

# **BoilerCare Boiler Breakdown Insurance**



**Cover-4-Less**
















--- Premium Cover | Premium Service ---

**020 8589 0095**

**[www.cover-4-less.com](http://www.cover-4-less.com)**

**Policy Booklet**

# CONTENTS

	INTRODUCTION.....	2
	DEFINITIONS .....	2
	POLICY PERIOD.....	4
	YOUR RESPONSE TO QUESTIONS.....	4
	COOLING OFF PERIOD AND CANCELLATION .....	5
	TABLE OF LIMITS, SUB-LIMITS & EXCESS.....	6
	INSURED SECTIONS.....	6
	GENERAL EXCLUSIONS .....	7
	GENERAL CONDCTIONS .....	9
	HOW TO MAKE A CLAIM.....	10
	PRIVACY, DATA PROTECTION & MARKETING.....	11
	CUSTOMER CARE & COMPLAINTS .....	12
	FINANCIAL SERVICES COMPENSATION SCHEME.....	13
	ALTERNATIVE TO INSURANCE .....	13
	APPENDIX A .....	14



## INTRODUCTION

This policy provides cover for any one of the following 3 options:

- **Standard** (Boiler and Controls only).
- **Premium** (Boiler and Controls plus Central Heating).
- **Diamond** (Boiler and Controls plus Central Heating and a free annual boiler service).

Your chosen option will be specified in the Schedule of insurance. Specific details for the different types of coverage are included in this policy booklet under the following insured sections:

Section	Applicable to Policy Type
1 - Boiler & Controls	All policy types
2 - Central Heating	Premium & Diamond

Coverage will only apply if the applicable **premium** for the option chosen has been paid. The applicable policy limits and the terms and conditions for each section will apply to the coverage option **you** have chosen.

BoilerCare Breakdown Insurance is underwritten by Financial & Legal Insurance Company Ltd (the **insurer**) and arranged and administered by Cover-4-Less (the **administrator**).

### About the Policy

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.

The policy does not provide emergency cover and is intended for **breakdown** cover only between 9am and 5pm Monday to Friday excluding public holidays.

### Eligibility

To be eligible for this product:-

1. **You** must be a **United Kingdom** resident.
2. **You** must be the owner occupier of the home to be covered.
3. The **property** must be a private residence with no commercial use.

### The Policy Booklet

This document is **your policy booklet**. It sets out the benefits, conditions and exclusions of **your boiler** insurance. It must be read together with the **schedule**. Please refer to the "**DEFINITIONS**" for the meaning of words in **bold print**.



## DEFINITIONS

### Administrator

Cover-4-Less is a trading name of Maintenance Direct Insurance Services Ltd who are Authorised & Regulated by The Financial Conduct Authority, financial services registration number: 707133. Registered In England No: 03152770. Registered office: Citibase Suite 538, The Atrium, 1 Harefield Rd, Uxbridge, UB8 1PH

Tel: 020 8589 0095

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

### Beyond Economic Repair

When the cost of repairing a **boiler** would exceed the **policy** limit for the **boiler** concerned. If in our opinion the **boiler** cannot be repaired economically, or if spare parts are not available, the applicable sub-limit contribution will be

applied – see “**APPENDIX A**” at the back of this booklet.

### **Boiler**

The domestic **boiler** contained in **your home** (excluding back boilers), fired by gas (excluding Liquid Petroleum Gas and propane) and with a total system output not exceeding 70 kW, including the isolation valve, thermostat, timer, temperature and pressure controls.

### **Breakdown**

Immediate functional stoppage necessitating repair or rectification before normal functioning can be resumed.

**Breakdown** must occur while **you** are covered by this insurance.

### **Call-out**

Attendance at **your property** by a **repairer** to rectify a **boiler** or **central heating breakdown**.

### **Central Heating**

The **central heating** system which includes the **boiler**, pump, motorized valve, radiator and radiator valves, hot water cylinder - including the thermostat, and central heating header / filler tank.

### **Claims Representative**

Cover-4-Less

Citibase Suite 538, The Atrium, 1 Harefield Rd, Uxbridge, UB8 1PH

Tel: 020 8589 0095

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

### **Excess**

The amount, shown in the **schedule**, that **you** will have to pay in the event of a claim. In the event of a claim any applicable excess not already paid will be deducted from any settlement for a valid claim.

