

EDF BOILER CARE TOTAL INSURANCE TERMS AND CONDITIONS

It is important for your benefit and protection that you read these terms and conditions. These and your certificate, and any changes we notify you about, form your agreement with us. We have not given you a personal recommendation as to whether this policy is suitable for your needs.

Policy definitions

temporary repair: a temporary repair that is carried out by an approved contractor to stop or resolve the immediate problem and prevent further damage. This will need to be replaced by a permanent repair.

policy: this contract of insurance.

we/us/our: Domestic & General Insurance PLC, the provider of the policy.

you/your: the person named on your certificate.

your certificate: the personalised section of your policy documentation, sent to you once you have taken out a policy or at renewal.

your home: the property at the address we have listed against the policy. It does not include any outbuildings.

Policy overview

This policy provides the following types of cover:

- Heating cover
- Plumbing and Drains cover
- Wiring Cover
- Emergency Cover

It is important that you read through these carefully to understand the limitations and exclusions relating to each type of cover. You cannot add or remove types of cover from the policy.

Is this policy for you?

You must be at least 18 years old and resident in the United Kingdom to be eligible.

Your home must be located within the United Kingdom. It cannot be located on a boat or in a mobile home, or commercial premises. It must be occupied by a single household.

All the equipment and elements covered by this policy must be in good working order when the policy starts.

Important conditions

All information you give must be true, factual and not misleading.

How to make a claim

To request a repair or other work please contact us as soon as possible by telephoning 0800 497 0709. It is important that you check any requirements or limitations for the relevant cover before you claim. If you are claiming due to an incident of theft, vandalism or malicious damage, you need to report this to the police first and give us a crime reference number when you claim.

Excess: some policies also require you to pay an excess for onsite visits. If this applies to the policy you have selected, the amount of the excess will be set out in your welcome letter. If you have purchased a policy with an excess, you must pay this before an onsite visit can be arranged. The excess is not payable if you require a second onsite visit within 30 days of a previous visit. If no fault is found, you can request for the excess you have paid to be refunded to you. Once you have paid an excess, you will not need to pay this again if you then receive a financial settlement for your claim.

Claim limits: some types of cover under this policy have claim limits. See the sections on the different types of cover for more details. In addition, there is an overall policy limit of £2,000 per year that applies to claims under plumbing and drains cover, wiring cover

and emergency cover. This is the most we will pay in total for claims under these sections of cover in each 12 months of cover, starting from the cover start date (this is the policy start date, or if there is a wait period, 30 days after the policy start date). So for example, if you have £500 in claims under plumbing and drains cover, £800 in claims under wiring cover and £200 in claims under emergency cover, you will then only have £500 left for claims for the rest of the 12 month period. This policy limit does not apply to the heating cover.

Repairs and other work

Where we authorise a repair or other work to be carried out we will pay any call-out costs, the cost of labour and the cost of parts (as long as these are not covered by another guarantee or warranty).

Only contractors approved by us are authorised to carry out work under this policy, unless we agree otherwise in advance. Onsite visits will be carried out on a date agreed with you.

If we authorise a repair/work but are unable to find a contractor, we'll permit you to use your chosen contractor. You must use a suitably qualified contractor, such as a Gas Safe registered contractor for any boiler repairs. You will have to pay them and claim the cost back from us. Please keep a copy of your invoice to send to us.

If we permit you to use your chosen contractor and the proposed work is estimated to cost more than the authority limit: £150, then you must ring the authority line on 0800 597 8580 for an authority number before work starts.

Parking

You must ensure that parking is available within 100 yards of your home when you have booked an onsite visit. This means for example providing parking permits if there are restrictions to on-street parking or providing a dedicated parking spot.

Wait period

Please note, if your policy has a wait period (see the start date on your certificate) for the first thirty (30) days following your application date we will not provide any cover. We can provide the details of a contractor in your area, but any charge for work carried out cannot be reclaimed from us.

Territorial limits

Your product is covered for claims that occur in the United Kingdom.

