

EDF ENERGY BOILERCARE BREAKDOWN INSURANCE

Insurance Product Information Document

Company: Great Lakes Insurance SE, UK Branch is authorised by Bundesantalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority

Product: BoilerCare

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 breakdown insurance which covers your home's gas boiler, your central heating system, heating controls and thermostats against certain breakdowns.



What is insured?

We will pay up to £500 for the necessary repair or replacement of:

- ✓ Circulating pump and easily accessible standard parts fitted inside the boiler casing, controls, programmers and thermostats, selector and radiator valves, a single water circulating pump and easily accessible above ground internal pipe work
- ✓ A single, standard hot water cylinder less than 90 centimetres by 45 centimetres (36 inches by 18 inches)



What is not insured?

- ✗ The first £50 of each claim (You will need to pay this to us at the time of arranging assistance)
- ✗ More than three breakdowns in any one period of insurance, covering up to £1500 per policy year
- ✗ Any insulation jacket or immersion heater, non-standard water cylinders unvented cylinders, or water tanks
- ✗ Any repair or replacement of designer or cast iron radiators, non-standard radiators, towel rails or radiators longer than 1.5 metres (5 feet)
- ✗ Clearing air locks, unblocking pipes or correcting poor circulation or balancing radiators
- ✗ 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
- ✗ Any repair to Your Boiler if this will cost more than replacing it with a new one or if suitable replacement parts are not available
Routine or regular maintenance that You are responsible for, this includes:
 - o venting radiators, turning the boiler off
 - o lighting pilot lights and changing time switches
- o any loss, damage or breakdown that You knew about before this policy started – see General Exclusions 1 on page 6
- ✗ Any damage that may be caused to Your Home, its fixtures and fittings or its contents. This includes:
 - o redecorating Your Home;
 - o restoring the building to its original condition;
 - o replacing ceilings, flooring, plaster, tiles or carpets
- ✗ Any claim when Your Home has been left unoccupied for 90 days or more at one time



Are there any restrictions on cover?

- ! You must be the homeowner and live in the property as your main home and it must be heated by a domestic gas fired boiler
- ! 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, the Isle of Man and the Channel Islands



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



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 01444 442879, or by emailing edfenergy@intana-assist.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

Terms of Business

Please read this document carefully. It sets out the terms upon which we agree to act for our customers and contains details of our regulatory and statutory responsibilities. It also sets out some of your responsibilities. Please contact us immediately if there is anything in these Terms of Business that you do not understand.

About our company

EDF Energy Customers PLC is an insurance intermediary which is an Appointed Representative of Collinson Insurance Services Limited. Collinson Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (FCA) to transact general insurance business. Their FCA registration number is 311883. You can check this information on the FCA's register by visiting their website at www.fca.org.uk or by contacting the FCA on 0800 111 6768 or +44 (0)207 066 1000.

Our address

You can contact us at:
Intana, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN

Our registered address is: 90 Whitfield Street, London, England, W1T 4EZ

Our products and services

We only offer boiler and heating protection insurance products underwritten by Great Lakes Insurance SE, UK branch. We do not give advice or make personal recommendations in connection with any of the insurance products offered. However, we will ask you questions in order to provide you with a quotation, leaving you to make your own decision as to how you wish to proceed and whether this product fulfils your specific insurance requirements.

Capacity in which we are acting

We will undertake various activities as we arrange and administer your insurance and in this capacity will act as agent of the insurer at all times.

Our Remuneration

When we sell you a policy the insurer pays us a percentage commission from

the total premium.

Disclosure

Before you enter into a policy with us, you will be asked questions which are relevant to our decision whether to accept the risk of insurance and if so, on what terms.

You must take reasonable care to answer questions carefully and accurately as the information provided will determine whether you pose an increase in risk to us and could influence us in the assessment, acceptance or continuance of your insurance. Please note if you fail to answer the questions accurately, this could invalidate your insurance cover. It is very important that information given to us when buying a policy, when completing a claims form and giving declarations to the insurer is correct. If a policy is purchased, or a form or declaration is completed on your behalf, it is your responsibility to check that the answers given to all questions are true and complete. You are advised to keep copies of any correspondence you send to us or direct to your insurers.

