

EDF ENERGY BOILER PROTECT POLICY SUMMARY



EDF Energy Boiler Protect is provided by Intana

This is a summary of the cover provided under the EDF Energy Boiler Protect Policy. This summary does not contain the full terms and conditions of the cover which can be found in the contract of insurance on page 3 of this document. It is important that you read the full policy document carefully.

Insurer

The insurer of this policy is Great Lakes Reinsurance (UK) SE. Benefits and services under this policy are provided by Collinson Insurance Services Limited trading as Intana. Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Collinson Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. The above details can be checked on the Financial Services Register at www.fca.org.uk/register.

Type of insurance cover provided

This is a boiler breakdown insurance which covers your boiler and controls only against certain breakdowns. The table below summarises the cover that applies.

Significant features and benefits

Boiler Protect

Examples of what we will pay for (see "what is covered")	Examples of what we will not pay for (see "what is not covered")
<p>We will pay for the necessary repair or replacement of:</p> <ul style="list-style-type: none">• standard parts fitted inside the boiler casing, controls, programmers and thermostats, selector valves and a single water circulating pump.• In addition to the insurance cover, we will arrange with you a date for an Initial service to make sure you're your boiler is eligible for cover and is in good working order. We will normally try and carry this out during the first 30 days after you have bought your policy. Please note services are undertaken Monday to Friday, 9.00am to 5.00pm.	<ul style="list-style-type: none">• the excess shown in your certificate• any boiler that was eleven or more years old when you first took out this policy for the first time or with an output of more than 60 kilowatts per hour (204,700 BTU).• any water cylinders, water tanks or expansion tanks.• 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 or correcting poor circulation.• any work to repair damage caused by rust, sludge, hard water scale, corrosive water or water with a high chemical content.• fuel lines to the boiler, this includes gas leaks between the gas meter and boiler.

Significant or unusual exclusions and limitations

There are some situations which you are not covered for, these generally involve anything you already know about or that is caused by deliberate or careless acts on your part. Full details of these are given in the policy document. The most significant exclusions of this policy are set out below. You need to check the policy document for full details as there may be other exclusions that are significant to you.

What is not covered
<ol style="list-style-type: none">1. Any Boiler that fails the first service - see Initial service on pages 5 and 6.2. Any emergency or breakdown which happens within 30 days of you taking out this insurance for the first time – see What is Not Covered on page 5.3. Routine or regular maintenance that you are responsible for, this includes: turning the boiler off, lighting pilot lights and changing time switches - see What is Not Covered on page 5.4. Any damage that may be caused to your home, its fixtures and fittings or its contents. This includes:<ol style="list-style-type: none">(i) redecorating your home;(ii) restoring the building to its original condition;(iii) replacing ceilings, flooring, plaster, tiles or carpets - see General Exclusion 4 on page 6.5. Any claim when your home has been left unoccupied for 60 days or more at one time – see General Exclusion 10 on page 6.

How much we will pay

You are responsible for any excess shown in your certificate and this must be paid when first calling us for assistance. Unless it will cost more to repair your boiler than it will to replace it, we will pay for all call out charges, labour and covered parts. If your boiler is not repaired, we will make a contribution towards the cost of a new boiler as set out in the policy.

Duration of cover

This policy of insurance will run for the period shown on certificate of insurance.

Cooling off period

You have the right to cancel your policy of insurance within 14 days from the date of issue or receipt of your policy terms and conditions, whichever is the later. We will refund to you any premium you have paid and we will recover from you any payments we have made.

Making a claim under your policy

In the event you need to make a claim, please phone 01444 442877. 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 post - send a letter to: Quality Department, Intana, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN.
- by telephone - call us on 01444 442 879.
- by email - send an email to quality@intana-assist.com.

We will aim to provide you with a full response within four weeks of the date we receive your complaint and our response will be our

final decision 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.

If you do not agree with our final response, or if we do not reply 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. 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.

EDF ENERGY BOILER PROTECT CONTRACT OF INSURANCE



Welcome to your Boiler Protect Cover

Thank you for taking out EDF Energy Boiler Protect. We believe our products will help you continue enjoying the benefits and reassurance of living in your own home.