HEATING COVER

Section definitions

boiler: the gas boiler protected by this policy, as shown on your certificate (this only includes the parts inside the boiler casing; it does not include the flue). It cannot be a warm air unit, electric boiler or combined heat power unit. Your boiler must not be a commercial or industrial grade boiler, such as one with more than 70 kilowatts per hour, or 238,850 BTU output.

controls: the programmer (time control), central heating circulating pump, motorised valve(s), zone valve or diverter valve, room thermostat and the cylinder thermostat. All elements of the controls must be standard.

heating equipment: the boiler, its controls and system protected by this policy.

system: the radiators (excluding decorative or curved ones), radiator valves, expansion tank, the accessible and visible pipework directly associated with the provision of central heating (excluding any taps and their direct supply) and vented hot water cylinders holding less than 40 gallons or 182 litres. The system does not include thermal stores, their feeds, outlets or controls.

thermal store: cylinders running directly off mains pressure water, and not from a cold-water storage cistern/tank, and can often be identified as a cylinder which is not open to the atmosphere.

What is covered

If your heating equipment suffers a mechanical or electrical breakdown after the end of the manufacturer's parts and labour guarantee period, we will (at our option) authorise a repair or pay a contribution towards the cost of replacement heating equipment, as set out below.

What we will do

We will arrange for an approved contractor to assess the situation and:

- carry out a repair; or
- provide a replacement in accordance with the terms set out below.

We will also provide an annual service for your heating equipment each year as set out below.

Conditions

Maintenance: your heating equipment must have been installed, maintained and used in accordance with the manufacturer's instructions.

Age of boiler: your boiler must be out of its manufacturer's guarantee. It must be under 15 years old when you take out the policy (excluding policies migrating from another provider).

Access: you must arrange any work required to make your heating equipment accessible and compliant with all relevant safety standards and safe to work on (as determined by our contractor). For example, where there is a pest infestation or if hazardous material is present you will need to arrange for this to be safely removed (you may be able to claim under the 'Emergency Cover' section for this). You must take reasonable care of your heating equipment. This includes caring for it in line with the manufacturer's instructions. We will not do any work where these standards are not met.

Annual service

Each year we will contact you when the annual service is due to arrange for an authorised contractor to visit your home and perform an annual service on your heating equipment (your boiler, controls and the system) to ensure that it is working efficiently. In the event you do not hear anything within this time period, you can also arrange it by calling 0800 497 0709. The annual service will be carried out to statutory requirements and where available in accordance with the manufacturer's recommendations. The contractor will also offer you advice on how to use your heating equipment. Subsequent annual services will be carried out on or around the anniversary of the preceding annual service, subject to the availability of contractors and your appointment preferences.

Please note where possible annual service visits will be scheduled between April and September.

Replacements

If a repair is approved on your heating equipment, but we are not able to repair it, or we decide that it is uneconomical for us to repair it (because for example the repair would cost more than the price of a new boiler), we will arrange to provide you with a new boiler up to a value of £750.

If we cannot reasonably arrange a replacement, we will give you manufacturer credit or vouchers instead. The manufacturer credit or vouchers will be for the full retail price (from a manufacturer chosen by us) of a replacement boiler up to a value of £750.

All vouchers will be valid for 12 months from the date of issue. Voucher settlements will be sent electronically or posted to the last address you gave us. For boilers we may send them directly to your selected installer. If vouchers are not available we will provide a cash equivalent.

Under this policy, we will not be responsible for any installation or delivery costs. We will also not pay for a replacement flue if this is needed for the new boiler or any upgrading costs associated with the new replacement boiler.

What happens if your boiler is replaced?

If we arrange a replacement boiler, or alternatively give you manufacturer credit or vouchers, the heating cover under this policy will end. That means we will no longer provide cover for your heating equipment and no further annual services will be provided. No refund will be due. In addition, we will not offer you a renewal of the policy when your current year of cover ends.

What is not part of your heating equipment?