### **Immediate Family**

**Your** domestic partner, child or children

and any other person permanently residing at **your** address and not paying commercial rent.

### **First Start Date**

The start date of **your** initial **policy**.

### **Geographical Limits**

The **United Kingdom**.

### **Home**

The private address in the **United Kingdom** where **you** permanently reside as shown in the **schedule** as **your home** address.

### **Initial Exclusion Period**

A period of 30 days from the **first start date** during which **you** are not covered for any **call outs**.

Where a claim is made in the **initial exclusion period**, no further claim can be made for this symptom or peril without proof the issue was resolved in the form of a verifiable repair receipt.

### **Insured / you / your**

The person named in the **schedule** as the “**Insured**”.

### **Insurer**

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.

These details can be checked on the financial services register at [www.fca.gov.uk](http://www.fca.gov.uk) or by contacting the Financial Conduct Authority on 0800 111 6768.

## Policy

This document and the **schedule** which together form the contract of insurance.

## Policy period

The period as specified in the **schedule** commencing on the **policy start date** with renewal thereafter as agreed between **you** and the **administrator**.

## Policy start date

The date entered in the **schedule**.  
The cover under this **policy** starts on the date shown in **your policy schedule**. The cover ends on the expiry date of **your policy schedule**.

## Premium

The amount specified in **your schedule**.  
The **premium you** have paid to **your policy administrator** for this **policy** includes the **insurer's** charge for covering the risk insured and their associated costs to which they are entitled which **you** irrevocably authorise **your policy administrator** to discharge to **your insurer** on **your** behalf. The balance of **premium** covering **your policy administrator's** costs and expenses for facilitating the provision of cover to **you**, shall be payable to and retained directly by **your policy administrator**.

## Property

The **home** and land within the boundary.

## Repairer

A person or company who is approved and authorised by the **claims representative** to attend a **boiler breakdown** covered by **your policy**.

## Schedule

The **schedule** contains **your** policy number and home address and should be read in conjunction with this document.

## United Kingdom

England, Northern Ireland, Scotland, Wales, Isle of Man and Channel Islands.

## We

The **insurer** and / or the **administrator** acting on behalf of the insurer.



## **POLICY PERIOD**

This **policy** will run for a maximum of 12 months. The date on which **your policy** commences is the date entered in the **schedule**.

**Your policy** will continue in force until the end of the **policy period**, provided that **your policy** is not cancelled in the meantime. **You** may then be offered renewal of **your policy** for another 12 months.

The **premium** instalments are payable by credit card, debit card or Direct Debit in accordance with the **premium** payment terms entered in the **schedule**.

If **you** require copies of correspondence from the **administrator** in connection with **your policy** please contact the **administrator**.



## **YOUR RESPONSE TO QUESTIONS**

**You** are under a legal duty to take care when answering questions at the beginning of **your initial policy** and at any renewal of the **policy**.

If **you** make a misrepresentation when answering questions asked at the beginning of **your initial policy period** and at any renewal of the **policy**, depending on the type of misrepresentation made, this could result in:

1. **Your** insurance contract being rendered void so that claims would

not be paid and there would be no cover.

2. The terms of **your** insurance contract may be amended.
3. A proportionate reduction in the amount of **your** claim settlement to take into account of any **premium** that would have been charged.

If the details in the **schedule** are in any way incorrect or **you** are in any doubt as to what needs to be disclosed, please contact the **administrator** immediately.



### COOLING OFF PERIOD AND CANCELLATION

**You** may cancel **your policy** at any time. To cancel **your policy** **you** need to contact the **administrator**.

1. If **you** cancel **your policy** within fourteen (14) days of **receiving your policy** document (the “Cooling Off Period”) provided that **you** have not made a claim, **you** will receive a full refund of the **premium** **you** have paid.
2. If **you** cancel **your policy** after the 14 day “Cooling Off Period” **you** will receive a refund, after deduction of an administration fee of £25.00, of the part of the **premium** that relates to the unexpired portion of the **policy period** for which **you** have paid **premium**, provided that **you** have not made a claim and provided that **you** have not had the free annual boiler service.

If **you** cancel **your policy** after receiving our free boiler service, **you** will be charged £75 for the boiler service.

