Easy Online+BoilerCare
6 months free

Key benefits and features
This long term fixed tariff includes Boiler and Central Heating insurance cover. This is provided through our insurance partner, Collinson Insurance Services Limited (Collinson).

6 months free cover
Six months of boiler and heating insurance on us – that's £60 off annual BoilerCare cover (see terms and conditions below)

Peace of mind
Cover for your mains gas domestic gas boiler (any age), as well as standard radiators, controls and thermostats

Fixed rates
Guaranteed no energy price rises until your tariff ends

IMPORTANT INFORMATION (KEY TERMS)

ABOUT THESE TERMS AND CONDITIONS
We’ve laid out the key terms and conditions of our Easy Online+BoilerCare 6 months free tariff in the next section, followed by Direct Debit rules, and the full terms and conditions. Please get in touch if you have any questions. We’ll send you an up-to-date copy of your terms and conditions at least once every 12 months. You can also get the latest version at edfenergy.com/tariff-info or by calling 0333 200 100.

Please also read Collinson’s full terms and conditions for the BoilerCare policy – as by signing up to this tariff you confirm you’ve read, understood and agreed to these. Details required for eligibility for the insurance cover are given in the next section.

We’ve tried to summarise what we believe to be the key terms, but they’re all part of these terms. You can find them at edfenergy.com/tariff-info or by calling 0333 200 100.

We might carry out more frequent reviews, but this isn’t necessary to do so, we won’t alter your Direct Debit at the point you make any extra ‘one-off’ payments or when you change your tariff, but at each review we will take account of one-off payments you have made and changes to your tariff rate.

We review your Direct Debit payments in line with our Direct Debit rules, which form part of these terms. You can find them at edfenergy.com/directdebitrules.

EASY ONLINE+BOILERCARE 6 MONTHS FREE

To qualify for the BoilerCare cover of this tariff, you’ll need to give us permission to send your name, address, and bank sort code and account number to our insurance partner, Collinson, at the point of signing up to Easy Online+BoilerCare 6 months free.

Collinson will use your details to set you up a Direct Debit to pay for your insurance policy (you’ll pay £10.00 per month during the last six months of your annual insurance policy)

You can get this dual fuel (electricity and gas) tariff if you’re the owner-occupier of your home. You’ll also have to:

- pay us for your energy by Direct Debit
- take out an annual BoilerCare insurance policy with Collinson
- pay Collinson for the second six months of your annual cover by Direct Debit at £10.00 a month (we pay the first six months for you).

We can’t offer advice about insurance; you’ll need to decide for yourself whether it meets your needs. If you already have boiler breakdown cover, you should compare benefits before signing up to this offer.

- We’ll pay for the first six months of your BoilerCare cover as soon as we’re supplying you with electricity and gas on the Easy Online+BoilerCare 6 months free tariff; and you’ve passed your 14-day cooling-off period for your energy contract.
- Collinson will send your policy documents within 30 days of your tariff cooling-off period ending (give us a call on 0333 200 5100 if you don’t get them). These documents will include:
  - confirmation of your insurance policy start date
  - an insurance schedule and certificate
  - full details of your insurance policy
- your Direct Debit guarantee, and full details of when your payments will start
- Your insurance documents will be sent to you by email in accordance with the tariff Terms and Conditions. If you would prefer to receive a paper copy, please call Collinson Customer Services on 0345 757 3764
- If you’re not satisfied with your insurance policy, you may cancel it within 14 days of receiving your policy documents.
- Your insurance policy will cover the breakdown or failure of your standard domestic mains gas boiler, standard radiators, controls and thermostats. It doesn’t matter how old your boiler is, as long as it’s in good working order, has had regular services, and spare parts are still available for it.
- The policy will cover up to three claims a year, and up to £500 per claim. You’ll pay the first £50 of each claim.
- The policy is underwritten by Astrenska Insurance Limited, which is administered by Collinson Insurance Services Limited.
- If you change supplier or tariff, your insurance contract will still continue, unless you instruct Collinson to cancel it.
- You may cancel the policy at any time, though no refunds will be made and you may be charged if you have made a claim. Cancelling your insurance policy will not affect your energy tariff.
- You’ll get an insurance renewal reminder shortly before the expiry of your annual policy. Your insurance cover will renew automatically, unless you cancel your policy before the end of the 14-day cooling off period you get at the time. Sign up to this tariff means you also agree to:
  - Manage your account entirely online – access our online help centre anytime https://www.edfenergy.com/for-home/help-support/help-centre; get support from our advisers by either chat, WhatsApp or SMS, but not through our call centre.
  - Provide a valid email address and register for MyAccount
  - Receive your bills, account information and updates electronically
  - If you do not have a smart meter you agree to have one fitted, or, if you decide you don’t want one installed, you can opt out by letting us know
  - Have both your electricity and gas supplied by EDF

By signing up to this tariff you confirm you have read, understand and accept Collinson’s terms and conditions, including that your ability to access the insurance policy offered as part of this energy tariff is conditional upon meeting any eligibility criteria set out in Collinson’s terms and conditions.