- Work on anything not part of the heating equipment, for example warm air units, electric boiler or combined heat power units, non-accessible or non-visible pipework, energy management systems, unvented pressurised cylinders (thermal stores), internet connected heating control equipment (unless supplied by the boiler manufacturer where the boiler is protected by the policy), convector heaters, kick space heaters, curved/angled radiators (for bay windows etc), decorative radiators, towel heaters/rails, underfloor heating, heat pumps, shower pumps, immersion heaters, any part which directly supplies a swimming pool, solar panels, the flue (including the flue terminal and or lining for any open flued appliances), fuel lines to the heating equipment and the flue systems from the heating equipment, magnetic filtration devices, the cold water supply tank, its feed or outlet, taps, any pipework, controls or other parts associated with any of these items.
- Any accessories (such as attachments, cables and cable joints, plugs, light covers, filters, removable parts, catalytic panels, external piping, starter connections and straps, oil nozzles and igniters).
- Any consumables (such as external fuses, batteries, seal/gaskets or fuel).

Heating exclusions

- Work on non-standard visible pipework (i.e. greater than 35mm in diameter).
- Any installation or associated costs where we arrange a replacement boiler (including costs for upgrades or system modifications).
- Repairs required where the heating equipment is functioning within the manufacturer's tolerances.
- Sludge or blockages (including carrying out a powerflush).
- Any work arising from hard water scale deposits (i.e. calcium).
- Operation or adjustment of the heating equipment controls (other than where required following an approved repair under this policy).
- Any water pressure adjustments on sealed systems (except those connected with a repair approved under this policy).
- Costs for upgrades or system modifications.
- Issuing a CP12 (gas safety certificate).
- Damage caused by, or arising from, accident.

PLUMBING AND DRAINS COVER

Section definitions

drainage system: the accessible overflow pipes, soil vent pipes and other drainage pipes up to the connection to the public or to shared drains.

equipment: any part of your plumbing and/or drainage system.

plumbing system:

- the inlet and outlet connections for the following items: washing machines and dishwashers, internal taps, garden taps if within 1 metre of the occupied building, sinks, showers, baths, toilets (and other sanitary ware) and cold-water storage tanks;
- the accessible water supply pipes (from the items above up to and including the internal mains stopcock);
- the control valves;
- the cold water storage tank;
- the cistern mechanism of standard toilets (not the ceramic cistern

or toilet pan); and Standard taps including non-ceramic tap washers.

What is covered

We will cover problems or failures in your plumbing and drainage system, including leaking pipes, blocked drains, non-flushing toilets and noisy pipes. For each claim the most we will pay is £1,000. This is the claim limit.

What we will do

We will arrange for an approved contractor to assess the situation and:

- carry out a temporary repair to your home; or
- carry out a permanent repair if this costs the same as or less than a temporary repair.

The engineer will resolve the immediate problem by:

- repairing leaking pipes and overflows;
- clearing internal blocked drains and ensuring they are running clear;
- restoring toilet facilities;
- investigating the causes of noisy pipes and quietening these where they can be accessed.

Note, if we replace a tap it will be with a standard tap. To ensure a like-for-like replacement, you would have to source and supply the tap yourself.

Conditions

We can only repair the equipment if it is accessible. To be accessible your equipment cannot be within the fabric of a building (i.e. within the wall or floors), within concrete or underground. It cannot require the use of scaffolding or platforms. If parts of your equipment are boxed in or behind appliances, these barriers need to be removed and we will not be responsible for making good, i.e. restoring everything to how it was before.

What doesn't count as part of your plumbing and drainage system?

Your plumbing and drainage system excludes:

- Anything outside of the boundary of your home.
- Anything underground (including the underground mains water pipes to your home).
- Any pipes with a diameter greater than 35mm.
- The rainwater pipes and guttering, down pipes, manholes and their covers.
- Your sinks, baths, showers units, ceramic toilet cisterns or toilet pans.
- Taps that deliver boiling or filtered water.
- The external stop valve connection to the water mains supply (this is the water company's responsibility).

We also exclude anything which is part of your central heating system and other items such as: energy management systems, radiators, cylinders, convector heaters, kick space heaters, towel heaters/rails, underfloor heating, heat pumps, shower pumps, shower heads and rose, electric pumps, vacuum drainage systems, immersion heaters, warm air units, solar panels, fuel lines to the boiler and the flue systems from the boiler, oil nozzles and igniters, domestic appliances, tanks (except cold-water storage tanks), drainage pumps, water meters, water softeners, magnetic filtration devices, Macerator units, Saniflo units or waste disposal units, swimming pools, garden features or fish tanks, soakways, cesspits, septic tanks, sewage treatment plants and for each of these all associated pipework and services.