Insurance premiums & fees

Insurance premiums are collected by Intana a trading name of Collinson Insurance Services Limited as agent of the insurer. When we provide you with a quotation, we will tell you about any fees which may apply in addition to the insurance premium.

Quotations

Unless stated otherwise, all quotations provided for new insurances are valid for 14 days from date of issue.

Cancellation right

You may have a right to cancel up to 14 days from the date you receive:

- The policy document at the start of your insurance or;
- The renewal policy documentation for subsequent periods of insurance

Should you decide to exercise this cancellation right, you will be entitled to a refund of premium less an appropriate pro-rata charge for the period of cover given before the cancellation right was invoked. Should any claim occur prior to the exercise of the cancellation right where the claim terminates the

insurance cover, the insurers may not allow a refund of any of the premium paid. If this cancellation right is not exercised within the 14 day period as stated above, none of the premium paid will be refunded.

Complaints procedure

Should there be an occasion when we do not meet your expectations, we are equally committed to dealing with any complaint in a thorough and professional manner. If you wish to register a complaint regarding the sale of your insurance, please contact us in the following ways:

In writing
The Complaints Officer
Intana
Sussex House,
Perrymount Road
Haywards Heath,
West Sussex
RH16 1DN
By telephone
01444 442879

By email: complaints@intana-assist.com
If you remain dissatisfied after receiving our final response to your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service, free of charge – but you must do so within six months of receiving our response.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances.

Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations. Insurance advising and arranging is covered at 90% of the claim, without any upper limit.

Law and Jurisdiction

These Terms of Business shall be governed by and construed in accordance with English Law. In relation to any legal action or proceedings arising out of or in connection with these Terms of Business, the parties submit to the non-exclusive jurisdiction of the English courts.



Welcome to your Energy Boilercare Cover

Thank you for taking out EDF Energy Boilercare. 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 01444 442879.

If you are deaf or hard of hearing, the following SMS number is available for deaf, hard of hearing and speech impaired customers - 07786 202672.

Intana are able to supply customers with this booklet, free of charge, in an alternative format for people who are visually impaired. To obtain a copy call our helpline 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 442668 straight away. To speed up your claim, please make sure you can provide us with the following:

- Your Policy Number;
- Your name and address including the postcode;
- Why you are claiming;
- Your payment details where you must pay an excess.

YOUR POLICY CERTIFICATE SHOWS WHICH SECTIONS YOU ARE COVERED FOR.

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 70 kilowatts per hour (238,850 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 tradesman who we regularly check and have agreed can temporarily or permanently repair or prevent further damage to your home.
Breakdown	means an electrical, mechanical or permanent fault which causes the failure or burning out of any part covered by this policy.
Boiler	means the gas fired domestic 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.
Emergency	means a sudden or unexpected event at your home which, if not dealt with straight away will: <ul style="list-style-type: none">• be a risk to your health,• make your home unsafe or insecure,• cause damage or more damage to your home or its contents, or• leave your home without main services or your main source of heating.
Emergency Repair	means a temporary repair that is carried out by an approved contractor to stop the immediate emergency and prevent further damage. This will need to be replaced by a permanent repair.
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.
Main Services	means the water, electricity and gas supplies inside your home and the mains drainage from your home.
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 12 month period between the start date and the end date shown in your certificate and for which you have paid the premium.
Permanent Repair	means a final repair or other work necessary to put right the damage caused to your home by an emergency.
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:

- This is not a household buildings or contents insurance policy.
- It does not cover normal day-to-day maintenance.
- You will have to pay to replace items which normally wear out.

For example, we will not pay for de-sludging or de-scaling central heating pipes or replacing tap washers.

This is an emergency assistance policy that protects homeowners from different emergencies that can happen to their homes. 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 home safe.

We will give this service at any time:

- during the period of insurance; and
- within the Geographical Limit

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.