6 months free cover
Six months of boiler and heating insurance on us – that’s £60 off annual BoilerCare cover (see terms and conditions below)

Peace of mind
Cover for your mains gas domestic gas boiler (any age), as well as standard radiators, controls and thermostats

Fixed rates
Guaranteed no energy price rises until your tariff ends
BUDGET DIRECT RULES

To pay using our Budget Direct Debit plan we first need to agree a fixed amount to cover your energy costs.

HOW WE CALCULATE YOUR DIRECT DEBIT

We estimate how much you’ll spend on your energy over the coming year based on information we have in our records, such as your previous energy usage and your type of property. When it’s time for your Direct Debit review, we also take into account any balance on your account. We then divide this annual cost into 12 monthly payments, which are spread equally across the year. This means that you won’t end up paying more in winter or less in summer – just the same amount all year round.

HOW BUDGET DIRECT DEBIT REVIEWS WORK

We review your Direct Debit every 12 months. We might carry out more frequent reviews, for example if we receive a meter reading, but this isn’t guaranteed. Unless we decide that it’s necessary to do so, we won’t alter the amount you pay by Direct Debit at the time you make any extra ‘one-off’ payments or when you change your tariff, but at each review we will take account of one-off payments you have made and changes to your tariff rate.

WHY YOUR DIRECT DEBIT AMOUNT MIGHT CHANGE

After we’ve completed the annual review, if your Direct Debit needs to increase or reduce to cover your estimated annual energy cost, we’ll let you know and make the necessary changes. To avoid any uncertainty that your Direct Debit amount might change, we’ll also check your regular payment amount to make sure it’s set correctly and that you’re paying for what you use.

Terms and Conditions

DEFINITIONS

‘charges’ – our charges for supplying energy, including any Green Deal charges which apply.

If we don’t pay as agreed, your charges may change. Please see clauses 4.2, 4.3 and 4.4 for details.

‘distributor’ – the companies licensed to deliver energy to your premises.

‘end date’ – the date your tariff ends, which is shown in your Tariff Information Label.

‘energy’ – electricity or gas, or both, and all related services.

‘excisions’ – the conditions set out in Standard Licence Condition 14A.2 of our gas and electricity supply licence. For example, these include:

- if your previous supplier objects to transferring the supply.
- we don’t have the information needed despite taking reasonable steps to get it; or
- the supply transfer is prevented by any other circumstance outside of our control where we’ve taken reasonable steps to deal with the problem.

‘Green Deal charges’ – the charges for energy-efficiency measures installed at your premises that we must collect through energy bills in line with the Government scheme known as ‘Green Deal’.

‘metering equipment’ – the meter equipment your premises, like key cards or in-home display devices.

‘payment method’ – payment by either direct debit, cash or cheque, pay as you go or any other method we determine.

‘premises’ – any part of any land, building or structure you’ve asked us to supply energy to.

‘registered supplier’ – the supplier registered with the local metering point administration service or metering point registration service who is responsible for supplying energy to your premises.

‘supply start date’ – for each fuel, the date from when we become the registered supplier for your premises.

‘supply transfer’ – transferring responsibility for supplying energy to your premises from another supplier to us, so we can become the registered supplier.


‘Property’ – the house you live in and is used for domestic purposes only.

‘Provider’ – Collinson Insurance Services Limited, company number 00738979 on behalf of the Insurer.

‘Insurer’ – Astranka Insurance Limited.

‘You’ – the policy holder and EDF customer.

‘Cover’ – insurance as detailed in your policy document from the Provider.

‘Easy Online+BoilerCare 6 months free’ - The tariff that you’ve agreed to be supplied on.

Tariff Feature Terms

The following terms (A-H) relate specifically to the BoilerCare cover included in the Easy Online+BoilerCare 6 months free tariff for the annual policy provided by Collinson.