Plumbing and drainage exclusions

- Any costs for water lost during a leak.
- Sludge (including carrying out a powerflush) or the effect of hard water scaling deposits.
- Replacing lead, steel or plastic pipes.

- Any leak not causing internal flooding or internal water damage.
- The cost of unblocking shared drains or repairing shared pipework.
- Incidents where you have previously been advised of the need to take preventative or maintenance work and this has not been carried out, for example installing access points to your drainage system.
- Frozen pipes where no insulation, frost protection or lagging has been installed.
- Repair and/or maintenance of devices fitted to your plumbing and drainage system that are designed to assist in the detection of leaks.
- Plumbing in your outbuildings if the supply is provided by a separate mains connection than the one to your home.
- Root ingress, heave/subsidence and joint slippage due to the aforementioned.
- Repairing of any pipes that are temporarily frozen.
- Seeping joints or gaskets which do not result in a sudden leak or burst.
- Any claim where there is another working toilet within your home unless there are accessibility issues which deem the use of another toilet impossible.
- Quietening noisy pipes that are caused by the expansion and contraction of pipes as they heat and cool.
- Works where there is no evidence of a blockage, a leak or damage or where the source of a leak cannot be ascertained.
- Additional repair work, for example a blocked drain will be left running clear but if the drain needs to be realigned to avoid the problem recurring this will not be covered.
- Damage to drains caused by structures not conforming to local building regulations or caused as a result of negligence or neglect.
- Failure or damage caused by faulty or defective design of the drainage pipe including but not limited to delamination found in pitch fibre pipe construction.
- Like for like replacement of bespoke or non-standard items.
- Restoration or reinstatement of any fixture or fitting e.g. fitted units, floor covering, tiles, plaster board or the reinstatement of any hard or soft landscape, such as drives, pathways, patios, walls, flowerbeds or lawns, with the exception of backfilling any excavation to leave the ground level and safe.

WIRING COVER

Section definitions

your wiring:

- the permanently installed 240 volt electrical supply system within your home, beyond (but not including) the electricity company's supply meter;
- your wall sockets (excluding external ones), switches (including isolation switches), fuse boxes, light bulb sockets, circuit breakers and transformers.

This will encompass wiring for burglar alarms, smoke detectors, air conditioning units, shower units, garden lighting, security lighting and immersion heaters.

What is covered

We will cover the complete failure of any part of your wiring, including permanent damage caused by a power cut or a DIY accident. For each claim the most we will pay is £1,000. This is the claim limit.

What we will do

We will arrange for an approved contractor to assess the situation and:

- remove the emergency from your home; and
- carry out a temporary repair to your home; or
- carry out a permanent repair if this costs the same as or less than a temporary repair.

Conditions and standards

We can only repair the wiring if it is accessible. To be accessible your equipment cannot be within the fabric of a building (i.e. within the wall or floors), within concrete or underground. It cannot require the use of scaffolding or platforms. If parts of your equipment are boxed in or behind appliances, these barriers need to be removed and we will not be responsible for making good, i.e. restoring everything to how it was before.

Your wiring cannot be:

- wiring that has not been properly installed, repaired or altered (e.g. if it does not meet British Standards or the manufacturer's guidelines, such as BS 7671 2008 and any successors of this standard);
- wiring which is not permanently installed;
- wiring that needs to be replaced to meet legislation or health and safety guidelines;
- non-domestic electrical systems (e.g. 3-phase wiring);
- wiring encased in rubber or lead.

What is not part of your wiring?

By type

- Telephone or broadband cables or wiring.
- Appliances or systems connected to your wiring such as domestic appliances, electric shower units, smoke detectors, doorbells, burglar alarm systems, garage doors, energy generating systems (including wind turbines, solar panels), energy efficiency management systems, air conditioning units and their parts.
- Any wiring/electrics beyond a cooker isolation switch.
- Electrical systems and wiring connected to ponds, aquariums, swimming pools or fish tanks and water pumps.
- Fixed or portable heating systems (e.g. electric fires or radiators) and electrical systems connected to a central heating system, including all controls, pumps, detectors, timers, programmers, etc. (these can be covered under 'Heating Cover').

