

BoilerCare – Boiler Breakdown & Home Emergency Insurance



Insurance Product Information Document

Company: Cover-4-Less

Product: BoilerCare

This policy is administered by Cover4Less and arranged on behalf of Bastion Insurance Company Ltd. Cover4Less is a trading name of Maintenance Direct Insurance Services Ltd (registered in England, company registration number 03152770) who are authorised and regulated by the Financial Conduct Authority (FCA) under registration number 707133. Registered office: Unit 3 Chapel Court, 126 Church Road, Hayes, UB3 2LW. Bastion is authorised and regulated by the Malta Financial Service Authority under Authorisation number C37545 and is permitted to conduct business in the United Kingdom under Financial Conduct Authority reference 446703

This document provides a summary of the key information relating to our BoilerCare - Boiler Breakdown and Home Emergency 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.
3. Emergency assistance in restoring main services and / or making your home safe, secure and habitable after a sudden and unexpected event involving your home which exposes people to a risk to their health or necessitates immediate remedial action to render your home safe or secure and to avoid further damage.



What is insured?

Basic Policy – Boiler and Controls

- ✓ The breakdown of your boiler.

Standard Policy – Boiler, Controls and Central Heating:

Everything in Basic Policy plus

- ✓ Home Emergency cover relating to central heating failure.

Premium Policy

Everything in Standard Policy plus:

- ✓ An annual boiler service.

Diamond Policy

Everything in Premium Policy plus:

- ✓ Home Emergency cover relating to leaking pipes.
- ✓ Home Emergency cover relating to blocked drains.
- ✓ Home Emergency cover relating to complete failure of gas or electricity
- ✓ Home Emergency relating to broken glass in any window of your home.
- ✓ Pest Contamination – covering extermination and control of rats, mice, wasps and hornets.
- ✓ Loss of Keys – covering replacement lock and key if you are accidentally locked out or if your keys are lost or stolen.
- ✓ Hotel Accommodation for you and your immediate family, in the event that following a home emergency event your home is unfit for occupation.



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 Smartheat systems;
- ✗ Underfloor heating;
- ✗ Back Boilers.

Water Supply, Pipes and Plumbing

- ✗ Lead pipes.
- ✗ Any section of a shared water supply pipe for which you do not have sole responsibility.
- ✗ The replacement of steel or asbestos water tanks, immersion heaters, water pressure pumps, radiators, shower units, steel pipes, heated towel rails.

Drainage

- ✗ Any section of a shared water supply pipe for which you do not have sole responsibility.

Internal Domestic Gas Supply

- ✗ Leakage of gas from a gas appliance itself.



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.

Basic Policy

- ! Annual Aggregate Claims limit £1,500.
- ! Any one claim £650 (or £500 if boiler is 7 years or older)
- ! Sub limit contribution for boilers beyond economic repair is £450 for boilers under 7 years old, £250 for boilers 7 years or older.

Standard Policy

- ! Annual Aggregate Claims limit £2,250.
- ! Any one claim £750 (or £500 if boiler is 7 years or older)
- ! Sub limit contribution for boilers beyond economic repair is £550 for boilers under 7 years old, £275 for boilers 7 years or older.

Premium Policy

- ! Annual Aggregate Claims limit £3000.
- ! Any one claim £1,000 (or £500 if boiler is 7 years or older)
- ! Sub limit contribution for boilers beyond economic repair is £750 for boilers under 7 years old, £300 for boilers 7 years or older.

Diamond Policy

- ! Annual Aggregate Claims limit £4,500.
- ! Any one claim £1,500 (or £500 if boiler is 7 years or older)
- ! Sub limit contribution for boilers beyond economic repair is £1000 for boilers under 7 years old, £350 7 years or older.
- ! Central Heating, Plumbing, Drains, Electricity and Gas failure: £1,000 any one claim.
- ! Windows, Pest Contamination, Hotel Accommodation, Loss of Keys: £500 any one claim.



What is not insured?.....cont

Internal Electrics

- x The cost of replacing the main user control board or any electrical fittings other than defective sockets or switches.
- x Any electrical failure at your property caused by external, coastal, or river flooding.

Windows

- x Breakage or cracking of glass in any window caused by you or any member of your family, or caused by persons acting maliciously unless reported to the police.

Pest Contamination

- x Infestation by pests other than rats, mice, wasps or hornets.
- x Any infestation caused by your failure to take reasonable hygiene measures.

Loss of Keys

- x Replacement of the keys to your home if the keys have been stolen and you have not reported the theft to the police.

Hotel Costs

- x Reimbursement for more than 3 overnight stays.



Where am I covered?

- ✓ The Breakdown of any boiler and any home emergency situations 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.



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

Unit 3 Chapel Court

126 Church Road, Hayes, UB3 2LW

Tel: 0345 388 0488

Email: admin@cover-4-less.com