A. To be eligible for BoilerCare as part of this tariff, you must:

- be the owner-occupier of the property supplied by EDF, and responsible for paying the bills at that address

- transfer the transfer of both fuels onto the Easy Online+BoilerCare 6 months free tariff must be complete

agree to pay all charges due under the energy and insurance contracts by Direct Debit before you complete your purchase.

have a domestic boiler powered by mains gas

B. You’ll get full details of your BoilerCare cover from Collinson within 30 days of the switch to your new EDF tariff being completed.

C. Your 6 months’ free cover will begin once your 14-day cooling-off period has passed, and EDF is supplying your electricity and gas on the Easy Online+BoilerCare 6 months free tariff.

D. Collinson will set up a Direct Debit for you to pay for the second six months of your annual cover (you’ll pay £100.00 per month during the last six months of your policy). Payments will show on your bank statement as “Collinson Insurance Services Limited” or “CISL”.

E. You can end your Easy Online+BoilerCare 6 months free tariff at any time by giving us notice. This will not affect your insurance contract with Collinson.

F. If you notify us prior to the tariff end-date that you no longer live at the property in question, you can take your Easy Online+BoilerCare 6 months free tariff to your new home. You will remain covered by your BoilerCare policy if you notify us of your move within 30 days of it happening – and continue to meet the eligibility criteria.

G. If you’re not satisfied with your insurance policy, you may cancel it within 14 days of receiving your policy documents from Collinson. If you wish to cancel your policy, please contact Collinson Customer Services on 0345 757 3764.

H. EDF Energy Customers Ltd is an Appointed Representative of Collinson Insurance Services Limited, which is authorised and regulated by the Financial Conduct Authority.

For any questions relating to your BoilerCare cover, call Collinson on 0345 757 3764. To make a claim, call Collinson on 01444 442 668.

1. Introduction

1.1 This is a contract for us to supply energy to you. By entering into it you agree to keep to its terms. Please read it carefully so you understand your responsibilities. The standards we must meet in supplying energy to you, and the compensation arrangements that apply if we fail to meet these, are set out in the Standards of Performance booklet.

1.2 You are responsible for making sure your premises are connected to all relevant distributors’ networks. If they’re not currently connected, please contact our live chat team by visiting edfenergy.com/myaccount.

1.3 Our responsibility to supply your premises (and your responsibility to pay for the supply) begins on the supply start date. From this date and for as long as we’re the registered supplier, all energy that passes through your meter or which is supplied to the premises will be treated as being supplied under this contract, even if you have a contract with any other person.

1.4 This contract continues until it is ended in line with Clause 7. After this time, if you want to receive a further supply, you will need to enter into a new contract with us. Any supply made during any period where there is no contract between us will be governed by our ‘deemed terms of supply’ published under the Gas Act 1986 and Electricity Act 1989.

1.5 If you’re a new customer we do not currently supply, we’ll need to ask for a supply transfer. This will be completed within 21 days after we have given your previous supplier notice, unless:

(a) you tell us to do otherwise; or

(b) one or more of the conditions set out in Standard Licence Condition 14A.2 of our gas or electricity supply licence (known as the ‘exceptions’) applies (in which case we’ll contact you to deal with the issue as soon as possible).

2. Access

2.1 You agree to give us, our contractors or any person we tell you about, safe, full, free and unrestricted access to your premises and all metering equipment and other fittings used in connection with supplying your premises. If obstructions prevent access, you must remove them and pay any costs involved. We may also charge you if you don’t let us know at least
4. Changes to terms

4.1 If you choose to switch to another tariff, we can extend your current Easy Online+BoilerCare 6 months free tariff in order to ensure that your new tariff takes place (a ‘tariff extension’). We won’t apply a tariff extension if you have outstanding charges of 28 days or more on your energy account.

4.2 If you try to change your meter type but have outstanding charges on your energy account, we may contact your new supplier to tell them that we plan to prevent the transfer of supply and ask them to refuse to give you the supply.

4.3 If you pay those outstanding charges within 30 working days of our notice objecting to your transfer, you can transfer supplier and we won’t charge you any costs connected with the transfer period.

5. Billing

5.1 We will give you a bill at least once a year, but we may send you a bill or statement at any time, as long as the change is not to your disadvantage. Any changes we make will be published on our website.

5.2 You should call us if you are not sure if your metering equipment is appropriate.

5.3 Any customer who has signed up to be supplied by EDF on the Easy Online+BoilerCare 6 months free tariff, and has agreed to transfer of bank details to EDF on the Easy Online+BoilerCare 6 months free then we may charge you.