By location

- The electricity company's supply meter and anything before that point.
- Wiring/electrics that are outside of your home, including external sockets, wiring connected to satellite dishes or aerials and any masts or other fittings.
- Wiring/electrics which are buried below ground level.
- Wiring/electrics in communal areas.
- Wiring/electrics in any sheds, greenhouses, detached garages or other outbuildings.

Wiring exclusions

- A power cut to the property that has not caused permanent damage.
- The shorting of fuses arising from non-permanent external lighting (such as fairy lights).
- Any wiring not compliant with IEC 60446, i.e. installed before 2006 and using black for neutral and red for phase 1.
- Routine or regular maintenance, including replacing light bulbs, fluorescent tubes and decorative light fittings, fuses, low voltage lighting transformers and resetting circuit breakers if you can safely reset these.
- Adjusting timer/temperature controls or economy 7 timer switches.
- Replacing the consumer unit or fully rewiring your property.

EMERGENCY COVER

Section definitions

pest infestation: the presence of wasp/hornet nests, field/house mice, or brown/black rats within your home (including attached

garage/outbuildings); or wasp/hornet nests in your private garden (including detached garage/outbuildings and the external walls of your home).

What is covered

We will cover an emergency in your home, if it is caused by a lockout, pest, roof or lock incident, as set out below. For each claim the most we will pay is £1,000. This is the claim limit.

Locks

We will help you regain access to your home and ensure it is left secure, if you (or a member of your permanent household) are locked out of your home because the only available key(s) has been stolen, lost, damaged or is inaccessible; or are locked out because the lock of your main entry and exit door is not working. We will secure your home to make it safe if your home is insecure because external doors, external windows (or their locks or keys) of the main building of your home have been damaged because of break-in or vandalism.

If we have to replace a lock, we will provide a single main key for the new lock and a spare if available.

Roof tiles

We will help prevent further damage to your property, if roof tiles are missing, damaged, loose or out of position and could reasonably result in water entering your home and loss or damage to your home and/or its contents.

Pests

We will remove or provide treatment if there is clear evidence of a pest infestation.

What we will do

We will arrange for an approved contractor to assess the situation. They will then carry out work to remove the emergency from your home.

Below are examples of what we will do.

Locks

- Create emergency access if you are locked out of your property.
- Provide a repair/replacement of lock and key where the key is snapped in the lock or you have lost the keys needed to secure the property (and you do not have access to another set).
- Fit wooden panels in place of broken windows.
- Fix a door in the locked position so that it cannot be opened.
- Provide a repair or replacement of broken locks for external windows or doors which secure your property.

Roof tiles

- Install tarpaulin to protect the property in the event of damaged roof tiles.

Pest

- Remove or treat pest(s) such as rats or mice in the main building of your home .
- Remove or treat a wasp/hornet nest from the main home, private garden, outbuilding or garage.

Emergency exclusions

- Any issues relating to places which you do not have sole responsibility for, such as communal areas, are not covered.

Locks

- Any claim where another key is reasonably available.
- Any damage caused by the contractor gaining access to your home.
- Incidents affecting any other building that is not your flat or main house, such as; detached outbuildings, detached garages, greenhouses and sheds;

- Any theft, vandalism or malicious damage where:
 - you have not reported the loss or damage to the police; and
 - you cannot give us a police crime number.
- Porch or conservatory doors where there is another lockable door which prevents access to the main living areas of the home.
- Replacement windows or doors, including garage doors.
- Repair/replacement of the electrical unit powering a garage door.
- Broken or damaged internal glass or doors which do not secure the property.
- Doors subject to swelling, general wear and tear.
- More than one set of keys where your lock has been replaced.

Roof tiles

- Flat, glass, plastic, tarpaulin, felt or thatched roofs.
- Damage where the roof has not been satisfactorily maintained.
- Costs for work for which you are only partly responsible, for example where there is shared ownership with other parties.