How we use the information about you

As a Data Controller, we collect and process information about you so that we can provide you with the products and services you have requested. We also receive personal information from your agent on a regular basis while your policy is still live. This will include your name, address, risk details and other information which is necessary for us to:

- Meet our contractual obligations to you;
- issue you this insurance policy;
- deal with any claims or requests for assistance that you may have;
- service your policy (including claims and policy administration, payments and other transactions); and,
- detect, investigate and prevent activities which may be illegal or could result in your policy being cancelled or treated as if it never existed;
- protect our legitimate interests.

In order to administer your policy and deal with any claims, your information may be shared with trusted third parties. This will include members of Collinson Group, contractors, investigators, crime prevention organisations, national fraud databases, debt collection agencies and claims management organisations where they provide administration and management support on our behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. We have strict contractual terms in place to

make sure that your information remains safe and secure.

We will not share your information with anyone else unless you agree to this, or we are required to do this by our regulators (e.g. the Financial Conduct Authority) or other authorities.

Processing your data

Your data will generally be processed on the basis that it is:

- necessary for the performance of the contract that you have with us;
- is in the public or your vital interest: or
- for our legitimate business interests.

If we are not able to rely on the above, we will ask for your consent to process your data.

How we store and protect your information

All personal information collected by us is stored on secure servers which are either in the United Kingdom or European Union.

We will need to keep and process your personal information during the period of insurance and after this time so that we can meet our regulatory obligations or to deal with any reasonable requests from our regulators and other authorities.

We also have security measures in place in our offices to protect the information that you have given us.

How you can access your information and correct anything which is wrong

You have the right to request a copy of the information that we hold about you. If you would like a copy of some or all of your personal information please contact us by email or letter as shown below:

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

We may make a reasonable charge for this service, or refuse to give you this information if your request is clearly unjustified or excessive.

We want to make sure that your personal information is accurate and up to date. You may ask us to correct or remove information you think is inaccurate.

If you wish to make a complaint about the use of your personal information, please contact our Complaints manager using the details above. You can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk/>

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

Additional Processing by Great Lakes

Your insurer, Great Lakes Insurance SE, UK Branch will also need to process your personal data for claims administration purposes and to meet their statutory obligations. For more information about this, please look at www.munichre.com/en/service/privacy-statement

Your insurer

The insurer of this policy is Great Lakes Insurance SE. Benefits and services under this policy are provided by Collinson Insurance Services Limited. Collinson Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request.

The law that applies to this policy

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

Canceling 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 any money you have paid; and
- take off any claims payments.

How to cancel your policy

If you want to cancel your policy, please call us on 01444 442 667, 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.

In the case of payment by direct debit installments, any outstanding balance of the full annual premium will become due 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 it is not set up to be automatically renewed by us.

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 442 010.
- 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 to 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 aim to 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.

If you do decide to contact the Ombudsman you must do so within six months of receiving our response. If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances.

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

BoilerCare

What is covered

If your boiler or central heating system or controls break down, we will pay up to £500 to 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.
- standard radiators up to 1.5 metres (5 feet) long if they are leaking;
- radiator valves;
- above ground internal pipe work (as long as it can be accessed easily and is not inside the fabric of the building);
- a single, standard hot water cylinder as long as it is not bigger than 90 centimetres by 45 centimetres (36 inches by 18 inches), but not any insulation jacket or immersion heaters
- expansion tanks