6. Changes to your account

6.1 You agree to pay all charges due under this contract, and pay for your energy by Direct Debit.

6.2 We can charge you any reasonable costs and expenses we incur in connection with your responsibilities to us. This includes any reasonable costs connected with distributors’ services, recovering money you owe, and disconnecting or reconnecting any metering equipment.

6.3 You can ask for up-to-date information on our tariffs and charges which apply, and any other charges we might make, by phoning our live chat team by visiting edfenergy.com/myaccount or visit edfenergy.com/ additional charges

7. Security deposit

7.1 If you fail to pay by Direct Debit, we will transfer you to our deemed contract scheme, and will be charged our deemed rate card.

8. Your right to change terms

8.1 You are responsible for all pipes, equipment, wires and conduits on your side of the meter. If you have a ‘smart meter’ that we can read without coming to your premises, you have done that:

9. Right to cancel

9.1 You can cancel this contract by giving us 48 hours’ notice if access won’t be available at the time of your inspection at your premises, we may charge you.

10.3 If you have a ‘smart meter’ that we can read without coming to your premises, you have done that:

11.4 If you or we end this contract and we continue to be your registered supplier, you may move to our deemed contract scheme, which has different prices and terms and conditions. These are available at edfenergy.com/sites/S05_deemed_rate_card.pdf. If this happens, or if you change your contract under clause 4.3, you will have no longer benefit from features such as any fixed-price period.

12.3 We reserve the right to make changes to the tariff at any time (provided that we may choose not to schedule changes affecting those with a prepayment meter or if it is otherwise not reasonable), ask you for a reasonable deposit (or other form of security) towards the charges (a ‘security deposit’). If you don’t provide this, we may give you notice to end this contract in line with clause 7. If you do not need us no longer needed, we may use it to pay off any debt you owe us.

13.1 In the case of a customer who has signed up to be supplied by EDF under a deemed contract scheme, and you agree to this. You may also have to pay costs associated with changing your meter. We will explain any changes to your charges and any extra costs to you at the time.

14.5 You are allowed to change any of the following terms at any time:

15.1A Because we are only permitted to bill you for energy in accordance with clause 5.1, it is very important that we receive accurate and up to date information about your energy use at least once per year, and so you must:

16.4 We may at any time (except if you are supplied through a prepayment meter or if it is otherwise not reasonable), ask you for a reasonable deposit (or other form of security) towards the charges (a security deposit). If you don’t provide this, we may give you notice to end this contract in line with clause 7. If you don’t need us any longer, we may make use of it to pay off any debt you owe us.

17.1 You agree to pay all charges due under this contract, and you agree to this. You may also have to pay costs associated with changing your meter. We will explain any changes to your charges and any extra costs to you at the time.

18.5 You are allowed to change any of the following terms at any time:

19.2 You are allowed to change any of the following terms at any time, as long as the change is not to your disadvantage. Any changes we make will be published on our website.
(b) if you have a smart meter, allowing us to use it to take regular meter readings from you;  
(c) tell us if you have moved into a new premises and are taking over the debt;  
(d) make sure you have arranged to pay us;  
(e) let us know if you are not receiving bills at least once a year;  
(f) tell us if you think there is a problem with your meter;  
(g) if you have a prepayment meter, making sure you only use the key or card we have issued to you to top it up;  
(h) if you are not able to take any of the steps set out above, contacting us to agree alternative arrangements and then complying with those.  
Where you have opted for electronic communications, this is a requirement of the product you have selected, it is your responsibility to provide us with an accurate email address, and to let us know if this needs to be updated. By entering this contract you acknowledge and agree that failing to take one of the actions listed in this clause will obstruct us in trying to correctly charge you for the energy you use, and you agree that doing so would be manifestly unreasonable. Where we don’t have an up to date meter reading we will bill you based on an estimated reading using the information that we have available about your property, however to help us to improve the accuracy of your bills please provide us with an up to date and accurate meter reading at least once per year.

5.2 We have the right to estimate your usage if we don’t have all the information we need (including the energy you have used during any period) to work out the charges you owe us. We’ll estimate using information we have about the energy used at the premises to account adjustments to reflect seasonal changes in use and previous meter readings, or the characteristics of your home and household energy use, or price changes.

5.3 If your meter is not read immediately before the supply start date, or we reasonably believe that the reading we have is not accurate, we may estimate the amount of energy supplied during the period beginning with the supply start date and ending with either:  
(a) the date the meter is first correctly read after the date we start supplying you; or  
(b) the date your contract with us ends; whichever is later.