The details you have given us will help us offer the benefits and services set out:

- in this document;
- in your certificate; and
- in any endorsements we have sent you.

Please read all of these documents carefully so you know what you are covered for. If you have a nominated person, please ask them to read these documents as well. This is important, especially if you need to make a claim. If you have any questions or need to change any details, please call us on 01444 442879.

These documents also tell you what to do if you need to make a claim. Please keep them in a safe place.

Making a claim

To make a claim, please check all your documents to make sure you are covered. Then telephone 01444 442877 straight away. To speed up your claim, please make sure you can tell us:

- Your Policy Number;
- Your name and address including the postcode;
- Why you are claiming.

Eligible properties

We will cover your home which is a house, bungalow, self-contained flat or maisonette that is owned by you and is heated by one standard domestic boiler up to 60 kilowatts per hour (204,700 BTU).

We will not cover:

- detached garages;
- sheds;
- other outbuildings;
- shared areas of your home, for example hall and stair areas that others are allowed to use;
- your home if more than half of the rooms are used for business;
- bed-sits;
- council properties;
- Northern Ireland Housing Executive (NIHE) properties;
- sub-divided or sub-let properties; or
- residential or nursing homes.

Meaning of words

Certain words and phrases have a particular meaning whenever they are used in this policy or in your certificate. Every time we use one of these words or phrases, it will always have the meaning shown below.

Approved Contractor	means a qualified Gas Safe engineer who we regularly check and have agreed can repair your boiler.
Breakdown	means an electrical, mechanical or permanent fault which causes the failure

Boiler	means the gas fired boiler that is shown on your certificate.
Certificate	means the separate document we send you that includes details about you and what you are covered for. Your certificate will include your name and address, the period of insurance, the cover level you have chosen, etc.
Endorsement	means a change to the policy which we write and tell you about.
Excess	means the amount of money you must pay as the first part of each and every claim
Geographical Limits	means the mainland of England, Scotland, Wales and Northern Ireland plus the Isle of Wight, the Isle of Man and the Channel Islands.
Home	means the building shown on the certificate that you have told us is where you live most of the time; and used only or mainly for your domestic needs.
Nominated Contact	means the person you have asked us to contact, or who may contact us on your behalf if you need to make a claim.
Period of Insurance	means the period between the start date and the end date shown in your certificate and for which you have paid the premium.
Policy	means this document along with the most recent certificate and any endorsements.
Premium	means the amount you pay for this policy and for any non-insured services.
Unoccupied	means not been lived in by you, your family, or anyone else with your permission.
We/Us/Our	Collinson Insurance Services Limited trading as Intana, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN and acting on behalf of your insurer.
You/Your	the policyholder named on the certificate and members of their household normally living with them.

Collinson Insurance Services Limited, trading as Intana, are authorised and regulated by the Financial Conduct Authority.

Understanding your policy and how your cover works

Please note that this policy does not cover normal day-to-day maintenance. You will have to pay for regular servicing of your boiler (other than in the first period of insurance) and to replace items which normally wear out.

This is an assistance policy that protects homeowners in case their boiler or its controls stop working and need to be repaired. It gives access to

our nationwide network of approved contractors. They are available 24 hours a day to deal with any problem covered by your policy and make your boiler safe.

We will give this service at any time:

- during the period of insurance; and
- within the Geographical Limits; and
- as long as you have paid what we have asked.

Our aims

We aim:

- to give quick, expert help whenever your boiler breaks down; and
- to get an approved contractor to you as quickly as possible, every time.

Occasionally, there may be a delay when providing this service. This is most likely to happen if:

- you live in a remote area; or
- there is bad weather.

We cannot be responsible for any delay caused by a manufacturer, supplier or their agents. This includes any delay in them delivering spare parts, etc.

Using your details

We will use the information you have given us to underwrite your policy and keep it up to date. We will also use it to deal with any claims you make. We will make sure we keep this information safe and confidential and not keep it any longer than we have to.

We will only give your information to someone else:

- if the law lets us;
- to prevent fraud;
- to deal with any claims you make; or
- if you tell us we can.

You have a legal right to receive a copy of any information that we hold about you. To see this information, please write to:

Customer Contact Centre Manager, Intana, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

You must pay a fee before we provide the information. We will tell you the current fee when you write to us.