Pests

- Any damage caused by the pests or nests.
- Any damage caused when removing the pests or nests.
- Rats/mice in the garden, detached garages and outbuildings.
- Any pest infestation where you have not taken reasonable hygiene measures previously recommended by us to prevent continued or further infestation.
- Any claims where you have not given reasonable access to the contractor to apply appropriate treatments.
- The removal of bees and bee hives. Bees are not seen as pests and therefore cannot be treated in the same way as hornets or wasps. If you have a swarm, or bees in the structure of your home, you should contact the British Beekeepers Association for guidance: www.bbka.org.uk

PREMIUM, DURATION AND CANCELLATION

Paying your premium

- If you pay the premium (inclusive of all applicable taxes) monthly by Direct Debit, you must make regular payments in accordance with the 'Payments schedule' set out in your policy documentation. If we are unable to collect a payment from your bank we may attempt to request payment again unless you advise us otherwise.
- We will collect the payment for the first month of the policy approximately two to four weeks after the start date. Payments for all subsequent months will be collected monthly on your selected payment date (or the next working day if a weekend or bank holiday). This means that the second payment may be collected approximately two weeks after the first payment.
- When you have paid the premium monthly by Direct Debit for the number of consecutive months shown in the 'Payments schedule', if the initial policy period has not yet expired, no further payment will be taken for the remainder of the initial policy period, unless and until your policy renews for a further period (see 'Duration and renewal of your policy' below).
- If instead you choose to pay all the premium for the period in advance in one payment, you must pay this amount (inclusive of all applicable taxes) before the policy will start.
- We may use a collection agency to recover any amount owing to us. If you do not pay for your policy on time, it will be suspended from the due date. Any requests for repairs past this date will not be considered for approval unless payment is received.

Duration and renewal of your policy

If your policy has a wait period (see the start date on your certificate) it will start after the 30 day wait period has ended. In all other cases your policy will start immediately.

The start date is set out in your welcome letter. The policy then continues until the 'renewal date', as specified in your certificate (unless cancelled or brought to an end in accordance with these

terms and conditions).

If we have arranged a replacement boiler, or alternatively given you manufacturer credit or vouchers, we will not offer you a renewal of the policy when your current year of cover ends. We also reserve the right not to offer you a renewal of your policy in other situations.

In all other cases, we will contact you by post, telephone, email or SMS about renewing your protection before your policy ends. You will be informed of the new amount to pay. The premium payable may increase at renewal. If you pay for your policy by Direct Debit, you do not need to do anything to ensure that you stay protected. We will automatically renew your protection each year for a further twelve months with a new policy. The renewal premiums will be collected from your specified bank account. You need to contact us if you do not wish to renew. If you pay by any other means, you will need to make payment for your policy to continue.

A cooling off period (lasting 14 days from renewal of the policy or the day on which you receive your renewal documentation, whichever is the later) applies at the renewal of your policy.

Your right to cancel

The 'cooling off period' is the fourteen (14) day period from receipt of your documentation or from the policy start date, whichever is later. If you change your mind during the cooling off period, you can cancel your policy and you'll receive a refund of any premium paid.

After the cooling off period – If you cancel your policy after the cooling off period, then the following will apply:

- If you have not claimed under the policy at all, we'll refund the premium paid by you for the remaining full months of your policy. If you pay for your policy by Direct Debit, you might not have paid for any future months of your policy. If so, you will not receive any refund.
- If you have claimed, no refund will be given and you will have to pay the cost of the repair. This will be capped at the policy fee (less any fees you have already paid in the current period).

If your policy automatically ends or is cancelled by us, these rights do not apply (see 'Our right to cancel your policy or bring it to an end' below).

How to cancel

If you wish to cancel your policy, please contact us on 0800 497 0709 (8am to 8pm, Monday to Friday, and 8am to 2pm Saturdays, except public holidays). You can also cancel by using the cancellation form on our website, or by writing to us, at the addresses specified in the 'Customer services details' section. Note, you can only cancel the policy in its entirety, you cannot add or remove types of cover from the policy.

If you are paying by Direct Debit and tell your bank to cancel your Direct Debit Instruction, but do not contact us first, we will not immediately cancel your policy. If you do wish to cancel, please contact us directly to avoid any communications regarding outstanding payments.

Our right to cancel your policy or bring it to an end

If we have reasonable grounds to suspect that your claim is in any way dishonest, exaggerated or fraudulent then we may cancel the policy immediately (as well as any other policies you have with us) without any refund of premium or excess (see 'Fraudulent activity' below).

