

EDF BOILER BREAKDOWN INSURANCE

Insurance Product Information Document

Company: Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Number 202846.

Product: Boiler Protect

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and schedule. It is important that you read all these documents carefully.

What is this type of insurance?

This is a boiler insurance which covers the main home (the house, bungalow, self-contained flat or maisonette that you own and live in) if your boiler breaks down. This insurance also includes an annual service in the first year.



What is insured?

Boiler

Necessary repair or replacement of:

- ✓ Standard parts fitted inside Your Boiler casing, controls, programmers and thermostats, selector valves and a single water circulating pump



What is not insured?

- ✗ The excess shown in your certificate
- ✗ Radiators or towel rails
- ✗ Annual service of Your Boiler
- ✗ Any repair or replacement of immersion heaters, radiators or radiator valves, or any internal or external pipework (except where this is inside the Boiler casing)
- ✗ Clearing air locks, unblocking pipes, correcting poor circulation or balancing radiators
- ✗ Any Boiler or system noise
- ✗ Warm air units, oil fired boilers, LPG or gas cookers, or gas fires
- ✗ Adjusting the water pressure on a sealed central heating system
- ✗ The cost of draining or refilling Your system
- ✗ Items that are designed to be replaced regularly when using the Boiler, such as nozzles, fuses and filters, etc
- ✗ Fuel lines to the Boiler, this includes gas leaks between the gas meter and boiler
- ✗ Any breakdown where the Boiler and/or controls have not been properly installed, repaired or have been altered (e.g. where the wrong parts have been fitted)
- ✗ An emergency or failure which happens within 14 days of You taking out this insurance for the first time
- ✗ Routine or regular maintenance that You are responsible for (such as venting radiators, turning the boiler off, lighting pilot lights or replacing time switches)
- ✗ Damage caused to Your Home or contents (such as redecorating or restoring Your Home to its original condition, replacing ceilings, flooring, plaster, tiles or carpets, or replacing any toilets, washbasins or other sanitary ware)
- ✗ Any claim if Your Home has been left unoccupied for 60 days or more at one time
- ✗ Any work to repair damage cause by rust, sludge, hard water scale, corrosive water, dripping taps, or similar events caused by normal wear and tear
- ✗ Repair of Your Boiler if this will cost more than replacing it with a new one (We will instead pay the amount shown in your policy towards the cost of a new boiler)
- ✗ Any claim where the total associated fee of finding and tracing the issue exceeds £1000
- ✗ The cost of and/or repair caused by rust, scale, hard water scale, corrosive water, water with a high chemical content
- ✗ Any claims relating to Underfloor Heating.



Are there any restrictions on cover?

- ! Any boiler which was 11 or more years old when you first took out this policy, or with an output of more than 70 kilowatts per hour
- ! You must be the homeowner and live in the property as your main home
- ! Your property must be a house, bungalow, self-contained flat or maisonette



Where am I covered?

- ✓ Your home must be situated within the mainland of England, Scotland, Wales and Northern Ireland, plus the Isle of Wight



What are my obligations?

- If you need to claim, you must call us as soon as possible so that we can arrange for an approved contractor to assess the situation and deal with the breakdown or emergency
- You must make sure that an adult is at the property
- You must protect your home, keeping it in good condition and regularly carry out routine maintenance
- You must ensure that you have your boiler inspected annually



When and how do I pay?

You must pay for this insurance when you take it out for the first time and at each renewal of your policy. You can either pay annually by debit/credit card or by monthly direct debit

You will not be covered for any claim if you have not paid the premium due



When does the cover start and end?

In the first period of insurance

Cover will start 14 days after you take out this insurance for the first time and it will end 12 months after you took out the insurance

At each subsequent renewal

As long as we both agree to you renewing your policy and you have paid the premium, cover will continue for a further 12-month period

The actual start and end dates are shown on your Insurance Certificate that is issued with your policy wording



How do I cancel the contract?

You can cancel your insurance policy at any time by calling us during normal working hours on 0345 600 0453, or by emailing edfenergy@collinsonservice.com

You must tell us whether you want your policy cancelled immediately, or from a future date and you must also tell us your name, address and policy number

If you cancel your policy of insurance within 14 days from either the date of issue or receipt of your policy terms and conditions, we will refund to you any premium you have paid and we will recover from you any payments we have made

You will not receive any refund of premium if you have made a claim or intend to claim during the current period of insurance

Important Information

Statement of Demands and Needs

This policy meets the needs of homeowners requiring assistance in the event of certain breakdowns of their gas boiler or controls at their property. You may need to review the cover periodically to ensure it remains adequate for your needs. This statement does not constitute advice or a personal recommendation.

Claim Notification

In the event of a Home Emergency, please phone 0800 082 3426. We will then advise you how to proceed and protect your property.

Your right to complain

We aim to always give a first-class service. However, we do realise that there are times we may not meet the high standards you expect from us. If you have a concern about any of our products or services, please tell us. We want to put things right - first time. Your comments may help us improve our services. If you want to make a complaint you can contact us:

- by telephone - call us on 0345 900 7832
- by email - send an email to customerrelations@collinsonservice.com

We will aim to provide you with a full response within four weeks of the date we receive your complaint. If you remain dissatisfied with our response, or we fail to reply to your complaint within eight weeks, you may be able to refer your complaint to the Financial Ombudsman Service at:

The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR
or telephone 0800 0 234 567 or 0300 123 9 123, website www.financial-ombudsman.org.uk

The Financial Ombudsman Service deals with complaints about insurance policies. It is entirely independent and its services are free to you.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if we are not able to meet our obligations. For more details please visit the FSCS website at www.fscs.org.uk.