

# **Boiler Care Plus**

Boiler Care plus is designed to meet the needs of landlord's, householders & tenants who want protection against various problems with their gas central heating system, plumbing and internal drainage.

A range of packages are available, providing repair cover for gas boilers, controls and central heating system as well as plumbing and internal drains within the home.

# Please note that:

- Prior to a maintenance plan being activated, a boiler service is required on your appliance(s).
- Payment for the initial inspection service must be paid prior to your cover starting.
- Failure to pay for the initial inspection service will result in Boiler Care plus not being able to offer maintenance cover.

# What is Boiler care plus?

- A bespoke maintenance plan for 12 consecutive months
- Monthly Direct debit payments
- Reviewed for your individual needs every 12 months

## Who Can Benefit?

- Homeowner
- Landlords
- Tenants
- Management agencies

# What are the advantages?

Boiler care plus offers a choice of different maintenance plans catering to your needs, the key benefits and exclusions of which are set out below

# Our packages, what's covered?

Silver: Gas Boiler, annual boiler service and boiler replacement

Gold: Gas Boiler, central heating, annual boiler service and boiler replacement.

**Platinum:** Gas Boiler, central heating, annual boiler service, internal plumbing, internal above ground drainage, toilets and taps, heating controls and boiler replacement.

**Landlord Platinum:** Gas Boiler, central heating, annual boiler service, internal gas supply, internal plumbing, internal above ground drainage, toilets and taps, gas safety certificate CP12, legionnaires risk assessment, smoke and CO2 alarm test, heating controls, and boiler replacement

# Key Features, Benefits, Exclusions & Limitations

# Contents

1	Central Heating & hot water system	3
2	Central Heating Boiler	3
3	Boiler Replacement	3
4	Plumbing	4
5	Internal Drains and Waste Pipes	4
6	Water Supply Pipes	4
7	Gas Supply Pipe	4
8	Taps & Toilets	5
9	Annual safety checks	5
10	Points to Note:	5
11	General Exclusions	6
12	Is there a Cooling-off Period?	6
13	Bespoke packages	7
14	Data protection	7
15	How do I pay for the Maintenance package?	7
16	Can the Maintenance plan be changed?	8
17	Can I cancel the cover?	8
18	How do I make a maintenance/emergency call-out?	8
19	How do I make a maintenance/emergency call out?	8
20	How do I make a complaint?	8

#### 1 Central Heating & hot water system

#### 1.1 What is covered?

- Room thermostat controls
- Radiators and valves
- Hot water, feed and expansion tanks
- Pipes and fittings
- Immersion heaters and thermostat
- Up to £500 in any one claim

#### 1.2 What is not covered?

- Mains pressure hot water tanks, unvented systems
- Under floor heating systems including controls and pipes
- Removal of or repairing damage due to sludge, scale and other debris in the system
- Microbore pipework
- Pipework under concrete / solid floors (inaccessible pipework
- Pre-existing faults and defects in the system design or installation.
- Immersion heaters over 18" in length.

Claims payments on Central Heating Boilers are limited to a maximum of £250 in the first 3 months after taking out the initial maintenance plan, thereafter up to £500 for any one claim for Central Heating System and Boiler combined.

If the boiler or appliance is over 7 years old when taking out the initial maintenance plan there will be a requirement to pay the first £50 of every claim where Boiler care plus respond.

# 2 Central Heating Boiler

#### 2.1 What is covered

- Gas fired central heating boilers & controls
- Thermostats, Frost stats, pumps & motorized valves
- Clocks, timers and programmers
- Up to £500 in any one claim.

# 2.2 What is not covered

- Separate gas water heaters
- LPG, oil and electric boilers
- Removal of or repairing damage due to sludge, scale or debris in the system
- Pre-existing faults and defects in the system design or installation
- Condensate lift pumps or freezing of condensate pipes
- Boilers over 45KW.

# 3 Boiler Replacement

#### 3.1 What is covered

- We will supply and install a new replacement boiler if your boiler is less than 10 years old but over 7 years and cannot be repaired, up to the maximum value of £700 +vat.
- For boilers less than 7 years old at the start of Your first Policy a new replacement boiler up to the maximum value of £500 + vat
- The appliance will be replaced if we deem that a repair is not economical or classified as beyond economical repair

# 3.2 What is not covered

 There is no boiler replacement cover for the first 13 months from the start of your maintenance plan

- The boiler will not be replaced if spare parts are not available for the make or model of your boiler
- obsolete parts
- Any boiler, cylinder and tanks over 10 years old. Proof of commissioning date must be shown by benchmark commissioning certificate.

#### 4 Plumbing

# 4.1 What is covered

- Repairs to plumbing including hot and cold water pipes, cold water tanks & overflows
- Up to £500 in any one claim

# 4.2 What is not covered

- Plumbing external to Your home
- Leaking spa baths, Jacuzzi, shower and bath seals and grouting, shower pumps and valves
- Water softeners and filters, combined overflow and pop up waste mechanisms, unlagged pipes, lead
- taps and related faults
- Cylinders over 120L

# 5 Internal Drains and Waste Pipes

#### 5.1 What is covered

- Clearing and replacing internal blocked and leaking drains and waste pipes for which you are solely responsible
- Up to £250 in any one claim

#### 5.2 What is not covered

- The removal or items unsuitable for disposal in public drain
- Damage to drains or waste pipes beneath any building or outbuilding
- Any drains outside the main property structure.