6. Payment

6.1 You must pay your bill by the due date on the bill (or if a due date is not given within 14 calendar days of the bill date) using the payment method we have agreed with you.

6.2 If you have a debt which is still not paid after 28 days or if you fail to keep to any payment method we have agreed with you, we will treat this as you giving us notice to end our contract with us under clause 7.1.

6.3 We have the right to use or transfer any debts or credits that we have on your energy account:  
(a) with a previous supplier to us;  
(b) with us to a new supplier; or  
(c) for any accounts you have with us to pay off any debt you owe us or our group companies.

6.4 If you agree that your energy bill is determined by Green Deal charges apply, we’ll collect these from you through your bill or statement. You must pay Green Deal charges using the same payment method as you pay for your energy. You cannot choose a different method.

6.5 If you owe us any outstanding charges, and you send us all the steps set out above, we will treat this as you giving us notice to end our contract with us under clause 7.1.

6.6 Whenever we review your Direct Debit, we’ll estimate the cost of the energy you will use (your ‘estimated annual energy cost’) up to the date of the next annual Direct Debit Review date. This will be based on your past energy use, current prices, and any debt or credit on your account. If your Direct Debit needs to change by more than a specified (set) percentage to cover your estimated yearly energy cost, we’ll let you know the changes. To avoid changing your payments too often, we won’t adjust your Direct Debit if it would result in a change of less than the specified (set) percentage.

6.7 If, on the day we send you the information that your account is in credit or in debit, we’ll usually update your monthly payment amount to spread the balance over your next 12 months. If your account with us is in debit by more than our specified debt amount’ we’ll let you know and take the amount of the debt from your bank account.

6.8 If you do not pay our bills in the way we’ve agreed, we can ask you to pay by another method and this may increase the price you pay for your energy (see clause 3.1). If you agree to these payment terms. (You can find our current specified (set) percentage and specified debt amount, together with how we inform you on paying by Direct Debit, on our website at edfenergy.com/directdebit).

6.9 Apart from where you or we change the way you pay your bill, you must pay us for any energy, and all outstanding charges for your debt you owe us or our group companies.

6.10 If we agree a payment method with you, you must continue to use that payment method to pay the charges. If you fail to do so, we will write to you, explaining what has happened and giving you a date when you need to re-start your Direct Debit. If you don’t do so by this time, we can move you onto the cash/cheque prices for your current tariff or you can find the current cash/cheque prices for your current tariff by viewing the relevant tariff information label at edfenergy.com/tariff, or by calling us.

6.11 If you do not pay our bills in the way we’ve agreed, we can ask you to pay by another method and this may increase the price you pay for your energy (see clause 3.1). If you agree to these payment terms.

6.12 We have the right to charge you interest if you are late paying any charge that may become due in full.

6.13 If you fail to do so, we will write to you, explaining what has happened and giving you a date when you need to re-start your Direct Debit. If you don’t do so by this time, we can move you onto the cash/cheque prices for your current tariff or you can find the current cash/cheque prices for your current tariff by viewing the relevant tariff information label at edfenergy.com/tariff, or by calling us.

6.14 If you don’t pay your bills in the way we’ve agreed, we can ask you to pay by another method and this may increase the price you pay for your energy (see clause 3.1). If you agree to these payment terms.

7. Ending your contract

7.1 From the day after signing up with us, you have 14 days to change your mind and cancel this contract without giving us any reason. After you receive notice, we will have two working days to cancel the contract.

7.2 If you use your right under clause 4.5(c) and we are not already the registered supplier for your new premises, our responsibilities to you under this contract will be suspended from the date you leave your old premises until the date that the registered supplier of your new premises. The contract will stay in place while it is suspended, and you will still be responsible for paying for energy used at your old premises up until a new person takes over that responsibility.

7.3 We can end our arrangements with you under this contract by giving you written notice to this effect if you are acting under clause 7.6 (in which case, we do not need to give you any notice).

7.4 We are entitled to end this contract immediately in any of the following circumstances:  
(a) You do not keep to any of its terms.  
(b) You no longer own, rent or use the premises.  
(c) You have any form of bankruptcy or insolvency proceedings brought against you.  
(d) We reasonably believe that you have stolen energy or deliberately interfered with any metering equipment.  
(e) There is a risk of danger to you or others if we continue the supply.