We may cancel this policy as well as any other policies you have with us where there is a valid reason for doing so by giving you at least 7 days' written notice and you will receive a pro rata refund of the premium paid for the remaining unexpired days of your policy. Valid reasons include but are not limited to the following:

- where you fail to comply with certain conditions and obligations (see 'Important conditions' and the conditions section for each type of cover);

- where you fail to pay for the policy (see 'Paying your premiums' above);
- where you have (or anyone acting for you has) previously engaged in fraudulent activity and/or provided us with false information (see 'Fraudulent activity' below); or
- where you have used threatening or abusive behaviour or language towards our staff or suppliers.

GENERAL EXCLUSIONS AND STANDARD TERMS

We shall not approve work or payments for or arising from:

- claims where you have breached the important conditions or failed to comply with your responsibilities set out in this policy;
- cosmetic damage such as damage to paintwork, dents or scratches;
- your failure to follow the manufacturer's instructions;
- data loss or corruption, installing, modifying and upgrading software;
- software interface problems, satellite or cable systems or gaining access to cables within the fabric of a building or wall;
- damage to ceramic or glass surfaces;
- any breakdown cost already covered by any manufacturer's, supplier's or repairer's guarantee or warranty;
- modifying or making equipment comply with legislation, work on the equipment that is only required due to legislation changes or making it safely accessible;
- damage during delivery, installation or transportation of equipment by a third party who is not under our instruction;
- costs or loss arising from not being able to use your equipment (e.g. hiring a replacement), or incidental costs caused by breakdown or repair (e.g. costs to remove or reinstate built-in or fitted equipment);
- any problem with the supply of electricity, gas, water, broadband or broadcast content;
- work where the removal or disturbance of hazardous material (e.g. asbestos) is required;
- routine maintenance, cleaning, servicing and routine re-gassing;
- replacement, recall or modification of any equipment by a supplier or the manufacturer; any loss, damage or impairment to functionality caused by: earthquake, flood, lightning, fire, wind, humidity, weather conditions, salt spray, storm or other natural events or catastrophes, abnormally high or low temperatures, corrosion, chemical exposure, radiation, explosion, sabotage, terrorism, insurrection, revolution, war, riot, armed conflict, civil commotion, rebellion, man-made events or catastrophes or technological hazards (such as computer viruses or date-change faults);
- damage to any other property or possessions, unless it is our fault;
- repairs carried out outside of your country of residence;
- repairs, maintenance work, or use of spare parts, where not authorised by us;
- other than for claims for lock incidents under the 'Emergency cover' section, any loss, damage or impairment to functionality caused by: theft, attempted theft, neglect, deliberate damage or damage caused by animals (other than pet cats or dogs), plants or trees;
- commercial or business use including use by charities, not-for-profit organisations, local government or other such similar organisations (unless we agree to the use in writing beforehand).

Customer services details

For customer services: call 0800 497 0709, write to us at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP or sign in to myaccount on our website: www.domesticandgeneral.com

Calls to 0800 numbers are free. Lines are open from, at a minimum,

from 8am to 8pm, Monday to Friday, and 8am to 2pm Saturdays (except public holidays).

How to complain

If you wish to complain or you are unhappy with the service provided, please contact our customer services team (see 'Customer services details' above). If you are not satisfied with how we respond you can then ask the Financial Ombudsman Service (FOS) to review your case. They can be contacted at: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR, on the website <http://financial-ombudsman.org.uk/>, or by email at: complaint.info@financial-ombudsman.org.uk, or phone 0800 023 4567. Referral of your complaint to the FOS does not affect your right to take legal proceedings.

Transferring your policy to a new owner

With our permission you may transfer your policy to a new owner of your home by giving us their details either over the telephone or in writing.

Changes to these terms and conditions

We may modify or replace these terms and conditions in order to:

- comply with the law, regulations, industry guidance or codes of practice;
- rectify errors or ambiguities; and
- reflect changes in the scope or nature of the protection provided to you.