If **you** pay the **premium** for **your plan** on a monthly basis (either by Direct Debit or as a recurring transaction on **your** credit or

debit card), **you** must contact the **administrator** before cancelling **your** chosen payment method. If the **administrator** has been through the technical procedures to resolve a fault that **you** have reported or **you** have made a claim under **your plan** that involves any onsite repair or replacement, **you** will need to pay the remaining **premiums** up to the renewal date before **you** cancel **your plan**.

The **administrator** or the **insurer** may cancel **your plan** for non-payment of **premium**, **your** failure to comply with the conditions of **your plan**, a fraudulent claim made by **you** or on **your** behalf or the use of fraudulent means to obtain any benefit under **your policy** by giving **you** 14 days’ notice in writing to **your** last known address.

No **premium** will be refunded if **your policy** is cancelled due to fraud.

The effective date of cancellation will be immediately after the 14 day notice period unless the **administrator** states otherwise in their written notice or **you** comply with any requirements stipulated by the **administrator** in their written notice as conditions for **your policy** remaining in force.



## TABLE OF LIMITS, SUB-LIMITS & EXCESS

See **APPENDIX A** at the back of this policy booklet.

There is a choice of cover levels available: **Standard**, **Premium**, or **Diamond**. The cover level **you** have chosen will be shown in **your Schedule**.

The choice of cover levels allows **you** to choose the maximum limit payable for any one claim and the annual aggregate limit, which is the total payable in one year for all claims combined.

This also allows **you** to choose the scope of cover ranging from boiler only protection to boiler and central heating cover.

If **you** have chosen to have an **excess**, the **excess** applicable to each claim will be shown in **your schedule**

## INSURED SECTIONS

### Insured Section 1: Boiler & Controls



#### What is insured

**Call-out** and the repair of and /or remedial work and/or the replacement of defective parts or components of **your boiler** by a Gas Safe registered engineer following the **breakdown** of **your boiler**.

If **your boiler** is **beyond economic repair**, or if spare parts are not available, we will apply the applicable sub limit contribution – see **APPENDIX A** at the back of this policy booklet.



#### What is not insured

1. The applicable excess.
2. The **breakdown** of any **boiler** which has been incorrectly or unsafely installed or incorrectly or unsafely repaired or serviced.
3. The **breakdown** of the **boiler** as a result of fire, explosion, coastal or river flooding, storm or lightning.
4. The repair or replacement of any remedial work on any non-functional parts of **your boiler**.
5. Damage or **breakdown** due to sludge in the boiler, pipework, pumps or radiators and any costs relating to a chemical flush of **your boiler** or **central heating**.
6. Any costs relating to the clearing of air-lock, the bleeding of radiators or the balancing of **your heating system**.
7. **Call-out** in respect of the repair of, or remedial work on, or replacement of, defective parts or components of
  - a) the pump (unless housed within the boiler), motorized valve, radiator and radiator valves, hot water cylinder - including the thermostat, and central heating header / filler tank.
  - b) oil fired or solid fuel systems;
  - c) liquid petroleum gas or propane operated systems;
  - d) open fires or warm air heating systems;
  - e) Electrotech or Smartheat systems;
  - f) underfloor heating;
  - g) solar heating systems;
  - h) air conditioning systems or units;
  - i) back boilers



## Insured Section 2: Central Heating



### What is insured

**Call-out** and the repair of and /or remedial work and/or the replacement of defective parts or components of **your boiler** or **central heating** by a Gas Safe registered engineer following the **breakdown** of **your boiler** or **central heating**.



### What is not insured

1. The applicable excess.
2. The **breakdown** of the **boiler** or **central heating** which has been incorrectly or unsafely installed or incorrectly or unsafely repaired or serviced.
3. The **breakdown** of the **boiler** or **central heating** as a result of fire, explosion, coastal or river flooding, storm or lightning.
4. The repair or replacement of any remedial work on any non-functional parts of **your boiler** or **central heating**.
5. Damage or **breakdown** due to sludge in the boiler, pipework, pumps or radiators and any costs relating to a chemical flush of **your boiler** or **central heating**.
6. Any costs relating to the clearing of air-lock, the bleeding of radiators or the balancing of **your central heating**.
7. **Call-out** in respect of the repair of, or remedial work on, or replacement of, defective parts or components of
  - a) oil fired or solid fuel systems;
  - b) liquid petroleum gas or propane operated systems;
  - c) open fires or warm air heating systems;
  - d) Electrotech or Smartheat systems;
  - e) underfloor heating;
  - f) solar heating systems;
  - g) air conditioning systems or units;
  - h) back boilers.