7.5 We can end our arrangements with you under this contract by giving you written notice to this effect if:  
(f) Circumstances beyond our reasonable control mean we are not able to carry out our duties under this contract (for example, anything any other energy supplier, distributor, or other person does or fails to do).  
(g) We are no longer licensed as an energy supplier or are asked to stop supplying you by Ofgem or another industry regulator.

7.6 We will pay by Direct Debit, we have this right even if you don’t have a debt on your account.

7.7 If Ofgem issues a direction to another supplier telling them to take over the supply to your premises, including in circumstances where Ofgem has decided that there has been an event, or a situation has arisen, which means it is necessary to take over our supply licence, and has decided to do so.

7.8 If we’re entitled to prevent energy being supplied to you under the contract (including disconnecting your premises), you agree to let us (and our agents) into your premises at all reasonable times to do this.

7.9 Ending your contract will not affect any rights and responsibilities you or we had before the contract ended, or which are due to come into force under that contract or to continue after the date it ended.

7.10 In advance of the tariff end date we’ll write to remind you that your Easy Online+BoilerCare 6 months free tariff is ending. You can then:  
(a) switch to one of our other tariffs; or  
(b) switch to another supplier (as long as they formally let us know within 20 working days of the end date that they will become your registered supplier within a reasonable period, we’ll let you stay on your Easy Online+BoilerCare 6 months free tariff prices until the end date that they will become your registered supplier. If we continue to be your registered supplier within a reasonable period, we’ll let you stay on your Easy Online+BoilerCare 6 months free tariff prices until the end date that they will become your registered supplier).  
(c) if you don’t do (a) or (b), we’ll arrange for your energy accounts to be automatically transferred on the end date to the most appropriate standard variable or fixed tariff available at the time based on your current type of meter and payment method. We’ll include the prices for this tariff when we write to you.

7.11 You can end this contract at any time by giving us notice however you may need to pay an exit fee of £30 per fuel if this contract is ended more than 49 days before the end date that they will become your registered supplier within a reasonable period, we’ll let you stay on your Easy Online+BoilerCare 6 months free tariff prices until the end date that they will become your registered supplier. If we continue to be your registered supplier within a reasonable period, we’ll let you stay on your Easy Online+BoilerCare 6 months free tariff prices until the end date that they will become your registered supplier).  
(c) if you don’t do (a) or (b), we’ll arrange for your energy accounts to be automatically transferred on the end date to the most appropriate standard variable or fixed tariff available at the time based on your current type of meter and payment method. We’ll include the prices for this tariff when we write to you.

7.12 In advance of the tariff end date we’ll write to remind you that your Easy Online+BoilerCare 6 months free tariff is ending. You can then:  
(a) switch to one of our other tariffs; or  
(b) switch to another supplier (as long as they formally let us know within 20 working days of the end date that they will become your registered supplier within a reasonable period, we’ll let you stay on your Easy Online+BoilerCare 6 months free tariff prices until the end date that they will become your registered supplier. If we continue to be your registered supplier within a reasonable period, we’ll let you stay on your Easy Online+BoilerCare 6 months free tariff prices until the end date that they will become your registered supplier).  
(c) if you don’t do (a) or (b), we’ll arrange for your energy accounts to be automatically transferred on the end date to the most appropriate standard variable or fixed tariff available at the time based on your current type of meter and payment method. We’ll include the prices for this tariff when we write to you.

8. Limits to our legal responsibilities

8.1 We are only legally responsible as set out in these terms and conditions. We have no other duty or legal responsibility to you, and all responsibilities, guarantees and any other conditions implied by law or otherwise will not apply, as far as this is allowed by law.
8.2 We will not be legally responsible to you for any event or circumstance beyond our reasonable control.

8.3 We are not legally responsible to you in any way for any indirect or direct loss of income, business or profits, or for any other loss or damage that could not reasonably have been expected at the time we entered into this contract, other than that caused by us acting fraudulently. Also, we will not be legally responsible to you for any loss you suffer as a result of your responsibilities to any other person (however this is caused).

8.4 If we are legally responsible to you under these terms, except as set out in clause 8.5 below, the maximum amount we will accept responsibility for is £10,000 for all incidents that lead to loss or damage (however it happens).

8.5 Nothing in these terms will exclude our legal responsibility for death or personal injury caused by our negligence or legal responsibility resulting from us failing to carry out our legal duty under Part 1 of the Consumer Protection Act 1987 or for fraud.

8.6 This clause applies even after this contract has ended. As far as it excludes or limits our legal responsibility, it takes priority over any other contract term.