In all cases, we will give you thirty (30) days' written notice of any change that could affect your rights or obligations and provide you with a brief explanation of such changes. The new terms and conditions will take effect from the date specified in the notice. If you do not agree with the changes, you may cancel the policy by notifying us within that notice period and you will receive a pro rata refund of any premium paid for unused days of your policy.

Data Protection Information

Domestic & General Services Ltd (for maintenance & support plans), Domestic & General Insurance PLC (for insurance policies), and EDF Energy Customers Ltd are the Data Controllers for your information. This is a brief summary of how we're protecting and respecting your privacy in accordance with data protection legislation. For more information go to domesticandgeneral.com/mydata/edf

How do we use your data?

We use the data we hold about you in order to provide your appliance protection, handle repair requests, or let you know about information, products or services that interest you, or for analytical or statistical purposes. We also use it to safeguard against fraud and money laundering, and for the rare event of product safety recalls.

Do we share your data?

Your data is shared across our group companies and with other companies who provide products or services to us, or who perform services on our behalf. We'll also share your data with EDF Energy Customers Ltd.

What happens with international data transfers?

We may transfer your data to countries (including the US) which may not have data protection laws which provide the same level of protection as provided in the UK. But don't worry, we have safeguards in place to help ensure that everything is adequately secured and protected.

What are your rights?

You have the right to ask us to:

- not use your data for marketing purposes
- send you a copy of the personal information we have about you
- delete your data (subject to certain exemptions)
- correct or delete any inaccurate or misleading data
- restrict the processing of your data

- provide a copy of your data to any controller
- lodge a complaint with the local data protection authority

How long do we keep your data?

We won't keep your information for any longer than is necessary. In most cases that's 10 years (reasonable expectation of average product ownership), or 6 years following the expiry of a contract.

Any other questions?

Please contact The Group Data Protection Officer, go to domesticandgeneral.com/mydata/edf

Exclusion of third party rights

This policy is only for your benefit. No rights or benefits will be given to any other third party under the policy.

Fraudulent activity

We may provide your details to third parties in order to detect possible fraudulent activity.

If we have reasonable grounds to suspect that you have (or anyone acting for you has):

- previously engaged in fraudulent activity; or
- provided us with false information,

we may cancel your policy as well as any other policies you have with us and/or reject any applications for new policies. You will receive a refund of any premium paid for unused days of the policy (see 'Our right to cancel your policy or bring it to an end' above).

If we suspect that you have (or anyone acting for you has) engaged in fraudulent activity or provided us with false information we may request extra information in support of your application or claim (such as proof of purchase).

If we have reasonable grounds to suspect that you have (or anyone acting for you has) made a claim under this policy knowing the claim to be dishonest, exaggerated or fraudulent, then we may:

- request extra evidence in support of your claim (such as proof of purchase or other documentation);
- decline your claim and immediately cancel your policy without any refund of premium or excess paid;
- recover from you the cost of any claim already paid to you under this policy and the cost of any investigation into a fraudulent claim under this policy (and we may initiate legal proceedings to do so);
- report you to the relevant authorities, including the police;
- put the details of the fraudulent claim onto a Register of Claims through which insurers share information to prevent fraudulent claims. A list of participants names and addresses are available on request.

Governing law and statutory rights

We will communicate with you in English and English Law will apply unless we agree otherwise with you. Nothing in these terms and conditions will reduce or affect your statutory rights; for further information about your statutory rights contact the Citizens Advice Bureau website www.citizensadvice.org.uk or 03444 111 444.

The Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. If we cannot meet our obligations to you under the policy, compensation may be available to cover these obligations. The compensation provides for 90% of any claim with no upper limit on the amount of the claim. Full details are available at www.fscs.org.uk or by writing to them at: FSCS, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU, or by contacting them on 0800 678 1100.

Access and support

We offer a number of services for customers who have disabilities including providing our documents in Braille, large print or audio formats. We may also make accommodations to the way we provide our services on a case by case basis. For further information please contact us (see 'Customer services details' above).

Company information

This policy is provided by Domestic & General Insurance PLC. Registered in England and Wales. Company No. 485850 Registered office: Swan Court, 11 Worples Road, Wimbledon, London SW19 4JS.

Domestic & General Insurance PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register Number 202111). Our address and details of our authorisation can be checked on the FCA website (<https://register.fca.org.uk>)