## FREE ANNUAL BOILER SERVICE

*Only applicable if you have chosen the Diamond option.*

The annual service will include cleaning and various function and safety checks.

The **boiler** service will be undertaken by an approved and qualified engineer who will provide **you** with a written service report on completion of the service.

**Boiler** services are normally undertaken Monday to Friday, 9am to 5pm between 1<sup>st</sup> April to 31<sup>st</sup> October.

**To arrange your free boiler service please contact the administrator Cover-4-Less by telephone on the customer service number 020 8589 0095 or by email: [admin@cover-4-less.com](mailto:admin@cover-4-less.com)**

**The administrator will then arrange for your boiler to be serviced at a date that is convenient for you.**

*This is not an element of insurance and is not regulated by the Financial Conduct Authority.*



## GENERAL EXCLUSIONS

**We will not pay for nor reimburse you for the cost of**

1. Any **call-out** relating to problems or issues that:
  - a) occurred before the start of the **period of insurance** or during the **30 day initial exclusion period**.
  - b) have been caused by or have arisen from or contributed to by circumstances of which **you** were aware before the start of the **period of insurance**.



- c) have been caused by a deliberate and/or reckless act on **your** part or on the part of any member of **your immediate family**.
  - d) have been caused by lack of proper maintenance of **your property**.
  - e) have been caused by external flooding, fire, lightning, or explosion.
2. Any **call-out** to in any **property** that has been unoccupied for more than 30 consecutive days;
  3. A **call-out** if no defect or fault is found by **the repairer** or in the event that there is otherwise no valid claim under the **policy**;
  4. Any **call-out** in respect of any intermittent or recurring fault;
  5. Any **call-out** carried by any person without **our** prior authorisation;
  6. The rectification of faulty or incorrect installation;
  7. The replacement of parts or **components** which are defective, inadequate or unfit for use due to a design fault;
  8. Repairs which become necessary as a result of **your** failure to maintain the **boiler** or the **central heating in your home** in accordance with the manufacturer's recommendations;
  9. Replacing parts or **components** intended to be routinely replaced or needing to be replaced due to deterioration in performance, rust or corrosion, faulty or defective design;
  10. The removal of asbestos and any repairs that would involve working with items made of asbestos or containing asbestos components.
  11. Any facility, system or equipment still under guarantee or warranty from the manufacturer, installer or supplier;
  12. Making good damage to or impairment of the fabric of **your property** or of any redecoration following the completion of a **repair**;
  13. The replacement of any **component** parts for items that are still under manufacturer's guarantee.
  14. Any amount recoverable from any other party under the terms of any contract, guarantee, warranty or insurance.
  15. Any **call-out** caused by or arising from or contributed to by:
    - a) subsidence, landslip or heave;
    - b) pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds;
    - c) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
    - d) Any act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss, damage or expense. For the purpose of this exclusion an act of terrorism means the use or threatened use of biological, chemical and/or nuclear force by any person or group of people whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious,

ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

- e) Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or the radioactive, toxic, explosive or other hazardous properties of explosive nuclear equipment or its nuclear parts.

16. Any cost for gaining access for the purpose of a repair and any repair costs for damage or impairment to any part of **your** property that is caused in order to access a repair such as digging into a concrete floor in order to access underfloor piping, breaking of tiles in order to access cables or pipework.



### GENERAL CONDITIONS

#### Compliance with policy conditions

**You** must comply with the following conditions to have the full protection of **your** insurance. If **you** do not comply with them, the **administrator** may at their option cancel this insurance or refuse to deal with **your** claim or reduce the amount of any claim payment.

#### 1. Changes in Circumstances

**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.

#### 2. Reasonable precautions

- a) **You** must maintain **your property** in a state of good repair and ensure that normal maintenance is undertaken.
- b) **You** must replace any parts of **your** home which are failing or showing signs of wear and tear as soon as **you** can after **you** discover any problems.
- c) **You** must have **your boiler** serviced once a year.
- d) 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.

