

# BoilerCare – Boiler Breakdown Insurance

## Insurance Product Information Document

Company: Financial & Legal Insurance Company Ltd

Product: BoilerCare

This policy is underwritten by Financial & Legal Insurance Company Ltd who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, UK financial services No: 202915. Registered in England & Wales company No: 03034220. Registered office: 1 Lakeside Cheadle Royal Business Park, Cheadle, Cheshire, SK8 3GW.

This document provides a summary of the key information relating to our BoilerCare - Boiler Breakdown Insurance Policies. The full terms and conditions of the cover and other important information are included in the policy documentation.

### What is this type of insurance?

Depending on your chosen option, the policy is designed to provide for: -

1. Repair costs incurred as a result of the breakdown of your boiler, subject to the policy limits.
2. Repair costs incurred as a result of the breakdown of your central heating, subject to the policy limits.



### What is insured?

**Standard Policy** – Boiler and Controls

- ✓ The breakdown of your boiler.

**Premium Policy** – Boiler, Controls and Central Heating:

Everything in Standard Policy plus:

- ✓ Central Heating breakdown.

**Diamond Policy** – Boiler, Controls, Central Heating & Service

Everything in Premium Policy plus:

- ✓ An annual boiler service.



### What is not insured?

#### General Exclusions

- ✗ Any call out or repairs within the first 30 days initial exclusion period.
- ✗ Any call out or repairs due to incidents which occur whilst your home is left unoccupied for a period of 30 days and over.
- ✗ Any applicable or chosen Excess.

#### Boiler Breakdown and Central Heating

- ✗ Any boiler with a system output exceeding 70kW and/or not purpose built for domestic use;
- ✗ Solar heating systems;
- ✗ Air conditioning systems;
- ✗ The breakdown of the boiler as a result of fire, explosion, flood, storm or lightning;
- ✗ Damage or breakdown due to sludge in the boiler, pipework, pumps, or radiators
- ✗ Any costs relating to the clearing of air-lock, the bleeding of radiators or the balancing of your central heating.
- ✗ Call-out in respect of the repair of, or remedial work on, or replacement of, defective parts or components of
- ✗ Oil fired or solid fuel systems;
- ✗ Liquid petroleum gas or propane operated systems;
- ✗ Open fires or warm air heating systems;
- ✗ Electrotech or Smarheat systems;
- ✗ Underfloor heating;
- ✗ Back Boilers.
- ✗ Costs of trace & access / making good.



### Are there any restrictions on cover?

- ! You must be the owner occupier of the home to be covered.
- ! Property must be a private residence with no commercial use
- ! Cover is 9am to 5pm Monday to Friday excluding public holidays

#### Standard Policy

- ! Annual Aggregate Claims limit £1,000.
- ! Any one claim £500 (or £350 if boiler is 7 years or older)
- ! Sub limit contribution for boilers beyond economic repair is £350 for boilers under 7 years old, £200 for boilers 7 years or older.

#### Premium Policy

- ! Annual Aggregate Claims limit £1,500.
- ! Any one claim £500 (or £350 if boiler is 7 years or older)
- ! Sub limit contribution for boilers beyond economic repair is £350 for boilers under 7 years old, £200 for boilers 7 years or older.

#### Diamond Policy

- ! Annual Aggregate Claims limit £1,500.
- ! Any one claim £500 (or £350 if boiler is 7 years or older)
- ! Sub limit contribution for boilers beyond economic repair is £350 for boilers under 7 years old, £200 7 years or older.



### Where am I covered?

- ✓ The Breakdown of any boiler or central heating must occur in your home at an address in the United Kingdom - for the purposes of this product: Great Britain, Northern Ireland, the Channel Islands and the Isle of Man. Cover is limited to private residential addresses only and is not provided for private properties used commercially (such as but not limited to holiday accommodation, rented properties or similar)



## What are my obligations?

- You must take reasonable care to answer all questions honestly and to the best of Your knowledge and if any information that You have provided to us changes before You take out Your insurance, during the life of the policy or at renewal, you must inform us of the change.
- You must notify the administrator as soon as possible of any change to the information you have provided to us, in particular any of the following:
  - change of address
  - if you or your family intend to use your home for any reason other than private residential purposes.
  - You must maintain your property in a state of good repair.
  - You must have your boiler serviced once a year.
  - If you intend to leave your home unoccupied when cold weather is normally expected or forecast, you must take reasonable precautions to prevent icing or frost damage, such as leaving the central heating on at a low setting.



## When and how do I pay?

You can pay your premium monthly or annually by either direct debit or credit card. The amount will be shown in your schedule.

Where a policy is paid in instalments and there is a claim which exceeds £350 within the first year of the policy (i.e. excluding renewals) then the remaining premium will be payable prior to repairing or replacing the item or making any cash settlement.



## When does the cover start and end?

The cover under this policy starts on the commencement date shown in your policy schedule. The cover ends on the expiry date shown in your policy Schedule. The duration of cover is 12 months.



## How do I cancel the contract?

- You can cancel your cover at any time.
- If you cancel within 14 days of receiving your full policy document, where you will be entitled to a full refund of the premium paid provided that the administrator has not been through the technical procedures to resolve a fault that you have reported and provided that you have not made a claim under your plan.
- You can also cancel your policy any time after the 14 day period and you will receive a refund, after deduction of a £25 administration fee, of the premium that relates to the unexpired portion of the Plan period provided that the administrator has not been through the technical procedures to resolve a fault that you have reported and provided that you have not made a claim under your plan and have not claimed the free boiler service
- If you cancel your policy after receiving our free boiler service, you will be charged £75 for the boiler service.
- To cancel your policy you will need to contact us as follows:

Cover-4-Less

Citibazse Suite 538, The Atrium, 1 Harefield Road, Uxbridge, UB8 1PH

Tel: 020 8589 0095

Email: [admin@cover-4-less.com](mailto:admin@cover-4-less.com)