We record telephone calls to make sure that we provide our customers with a quality service.

Your insurer

Your insurance policy is underwritten by Great Lakes Reinsurance (UK) SE, Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. The above details can be checked on the Financial Services Register at: www.fca.org.uk/register.

The law that applies to this policy

Unless we agree differently, this policy is governed by the law of England and Wales.

Cancelling and renewing your policy

Your right to cancel – cooling off period

You can cancel this policy at any time during the cooling off period. That is, within 14 days of

- buying this policy; or
- receiving your policy documents;

whichever is later.

When you cancel your policy during this cooling off period, we will

- refund all the money you have paid; and
- take off any payments we have made.

How to cancel your policy

If you want to cancel your policy, please call us on 01444 442879, email us at edfenergy@intana-assist.com or write to us. You must tell us whether you want your policy cancelled immediately or from a future date.

You will not receive a refund if you cancel your policy after the 14 day cooling off period.

We may cancel your policy

If you do not keep to the terms of your policy, we may cancel it. If we cancel your policy we will write to you at the last address you have given us. We will give you at least 14 days' notice and explain why your policy is being cancelled.

Examples of why we may cancel your policy are:

- because you have not paid the correct premium.
- because you are no longer eligible for cover.

If you have not made a claim, we will only charge you for the cover we have given you. You will not receive a refund if you have made a claim.

Renewing your policy

We will write to you before your policy is due for renewal and tell you:

- about any changes that we have made to your policy;
- how much you will have to pay; and
- what you must do to renew your policy.

If we cannot continue to cover you for any reason, we will write to you before your policy ends and tell you why it cannot be renewed.

If you do not want to renew your policy, please tell us before your renewal date.

Moving home

You must tell us if you are moving home as this policy only covers you at the address shown on your certificate. If you ask us to, we can continue to cover the new owner of your home as long as they are still eligible for cover. Either you or the new owner must also pay £15 to confirm the change of details. You will not receive a refund if you cancel your policy when you move home.

Please note: If you need cover at your new home, you will need to take out a new policy. Please ask us if you would like a quote.

How 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 post – send a letter to: Quality Department, Intana, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN.
- by telephone - call us on 01444 442879.
- by email – send an email to quality@intana-assist.com.

When we receive your complaint:

1. if we cannot deal with your complaint by the end of the next working day, we will write to you to confirm that we have received it.
2. we will always deal with your complaint as quickly as we can. However, if we have not been able answer your complaint within 28 days of receiving it, we will write to you with an update and tell you when we aim to send you a full response.
3. we will write to you with a final response to your complaint within

eight weeks of receiving it.

If you do not agree with our final response, or if we do not reply within eight weeks, you may be able to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service deals with complaints about insurance policies. It is entirely independent and its services are free to you.

Ask us for a leaflet, or contact the Financial Ombudsman Service at:
The Financial Ombudsman Service

Exchange Tower

Harbour Exchange Square

London E14 9SR

Telephone: 0800 0 234 567 or 0300 123 9 123

Website: www.financial-ombudsman.org.uk

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.

Policy cover

Boiler Protect

What is covered

If your boiler, or controls break down, we will cover the necessary repair or replacement of:

- any standard part that:
 - is fitted inside the boiler casing;
 - the manufacturer of the boiler has supplied; and
 - is designed to be used during the normal use of the boiler.
- any condensate pipe.
- frost and room thermostats.
- programmers.
- motorised or selector valves.
- time controls.
- single water circulating pump.

What is not covered

We will not cover

- any boiler that was eleven or more years old when you took out this policy for the first time.
- the excess shown in your certificate
- a breakdown which happens before the policy starts or within 30 days of taking out this policy for the first time.
- 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).
- clearing air locks, unblocking pipes or correcting poor circulation.
- any boiler or system noise.
- warm air units, oil fired boilers, LPG or gas cookers, or gas fires.
- routine or regular maintenance that you are responsible for. This includes turning the boiler off, lighting pilot lights and changing time switches.
- adjusting the water pressure on a sealed central heating system.
- any work to repair damage caused by rust, sludge, hard water scale, corrosive water or water with a high chemical content.
- the cost of draining or refilling your system.
- ducting, flues or warm air vents.