#### 3. Fraud

If any claim under this insurance is fraudulent or is intended to mislead, or if any misleading or fraudulent means are used by **you** or anyone acting on **your** behalf to obtain benefit under this insurance, **your** right to any benefit under this insurance will end. **Your** insurance will be cancelled with effect from the date of the fraudulent act and the **insurer** will be entitled to recover any benefit paid and costs incurred as a result of any such fraudulent or misleading claim. They may also inform the police. To prevent fraud, insurers sometimes share information. Details about **your** insurance application and any claim **you** make may be exchanged between insurers.

#### 4. Varying Premiums or Cover

Only the **insurer** can vary the terms and conditions of this insurance, including the **premium** payable at the annual renewal date.

## 5. Governing Law

This insurance is governed by and construed in accordance with English Law. In the event of any dispute the parties will submit to the jurisdiction of the courts of England and Wales.

## 6. Personal representatives

In the event of **your** death the **insurer** will provide to **your** personal representative any benefits as would have been payable under this insurance to **you**.



### HOW TO MAKE A CLAIM

See items 1 – 8 below

1. If **you** require assistance following a **boiler breakdown** please call the **claims representative** between 9am and 5pm Monday to Friday excluding public holidays:

**Cover-4-Less: 020 8589 0095**

Please quote **your policy** number which **you** will find in **your schedule** of insurance.

2. **In the case of suspected gas leaks you must immediately call the National Gas Emergency Number on 0800 111 999. They will attend the property and isolate the leak.**

Following that visit, the situation will be dealt with under **your policy** by a repairer who is a Gas Safe registered engineer where appropriate.

3. If the facility, system or equipment cannot be accessed safely, we have the right to decline to provide assistance to **you**.
4. If any internal fixtures or fittings, such as fitted units, special floor coverings such as wood block or ceramic or wall

tiles need to be removed to gain access to the facility, system or equipment in respect of **you** require assistance

- a) the **repairer** will only remove such internal fixtures or fittings if **you** give **your** specific consent.
- b) **you** will be solely responsible for the restoration or reinstatement or for costs of reinstatement of internal fixtures or fittings following completion of any **call-outs** or **repairs**.

5. Before authorising a **call-out**, the **claims representative** will need to check that **your policy** is in force and if any of the exclusions are applicable.
6. **We** may charge **you** a fee to cover any costs the **we** incur for any **call-out charges** if no fault is found or if the problem / issue reported by **you** is not covered under the **policy** or if the **repairer** arrives in accordance with the arrangements agreed between **you** and the **claims administrator** and neither **you** nor any member of **your immediate family** aged 18 or older is present at **your home**.
7. If **you** have other insurances that include cover for the same risks as this insurance, **we** reserve the right to contact the insurers of such other insurance for a contribution.

*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.*



## PRIVACY, DATA PROTECTION & MARKETING

The **insurer** collects personal information about **you** in connection with this **policy**. **Your** personal information will be used for the following purposes:

- 1) for administration of this **policy** including, but not limited to, underwriting, administration and claims handling;
- 2) to communicate with **you** in connection with this **policy**;
- 3) for internal analysis and research;
- 4) to comply with legal and regulatory requirements; and
- 5) to help prevent, detect or deal with crime or fraud.

The **insurer** uses agents and service providers to collect, hold and process on its behalf **your** personal information for the purposes set out in this **policy**. These agents and service providers act on the **insurer's** instructions (as applicable) and will only use the information as the **insurer** tells them to. The **insurer** may disclose **your** personal information to third parties (including to the police, other governmental bodies and other insurers) as required by law or if the **insurer** thinks the disclosure may help to prevent, detect and deal with crime or fraud. **You** have the right to ask for a copy of the information the **insurer** holds about **you**. If **you** find at any time that any of the information the **insurer** holds about **you** is incorrect then **you** should promptly notify the **insurer** or the **policy administrator** (as appropriate) who will correct the inaccuracy.

**Your** personal information will not be retained for longer than is necessary and will be managed in accordance with the data retention policy. Please be aware of the requirement to keep details of any

policies **you** apply for or have taken out, including any claims or complaints history under the rules laid out in the Financial Conduct Authority Handbook requirements and other legislation that is applicable from time to time.

