

BoilerCare Total Insurance

Insurance Product Information Document



Company: Domestic & General Insurance PLC

Product: EDF BoilerCare Total Policy

Registered in England and Wales. 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.

This is a summary of our insurance policy. The full terms, conditions, limitations and exclusions can be found in other documents, including the terms and conditions.

What is this type of insurance?

Insurance against breakdowns of your home's heating, and to provide temporary repairs (i.e. to stop or resolve the immediate problem and prevent further damage) in the event of the breakdown of your plumbing, drains, electrical wiring or for other emergencies affecting your home caused by lockout, lock damage, pest infestation or roof tile damage.



What is insured?

- ✓ repairs (including parts and labour) for breakdown of your boiler (after the end of its manufacturer's guarantee), its controls (the programmer, central heating circulating pump, motorised valve(s), zone valve or diverter valve, room thermostat and the cylinder thermostat), or system (the radiators, radiator valves, expansion tank, the accessible and visible pipework directly associated with the provision of central heating and vented hot water cylinders holding less than 40 gallons or 182 litres)
- ✓ a new boiler up to the value of £750 (for example where we cannot repair it or we decide that it is uneconomical for us to repair it)
- ✓ up to £1,000 per claim for temporary repairs to your drainage system (the accessible overflow pipes, soil vent pipes and other drainage pipes up to the connection to the public or to shared drains)
- ✓ up to £1,000 per claim for temporary repairs to your plumbing system, which comprises:
 - 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
- ✓ up to £1,000 per claim for temporary repairs where there is a complete failure of your domestic electrical wiring, which comprises:
 - 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
- ✓ up to £1,000 per claim to regain access to your home and ensure it is left secure, if you are locked out of your home because the only available key has been stolen, lost, damaged or is inaccessible, or because the lock of your main entry and exit door is not working
- ✓ up to £1,000 per claim for temporary repairs to make your home secure if the external doors, external windows (or their locks or keys) of the main building of your home have been damaged because of (attempted) break-in or vandalism
- ✓ up to £1,000 per claim for temporary repairs if roof tiles are missing, damaged, loose or out of position and as a result water is entering your home and is likely to cause loss or damage to your home and/or its contents
- ✓ up to £1,000 per claim to remove or provide treatment if there is clear evidence of a pest infestation, i.e. wasp/hornet nests, field/house mice, or brown/black rats within your home or wasp/hornet nests in your private garden

Additional benefits:

It also provides an annual service for your boiler, controls and heating system.



What is not insured?

- ✗ costs arising from not being able to use your heating equipment or accidental damage to your heating equipment
- ✗ costs for replacing any accessories
- ✗ work arising from sludge or hard water scale deposits in the heating system
- ✗ work on non-standard (greater than 35mm in diameter), inaccessible or non-visible pipework
- ✗ installation costs for a new boiler
- ✗ like-for-like replacement of bespoke or non-standard parts (for example if we replace a tap it will be with a standard tap)
- ✗ anything outside the boundary of your home
- ✗ any plumbing, drains or electrical wiring situated within the wall or floors, within concrete or underground (including the underground mains water pipes to your home)
- ✗ costs for shared plumbing/drains/roof tiles or wiring/pest infestations in communal areas.
- ✗ root ingress, heave/subsidence and joint slippage
- ✗ restoration or reinstatement of any fixture or fitting, or any damage caused when removing pest infestations
- ✗ electrical wiring that has not been properly installed, repaired or altered or does not meet current standards, legislation or health and safety guidelines (such as BS 7671 2008 and IEC 60446, i.e. installed before 2006 and using black for neutral and red for phase 1)
- ✗ replacing the consumer unit or fully rewiring your property
- ✗ any theft, vandalism or malicious damage to your doors, windows or locks where:
 - you have not reported the loss or damage to the police; and
 - you cannot give us a police crime number
- ✗ more than one set of keys where your lock has been replaced
- ✗ flat, glass, plastic, tarpaulin, felt or thatched roofs
- ✗ any pest infestation where you have not taken reasonable hygiene measures previously recommended by us to prevent continued or further infestation
- ✗ the removal of bees or bee hives
- ✗ an excess of £0, £50 or £95 (depending on the policy you have selected)



Are there any restrictions on cover?

- ! you must be at least 18 years old and resident in the UK
- ! your heating equipment, plumbing, drains and electrical wiring must be in good working order when this policy starts
- ! 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), and it must not be a commercial or industrial grade boiler
- ! your home must be located within the United Kingdom, it must be a private residence, it cannot be a boat or a mobile home, or commercial premises, it must be occupied by a single household, it does not include any outbuildings
- ! the most we will pay in total for claims for plumbing, drains, wiring or other emergencies affecting your home in each 12 months of cover is £2,000



Where am I covered?

✓ in the UK



What are my obligations?

- to give us true, factual and not misleading information
- to install, maintain and use your heating equipment for non-business purposes and to follow the manufacturer's instructions
- to ensure your heating equipment, plumbing, drains and electrical wiring meet relevant safety standards, are accessible and are safe to work on
- to pay an excess of £0, £50 or £95 (depending on the policy you have selected) for each claim



When and how do I pay?

You need to either pay the total premium in one full payment before the policy starts or in monthly instalments by Direct Debit.



When does the cover start and end?

The policy period begins after the 30 day wait period (if one applies) and lasts for a year (unless ended in accordance with these terms and conditions).

If you pay by Direct Debit, your protection will automatically continue for another year with a new policy at renewal, unless you tell us otherwise. If you cancel in the 14 day cooling off period you will receive a full refund. If we arrange a replacement boiler, or alternatively give you manufacturer credit or vouchers, the heating cover under the policy will end. No premium paid will be refunded. Cover for plumbing, drains, electrical wiring or for other emergencies will continue until the date specified in your certificate, unless ended in accordance with the terms and conditions.



How do I cancel the contract?

Call us on 0800 497 0709; write to us at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP; or download a cancellation form from www.domesticandgeneral.com and send it to us by post. You will need to provide your policy number and contact details.