9. Other conditions that apply

9.1 We can transfer all or any of our rights and legal responsibilities under your contract without your permission by giving you written notice (unless we are acting under clause 7.6, in which case we do not need to give you any notice).

9.2 Your rights and duties under this contract apply only to you and cannot be transferred to any other person without our written permission.

9.3 If we don’t enforce any part of this contract at any time, this will not stop us from doing so in the future.

9.4 To help us improve quality, we may monitor and record calls that you or we make in relation to your account. You can contact the Complaints Resolution Team by calling 0333 200 5101 (8am to 5pm, Monday to Friday). If you’re not satisfied with the way we’ve handled things after contacting us there are other options you can take. You can contact the Complaints Resolution Team by calling 0333 200 5101 (8am to 5pm, Monday to Friday). If you’re not satisfied with the way we’ve handled things after contacting us there are other options you can take.

10. Making a complaint

10.1 If we’ve let you down in any way, we want to put it right quickly. It’s always best to get in touch with us first on 0333 200 5100 (Monday to Friday from 8am to 8pm) and Saturday 8am to 2pm) email customer.correspondence@EDFEnergy.com or write to FREEPOST EDF - PLYMOUTH Details of our complaint handling procedure can be obtained at edfenergy.com/makingacomplaint. If you’re not satisfied with the way we’ve handled things after contacting us there are other options you can take.

11. National terms of connection – electricity

11.1 Your supplier is acting on behalf of your network operator to make an agreement with you. The agreement is that you and your network operator both accept the National Terms of Connection (NTC) and agree to keep to its conditions. This will happen from the time that you enter into this contract and it affects your legal rights. The NTC is a legal agreement. It sets out rights and duties in relation to the connection at which your network operator delivers electricity to, or accepts electricity from, your home or business. In the case of some non-domestic sites, as further described in the NTC, the NTC provide for the continuing application of site-specific connection terms agreed with a previous owner or occupier of the site. Your network operator will be able to tell you whether or not site-specific connection terms exist. If you want to know the identity of your network operator, or want a copy of the NTC or have any questions about it, please write to: Energy Networks Association, 1st Floor, 4 More London Riverside, London, SE1 2AU: phone 0207 706 5137, or see the website at www.connectionterms.co.uk.

11.2 You accept that if we also provide you with gas under this contract, we have entered into an arrangement with your gas shipper in order to provide you with a gas supply. If your gas shipper suspends your supply for a period of time because of a gas shortage, we will pass on any compensation payment due to you as soon as possible after we receive the payments from the gas shipper.

12. Supply characteristics - electricity

As required by law, the electricity delivered to your premises through the distribution system will be supplied: (a) if you have a single-phase supply, normally at 230 volts declared alternating voltage, with an allowed range of voltage variation from plus 10% to minus 6%; (b) if you have a three-phase supply, normally at 400 volts nominal alternating voltage, with an allowed range of voltage variation from plus 10% to minus 6%; and at either of the above voltages at a frequency of 50 hertz, with a permitted nominal variation of plus or minus 1%.

13. Information policy

13.1 We respect your privacy and are committed to providing you with a clear understanding of how we use your data. To find out about the ways in which we protect and use your data, please visit our Privacy Notice and Policy at edfenergy.com/privacy. If you’d like a hard copy of the privacy policy you can contact us on 0333 200 5100 and we’ll post it to you.
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:
Collinson Insurance Services Limited,
Hyefield House, 36 Hagley Road, Halesowen, West Midlands, B63 4RH
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 Astrenska Insurance Limited. 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 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:

By telephone
0345 900 7832

By email:
customerrelations@collinsonservice.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.

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

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.
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:
  - venting radiators, turning the boiler off
  - lighting pilot lights and changing time switches
  - 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:
  - redecorating Your Home.
  - restoring the building to its original condition.
  - replacing ceilings, flooring, plaster, tiles or carpets
- Any claim when Your Home has been left unoccupied for 60 days or more at one time
- Any claims relating to Underfloor Heating
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

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 0345 757 3764, or by emailing edfenergy@collinsonservice.com

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

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

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

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

Claim Notification
In the event of a Home Emergency, please phone 01444 442668. We will then advise you how to proceed and protect your property.

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

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

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


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

Financial Services Compensation Scheme
We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if we are not able to meet our obligations. For more details please visit the FSCS website at www.fscs.org.uk.
Welcome to your EDF Boilercare Cover
Thank you for taking out EDF 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 0345 757 3764.

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.

