access panels etc).
33. Any costs in excess of the limits of cover you are responsible for agreeing and settling directly with the contractor.
34. Loss or damage of any kind directly caused by war, hostilities, riots, fire, lightning, explosions, storms, tempest, floods, frost, or other climatic conditions, subsidence, strike, lock-out or the acts of malicious persons.
35. Any defect, damage or breakdown caused through malicious or wilful action, negligence, misuse or third party interference including any attempts to repair, modify or install.
36. Any claim or event where the domestic property/home has remained unoccupied for more than 60 days.
37. Any fixtures including wiring and earthing where its replacement is solely necessary as a result of changes in legislation or health and safety guidelines.
38. Insured parts not easily accessible or enclosed inside the fabric of the building including under-floor heating.
39. Costs incurred where you have been advised of a need to carry out permanent repair work to avoid repetitive situations leading to emergencies.

HOW TO CLAIM

If your central heating installation breaks down or your domestic property/home suffers an emergency covered under this Policy:

FIRST CHECK TO SEE IF IT IS SOMETHING YOU CAN CORRECT YOURSELF SUCH AS –

If your radiators are not getting hot - a cold radiator may just require re-venting?

If you have no heating or hot water - a pilot light may have gone out which may need re-lighting or your room thermostat and time control may not be correctly set?

There will be a charge if the Authorised Service Agent/Contractor is called to attend for one of the above problems.

If the problem is not corrected by any of the above, contact the Claims Help line as soon as possible and arrange for the repairs to be carried out (subject to the notes below). If you require a Security Password, please notify the Help line at the time of your call.

The Authorised Service Agent/Contractor must carry out all repairs; we will not accept repair bills from any other company. Once the repairs are completed to your satisfaction, simply sign the invoice and we will settle the claim with the Authorised Service Agent/Contractor directly.

Any failure of the central heating installation where the cost of repair is estimated by the Authorised Service Agent/Contractor to exceed £150 (incl. VAT), may only be repaired with our authorisation.

An abortive call charge of £20 plus VAT will be applied, should the Policyholder not meet an agreed appointment made by the Authorised Service Agent/Contractor.

Should the Authorised Service Agent/Contractor not meet an agreed appointment with the Policyholder, we will confirm non-attendance directly with the Authorised Service Agent/Contractor and administer £10.00 reimbursement to the Policyholder.

Our Authorised Service Agent/Contractor will only attend where an adult over 18 years of age is present, else be subject to an abortive call charge.

IMPORTANT – Please note

Please quote the Policy Number shown on the Certificate on all correspondence.

Under the terms of the Policy, you will normally have no repair bills to pay, provided you use our Authorised Service Agent/Contractor. In the unlikely

event we advise you to use an independent contractor to affect repairs; you will be required to Pay and Reclaim the costs. Any repair costs exceeding £150.00 (incl. VAT) may only be repaired with our Authorisation prior to work being carried out.

You must send us the repairer's original invoice for reimbursement. The invoice must provide the following details:

- Your name, Address and Policy Number
- Date of repair
- The repairer's name, address and telephone number
- A description of the work carried out
- Details of labour costs
- Details and costs of parts replaced (if appropriate)

Please keep the replaced parts until any claim has been settled to allow our assessors to inspect them.

CUSTOMER SERVICE

Telephone Calls –

As part of our Customer Service commitment, we may record your telephone call with our representatives to monitor and improve the quality of services we provide.

Complaints –

We aim to provide a first class service at all times. However, if you have any complaint regarding the standard of service you have received under your Policy, the following procedure is available to you to resolve the situation:

In the first instance, please contact the Quality Department of Europ Assistance at Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN.

You can also email us on quality@europ-assistance.co.uk or telephone 0844 338 5799.

We will aim to provide you with a full response within 42 days of the date of us receiving your complaint. Our decision is final and based on the evidence presented.

If for any reason there is a delay in completing our investigations, we will explain why and tell you when we hope to reach a decision.

In any event, should you remain dissatisfied or fail to receive a final answer within eight weeks* of us receiving your complaint, you have the right, in addition to your contractual rights under the Insurance, to refer the matter to the Financial Ombudsman Service at:

South Quay Plaza
183 Marsh Wall
London
E14 9SR
Tel: 0800 023 4567

*NB. The timescales given above are dependant on you responding immediately to any correspondence we send you.

The Insurance is administered by:
Europ Assistance Holdings Limited
Sussex House
Perrymount Road
Haywards Heath
West Sussex RH16 1DN

On behalf of the underwriters:
Europ Assistance Holding Irish Branch

OPTIONAL BOILER SERVICE

If you have purchased Boiler Care PLUS, an annual service of your boiler and system applies. An Authorised Service Agent/Contractor will arrange with you a date for the Full Annual Service during the period of cover.

Please note services are undertaken Monday to Friday, 9.00am to 5.00pm between April and September.

(It is recommended that Open Flue Boilers should be serviced on a yearly basis).

If the Authorised Service Agent/Contractor reveals during a breakdown or service that the installation/system has been changed or modified since policy inception, we reserve the right to cancel the Policy.

If you have not opted to purchase the optional boiler service, please note an annual service can be completed upon request, at a fixed uninsured service rate. Please call our Customer Service Line for further details (telephone number detailed within your welcome pack).

RENEWAL –

We will arrange with you a date for the Annual Service during the period of cover. Please note services are undertaken Monday to Friday, 9.00am to 5.00pm between months April to September.

If it is revealed during a breakdown or Annual Service that the installation/system has been changed or modified since the initial inspection, we reserve the right to cancel the Policy.

REQUESTING ASSISTANCE

First Check the circumstances are covered within the terms of this Policy and under the product You have purchased. Having done this telephone Us stating Your Policy Number, on:

0844 338 5941

MAJOR EMERGENCIES WHICH MAY RESULT IN SERIOUS DAMAGE OR DANGER TO LIFE OR LIMB SHOULD IMMEDIATELY BE ADVISED TO THE PUBLIC SUPPLY AUTHORITY, OR IN CASE OF DIFFICULTY, TO THE PUBLIC EMERGENCY SERVICES. SUSPECTED GAS LEAKS MUST ALWAYS BE REPORTED TO THE NATIONAL GAS EMERGENCY SERVICE ON:

0800 111 999