- fuel lines to the boiler. This includes gas leaks between the gas meter and boiler.
- filling loops.
- the repair or replacement of immersion heaters.
- the repair or replacement of water circulating pumps that do not have a valve either side of the pump. This means that they cannot be removed without draining the system.
- pumps that have pipe work connections of one inch (2.5 cm) or bigger, or a motor rating of above 178 watts single phase.
- pumps installed in secondary or direct hot water systems.
- the repair or replacement of any radiators or radiator valves.
- the repair or replacement of any internal or external pipework (except where this is inside the boiler casing).
- water cylinders, unvented cylinders, water tanks or expansion tanks.
- showers and their pumps.
- decorative parts, trims or casings.
- boilers with an output of more than 60 kilowatts per hour (204,700 BTU).
- items that are designed to be replaced regularly when using the boiler, such as nozzles, fuses and filters, etc.
- the repair or replacement of parts that have failed because the manufacturer's operating instructions were not followed.
- the replacement of any parts that have not broken down.
- anything mentioned in the general exclusions.

How we will deal with your claim

When you call us, you will need to pay any excess shown in your certificate. We will then arrange for an approved contractor to assess the situation to:

- identify the cause of the breakdown; and
- carry out the necessary repairs to your boiler.

How much will we pay

We will pay for all:

- call out charges;
- labour; and
- covered parts.

Beyond economic repair

We will not repair your boiler if this will cost more than replacing it with a new one or if suitable replacement parts are not available. Instead, we will pay a contribution towards the cost of a new boiler. Once you send us an invoice from a qualified Gas Safe Contractor, we will pay the amount shown below:

Age of Boiler	1-6 years	£300 including VAT.
Age of Boiler	over 7 years	£150 including VAT.

We will take off from this any premium that you owe us.

Where you have had a new boiler fitted, we will not be able to keep insuring this as it will be covered by a separate guarantee (provided by the manufacturer or fitter). No refund of any premium that you have paid us will be given.

Servicing Your Boiler

You must make sure that your boiler is serviced regularly as recommended by the manufacturer. This will normally mean making sure your boiler is serviced at least once every year.

In the first year

After you have taken out this policy for the first time, we will carry out

an initial service of your boiler (as described on page 6) and check to make sure your boiler and controls can be covered by this insurance. We will try and make sure a service is carried out within 30 days of buying your policy. Please note these are carried out Monday to Friday between 9.00am and 5.00pm.

If any faults are found during this first service, you will need to have them repaired before we can cover your boiler and controls. You must carry out these repairs within 30 days. If you do not, we may cancel your policy and you will not be covered.

After the first year

You are responsible for arranging and paying for all other servicing of your boiler and any replacement parts that may be needed when this service is carried out. If you ask us to, one of our approved contractors can carry out the service for you, but you will have to pay for this. We will tell you how much this will cost if you call us.

The initial service includes

- A visual inspection of the gas central heating system for leaks and corrosion and check to make sure they are operating correctly and safely;
- A flue test to make sure there are no unsafe emissions;
- A gas pressure check to ensure the boiler has the correct gas pressure.

At all times

You must make sure that an adult is present while the approved contractor services your boiler. If an adult is not there, your boiler will not be serviced and you will have to make a new appointment. If this happens, you will have to pay the full cost of this new appointment.

What to do if you need to make a claim

If you or your nominated contact finds that you have to claim under this policy, you must call us straight away on the following emergency helpline:

01444 442877

If we cannot help resolve your problem over the phone, we will arrange for an approved contractor to visit you. Please note that you will have to pay the excess shown in your certificate before we can arrange this, so please make sure you have a valid debit or credit card available when you call us.

If there is no adult present when our approved contractor arrives at your home at the agreed appointment time, you will be charged £20 plus VAT.

What to do if you smell gas

SUSPECTED GAS LEAKS MUST ALWAYS BE REPORTED TO NATIONAL GAS EMERGENCY SERVICE ON 0800 111 999.