Collinson Insurance Services Limited 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 0345 757 3764.

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

YOUR POLICY CERTIFICATE SHOWS WHICH SECTIONS YOU ARE COVERED FOR.

If you want to cancel your policy within the cooling-off period, please call us on 0345 757 3764 or email us at edfenergy@collinsonservice.com

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 is part of our approved network.

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:
• 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.

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 start date and 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 means Collinson Insurance Services Limited acting on behalf of your insurer.

You/Your means the policyholder named on the certificate and members of their household normally living with them.

Collinson Insurance Services Limited, 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 your boiler.

This is an emergency assistance policy that protects homeowners from heating emergencies in their home. 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; payment 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 The Collinson Group, contractors, investigators, crime prevention organisations, debt collection agencies, claims management organisations and our sub-contractors 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.

The personal information we have collected from you will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. Further details of how your information will be used by us and these fraud prevention agencies and databases, and your data protection rights, can be found by visiting www.cifas.org.uk/fpn and www.insurancefraudbureau.org/privacy-policy

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, Collinson Insurance Services Limited, 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.

**Your insurer**

The insurer of this policy is Astrenska Insurance Limited. 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. Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Number 202846. You can check this on the FCA’s register by visiting the website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

**The law that applies to this policy**

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

**Cancelling and renewing your policy**

**Your right to cancel – cooling off period**

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

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

whichever is later.

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

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

**How to cancel your policy**

If you want to cancel your policy, please call us on 0345 757 3764, email us at edfenergy@collinsonservice.com or write to us.

If you are cancelling your policy after the 14-day cooling off period, and you have paid your full annual premium, we will only charge you for the cover we have provided you. In the event you have made a claim no refund will be given.

If you are cancelling your policy after the 14-day cooling off period, and you pay by monthly direct debit instalments you will only be charged for the cover we have provided you. In the event you have made a claim any outstanding balance of the full annual premium will become due at the point of cancellation.

**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 agreed premium.
- because you are no longer eligible for cover.

If we are cancelling your policy and you have paid your full annual premium, we will only charge you for the cover we have provided you. In the event you have made a claim no refund will be given.

If we are cancelling your policy and you pay by monthly direct debit instalments you will only be charged for the cover we have provided you. In the event you have made a claim any outstanding balance of the full annual premium will become due at the point of cancellation.

**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. Please contact the Customer Services on 0345 757 3764 to discuss your options.

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

**When we receive your complaint:**

1. if we cannot deal with your complaint by the end of the next working day, we will write to you to confirm that we have received it.
2. we will always deal with your complaint as quickly as we can. However, if we have not been able answer your complaint within 28 days of receiving it, we will write to you with an update and tell you when we aim to send you a full response.
3. We will 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, nonstandard 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
Please also refer to the Section “What to do if you need to make a claim”.
When you call, 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.
Any repair is only expected to result in a temporary fix and other faults paid us will be given.

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). 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.

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 the excess shown in your certificate before we can arrange this, so please make sure you have a valid debit or credit card available when you call us. 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 approved contractor arrives at your home at the agreed appointment time, you will be charged £20 plus VAT.

What to do if you smell gas
SUSPECTED GAS LEAKS MUST ALWAYS BE REPORTED TO NATIONAL GAS EMERGENCY SERVICE ON 0800 111 999.

General conditions
1. You must answer all questions about this policy honestly and fully at all times. You must also tell us straight away if anything that you have already told us changes. For example, you must tell us if you move home or buy a new boiler. If you do not tell us, your policy may be cancelled and any claim you make may not be paid.
2. You must 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. 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;

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 repeated claims if work recommended by our approved contractor to stop further claims 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 work where a specialist contractor is needed, or where it would not be safe for our approved contractor to repair your home. For example, where asbestos is present, or during bad weather.

19. Any losses that are not listed under the heading “What is covered”. For example, loss of earnings because of a claim under this policy.

20. Any failure or damage caused by fire, lightning, explosion, storm, flood, earthquake, or collision.

21. Energy management systems and their controls (e.g. systems that monitor the amount of electricity or gas that you use).

22. The repair or replacement of parts that are covered by a supplier’s guarantee or warranty.

23. Any claim caused by a design defect or design fault.

24. 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.

25. Deliberate, reckless, malicious or criminal acts.

26. Any loss or damage that occurred prior to inception.

27. Any loss or reduction in value of the insured property following repair, reinstatement or replacement.

28. 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.

29. An emergency or breakdown relating to underfloor heating.