What is not covered

We will not cover

- the excess shown in your certificate.
- more than 3 breakdowns in any period of insurance, covering up to £1500 per policy year.
- more than £500 (including all parts, labour, call out charges and VAT) for any one claim
- 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) or does not meet current gas safe regulations.
- clearing air locks, unblocking pipes or correcting poor circulation or balancing radiators.
- 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 venting or bleeding radiators, turning the boiler off, ensuring radiator valves do not stick, lighting pilot lights and changing time switches.
- adjusting the water pressure on a sealed central heating system.
- the cost of and/or repair caused by rust, scale, hard water scale, corrosive water, water with a high chemical content if we have told you on a previous visit that permanent repairs, improvements or a PowerFlush (or similar cleaning procedure) is needed.
- the cost of draining your system unless there is a suitable isolation and drainage point fitted.
- ducting, flues or warm air vents.
- fuel lines to the boiler. This includes gas leaks between the gas meter and boiler.
- the cost of refilling your system with any additives (e.g. corrosion inhibitors).
- the cost to service or replace MagnaClean Magnetic Filters.
- the repair or replacement of any insulation jacket or 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 designer or cast-iron radiators, non-standard radiators, towel rails, or radiators greater than 1.5 metres (5 feet) in length.
- the replacement of steel pipes
- non-standard water cylinders, unvented cylinders or water tanks.
- showers and their pumps.
- bath, sink or water basin taps.
- decorative parts, trims or casings.
- items that are designed to be replaced regularly when using the boiler, such as nozzles, fuses and filters etc.
- boilers with an output of more than 70 kilowatts per hour (238,850 BTU).
- 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, we will 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

Where your boiler is deemed beyond economic repair, we will pay a contribution towards the cost of a new boiler being installed. Once you send us an invoice from a qualified Gas Safe Contractor upon installation of a new boiler, we will pay a contribution of £500, less any premium outstanding to us.

A boiler can be uneconomical to repair for a number of reasons. These include:

- The cost of parts (including VAT) to repair the main heating system is greater than 85% of the manufacturer's current retail price of a replacement or a similar model.
- It would cost more to repair the boiler than to replace it with a new one; or
- New, genuine parts are no longer available to our suppliers; or
- The type of fault which has caused the boiler to fail and the extent of the repairs which will be required to fix it
- Any repair is only expected to result in a temporary fix and other faults are likely to occur shortly afterwards

Any decision regarding whether or not it is economical to repair your boiler will be made by our contractor, using their knowledge and experience of similar boilers and faults.

You may find another contractor who will be willing to repair your boiler and this is your choice. However, we would not be able to continue to insure your boiler, even if it has been repaired by someone else.

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.

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 442668

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 any 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.

You must also tell the police as soon as possible about any damage caused by a break in or vandalism.

Major emergencies must be reported to your water, gas or electricity supplier and/or the emergency services.

Major emergencies include emergencies which may:

- result in serious danger to you or anyone else; or
- cause serious damage to your home or another property.

If there is no adult present when our Contractor arrives at your home at the agreed appointment time then 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 protect your home and try to prevent any loss or damage. You must keep your home 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 any claim under this Policy is in any respect fraudulent or unfounded, all benefit paid and/or payable in relation to that fraudulent claim shall be forfeited and (if appropriate) recoverable. We shall not be liable to you in respect of a relevant claim occurring after the time of the fraudulent act. For the avoidance of doubt, the rights and obligations of the parties to the contract with respect to claims occurring before the time of the fraudulent act are unaffected; and
 - We need not return any Premiums paid
 - We may share information about the circumstances with other organisations, public bodies, authorities and law enforcement agencies for criminal investigation.

If this insurance contract provides cover for any person who is not a party to the contract (an Insured Person), and a fraudulent claim is made under the contract by or on behalf of an Insured Person, We may exercise the rights set out as if there were an individual insurance contract between Us and the Insured Person. However, the exercise of any of those rights shall not affect cover provided under the contract for any other Insured Persons. Nothing in these clauses is intended to vary your statutory rights.

The policy relating to the insured who has committed the fraudulent act may be rendered as invalid. Where there are multiple insured individuals provided for under the policy and the fraudulent act is deemed to be isolated to the individual insured in question, the cover relating to other insured persons who remain on the policy shall remain unaffected.

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 mains services 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 (unless these are specifically shown as covered under this policy).
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.
25. Pollution which is the introduction into the environment of a substance which has detrimental effects as a result of a sudden, identified, unexpected and unforeseen accident
26. Deliberate, reckless, malicious or criminal acts
27. Any loss or damage that occurred prior to inception
28. Any loss or reduction in value of the insured property following repair, reinstatement or replacement
29. We shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose us to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where we transact business.