General conditions

1. You must answer all questions about this policy honestly and fully at all times. You must also tell us straight away if anything that you have already told us changes. For example, you must tell us if you move home or buy a new boiler. If you do not tell us, your policy may be cancelled and any claim you make may not be paid.
2. You must keep your boiler in good condition and regularly carry out routine maintenance.
3. You must have your boiler and central heating system serviced annually or as often as the manufacturer recommends. You should keep a copy of service documents in case you need to make a claim.
4. If you try to make a fraudulent claim, your claim will not be paid and your policy may be cancelled.
5. You must keep to all the conditions and endorsements of this policy. If you do not, we may not pay your claim.
6. If someone else is responsible, we may take court action in your name to recover any claims we have paid. We will pay for the cost of taking this action and it will be for our benefit.

7. You must tell us as soon as you know of a possible claim under your policy. If we let you use your own contractor, you must let us agree the total cost of repair before the work is started. You may need to pay for this work and claim the cost back from us. You must send us all the documents we need to deal with your claim. You will be responsible for any costs involved in doing this.
8. You must pay us back within one month of asking, any amounts that we have paid which are not covered by this insurance.
9. You must tell us if any claim covered by this policy is also covered by any other insurance or maintenance contract, guarantee or warranty. You must give us full details of the other supplier and we will only pay our fair share of the claim.
10. You must let us check that your boiler and controls are in good working order at any time. We will give you as much notice as we can and agree a convenient time to call. If you do not let us inspect your boiler, we may not be able to continue with this policy.
11. The approved contractor may need to gain direct access to a hidden area to trace or resolve a problem. This may mean, for example, removing cupboards, tiles or plaster from walls in your home. You will need to agree to this work being done before we can continue with your claim. If you prefer, you can instead ask and pay for someone else to gain direct access. The approved contractor will return to deal with your claim once this has been done.

General exclusions

You are not covered for:

1. Any loss, damage or breakdown that you knew about before this policy started.
2. Any costs that you expect us to pay if we have not agreed to them first.
3. More than our fair share of any claim that is also covered by another insurance or maintenance contract.
4. Any damage that may be caused to your home, its fixtures and fittings or its contents. This includes:
 - (i) redecorating your home;
 - (ii) restoring the building to its original condition;
 - (iii) replacing ceilings, flooring, plaster, tiles or carpets;
5. Any damage that is caused directly from tracing the problem or carrying out repairs. This exclusion will not apply if our approved contractor has been negligent.
6. The cost of matching or replacing any undamaged items, pairs or sets.
7. Any failure or damage that is caused deliberately.
8. Loss or damage where a utility company has interrupted or cut off the gas, water or electricity supplies to your home.
9. Any failure or damage that is caused by:
 - (i) negligence.
 - (ii) misuse; or
 - (iii) faulty workmanship, (including a repair or alteration that does not meet recognised industry standards).
10. Any claim when your home has been left unoccupied for 60 days or more at one time.
11. Any claim arising out of
 - (i) War; invasion, act of foreign enemies, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power; riot or civil commotion.
 - (ii) 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 its nuclear component thereof or contamination or poisoning due to the effects of chemical or biological and/or radioactive substances;

- (iii) pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds;
12. Any failure or damage that is directly or indirectly caused by:
 - (i) computer viruses; or
 - (ii) a computer or other electrical item not recognising a date as the actual date.
 13. Any loss arising directly or indirectly from the services given, or a delay in providing the services. This exclusion will not apply if we have been negligent.
 14. Costs to do with any other property or shared areas of your home.
 15. Any failure or damage arising from equipment that is not installed maintained or serviced as required by legislation.
 16. Any claims if work recommended during an annual inspection or service has not been carried out. You will need to pay for this work to be carried out.
 17. Any claim where there is only an intermittent fault or where no fault is found.
 18. Any further investigation (such as CCTV) where the problem that caused you to claim has been dealt with.
 19. Any work where a specialist contractor is needed, or where it would not be safe for our approved contractor to repair your boiler. For example, where asbestos is present, or during bad weather.
 20. Any losses that are not listed under the heading "What is covered". For example loss of earnings because of a claim under this policy.
 21. Any failure or damage caused by fire, lightning, explosion, storm, flood, earthquake, or collision.
 22. Energy management systems and their controls (e.g. systems that monitor the amount of electricity or gas that you use).
 23. The repair or replacement of parts that are covered by a supplier's guarantee or warranty.
 24. Any breakdown caused by a design defect or fault.