**You** can contact the **insurer** or the **administrator** about privacy issues or comment or complain about privacy practices by contacting:

### **Insurer**

Financial & Legal Insurance Company Ltd,  
1 Lakeside Cheadle Royal Business Park,  
Cheadle, Cheshire, SK8 3GW.

### **Policy Administrator**

Maintenance Direct Insurance Services Ltd  
Citibase Suite 538, The Atrium, 1 Harefield Rd, Uxbridge, UB8 1PH  
Telephone: 020 8589 0095  
Email: [admin@cover-4-less.com](mailto:admin@cover-4-less.com)

The **insurer** will not use or pass on **your** data to any third party for marketing purposes.

All information provided by **you** is used to manage **your** insurance policy only or to offer **you** additional products that may be of interest to **you**.

All telephone calls between **you** and the **administrator** may be recorded and monitored for quality and training purposes and the **administrator** reserves the right to use any recordings made.



## CUSTOMER CARE & COMPLAINTS

The **insurer** and the **administrator** intend to provide **you** with accurate information, clear documentation and efficient services at all times. If a mistake is made every effort will be made to resolve the problem immediately.

If **you** have any questions about the policy **you** should contact the **administrator**

Cover-4-Less

Citibase Suite 538, The Atrium, 1 Harefield Rd, Uxbridge, UB8 1PH

Tel: 020 8589 0095

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

**You** deserve a courteous, fair and prompt service. If there is any occasion when the service does not meet **your** expectations, please contact us using the appropriate contact details below and provide the **policy** or claim number and **your** name to help deal with **your** comments quicker.

### Sales, Service and Claims Related Complaints:

Maintenance Direct Insurance Services Ltd  
Citibase Suite 538, The Atrium, 1 Harefield Rd, Uxbridge, UB8 1PH

Telephone: 020 8589 0095

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

### Insurer Related Complaints:

Should **your** complaint be about the **insurer** of this **policy**, **you** may write to Financial & Legal Insurance Company Ltd, 1 Lakeside Cheadle Royal Business Park, Cheadle, Cheshire, SK8 3GW

Email: [complaints@financialandlegal.co.uk](mailto:complaints@financialandlegal.co.uk)

## Financial Ombudsman Service:

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. **You** may contact the Financial Ombudsman Service at: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Telephone: 0800 023 4567 or 0300 123 9213, Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk) or online:

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau. If **you** wish to complain about an insurance policy purchased online, **you** may be able to use the European Commission's Online Dispute Resolution platform, which can be found at <http://ec.europa.eu/consumers/odr/C>



## FINANCIAL SERVICES COMPENSATION SCHEME

The **insurer** is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if they cannot meet their obligations.

Most insurance contracts are covered for 90% of the claim.

Further information is available from the Financial Conduct Authority or the FSCS. The FSCS can be visited on the internet at [www.fscs.org.uk](http://www.fscs.org.uk) or can be contacted on 0800 678 1100 or 0207 751 4100.



## ALTERNATIVE TO INSURANCE

The alternative to an insurance product would be for **you**, where necessary, to arrange **call outs** with appropriate engineers and tradesmen and for **you** to pay for any repair or replacement costs.



### Table of Limits

Cover Level	Limit any one claims	Annual Aggregate claims limit	Sub Limit contribution if the boiler is beyond economic repair
<b>Standard</b> (Boiler and Controls only)	£500 but £350 if the boiler is 7 years old or older	£1,000	£350 if the boiler is under 7 years old. £200 if the boiler is 7 years old or older
<b>Premium</b> (Boiler and Controls plus Central Heating)	£500 but £350 if the boiler is 7 years old or older	£1,500	£350 if the boiler is under 7 years old. £200 if the boiler is 7 years old or older
<b>Diamond</b> Boiler and Controls plus Central Heating and plus a free annual boiler service)	£500 but £350 if the boiler is 7 years old or older	£1,500	£350 if the boiler is under 7 years old. £200 if the boiler is 7 years old or older





# Cover-4-Less

--- Premium Cover | Premium Service ---

**Cover-4-Less**

**Citibase Suite 538, The Atrium, 1 Harefield Rd, Uxbridge, UB8 1PH**

**020 8589 0095**

V15

V 1.5