# **6** Water Supply Pipes

# 6.1 What is covered

- Damage to fresh water supply pipes in the home
- Replacing or repair the damaged pipe for which you are solely responsible
- Up to £500 in any one claim.

#### 6.2 What is not covered

- Damage to any pipes which are the responsibility of the water supply company
- Pipes beneath any building or outbuilding.

# 7 Gas Supply Pipe

# 7.1 What is covered

- Gas supply pipes inside the home feeding the central heating boiler and other gas appliances
- Up to £500 in any one claim (parts and labour)

#### 7.2 What is not covered

- Damage to any pipes which are the responsibility of the gas supply company
- Pipes beneath any building or outbuilding
- Pipes in solid floors
- Inaccessible pipes

#### 8 Taps & Toilets

# 8.1 What is covered

- Repair leaking taps and running toilets
- Replacement ball cocks, syphons and valves
- Replacement non-ceramic tap washer
- Up to £500 in any one claim.

#### 8.2 What is not covered

- Replacement of taps, shower heads, hoses, riser rails, shower mixer valves, electric shower units, extractor fans
- Replacement of ceramic discs in taps
- Electric toilet units including but not limited to Saniflo
- Damage to cisterns, sinks, baths, showers, bidets or urinals

# 9 Annual safety checks

#### 9.1 What I will receive

- Landlords Gas safety certificate (CP12) (CP8)
- Test of alarms fitted inclusive of smoke, heat CO2 alarms
- On your first annual service and after your first month's Direct debit has cleared a smoke & CO2 alarm(s) will be installed. Following Guidelines set out in Building standards

# 9.2 Annual safety checks – limitations

- Excludes water samples, should water samples be needed due to findings of risk assessments, an additional cost of £60 will be chargeable
- Replacement batteries in smoke, heat and CO2 alarms
- Rectification of hard-wired alarms in disrepair

# 10 Points to Note:

Your cover may/may not contain services listed above, refer to cover overview document.

- 1. Your boiler must be serviced each year and any defaults corrected
- 2. If the Boiler Care Plus engineer cannot gain access or considers that the circumstances are such that it is difficult or dangerous to carry out the work or where there is a risk to health or safety the Boiler Care Plus engineer may at his discretion discontinue the service or repair. You will be contacted by Boiler Care Plus about this.
- 3. Should there be the presence of hazardous materials, infestation or any abuse (physical or verbal) the Boiler Care Plus engineer may at his discretion discontinue the service or repair. You will be contacted by Boiler Care Plus to discuss the reason behind the engineer's discontinuance and how this might be resolved.
- 4. Should you wish to cancel after making a claim, the full term of cover costs outstanding will needed paying upfront.
- 5. Protection will start 30 days from receipt of your application.
- 6. Maximum annual call-out, parts and labour £750.00 per property.
- 7. Customers will receive their first service & CP12 if applicable in the 13th month of cover.

- 8. All customers must ensure availability for servicing.
- 9. Customers must inform Boiler care Plus of availability.
- 10. Boiler Care Plus will contact you via phone, email or post offering scheduled appointment options. This must be responded to within 14 days
- 11. Appointments are first come first serve.
- 12. Failure to arrange a service may/will avoid any cover held and responsibility of payment cancellation is yours.

#### 11 General Exclusions

#### 11.1 The policy does not cover:

- Damage to buildings, ground or land (other than where this is covered) damage to Your home content
- Damage which you are aware of before the start of the maintenance plan
- Cosmetic damage
- Any costs incurred where you have been advised by a Boiler Care Plus engineer to carry out permanent repairs at your own expense to avoid repartition of the same fault
- Damage if your home is unoccupied for more than 30 consecutive days
- Damage to any appliance resulting from the disconnection or re connection of gas, electricity or water supply.
- Normal day to day maintenance which you would be expected to carry out. (E.g. topping up low pressure on a boiler or altering time clock settings)
- Restoration of any fixtures and fittings which had to be removed to facilitate a repair or investigative works.
- Any defect, loss or damage resulting from fire, lightning, explosion, storm, tempest, flood, earthquake, impact, sprinkler leakage.
- Repair or replacement because of a change in legislation or health and safety or best practice guidelines.
- Any liability or consequential loss
- Damage resulting from rodents, pests
- Any defect due to lack of maintenance or change because of a change in legislation.
- Your willful and/or accidental damage, negligence or investigative works, installation design faults or user operating errors.
- Any work not carried out by a Boiler Care Plus engineer.
- Any amounts in excess of each policy section sum covered.
- The cost of unauthorized repairs or repairs not carried out by a Boiler Care Plus engineer.
- War, terrorism, nuclear, pollution or contamination, mildew, damp, mould, fungus, asbestos.
- Any contingency under this maintenance plan which is also covered under another insurance policy.
- Fraudulent claims, misrepresentation or deception.

# 12 Is there a Cooling-off Period?

You have the right to cancel your maintenance package, without giving any reason, within 14 days of sign up.

If you exercise your right to cancel during this initial period of cover, you will be entitled to a refund of the package amount paid, as long as Boiler Care Plus have received your written instructions and provided that you have not made a call-out.

Any refund will be subject to a deduction for any time you have been covered and for any costs incurred by Boiler Care Plus in issuing the policy.

# 13 Bespoke packages

Should a customer wish to add or remove items from the standard package this must be agreed before sign up by both parties.

Exemptions and additions outside of standard terms and conditions will be proven by a signed disclaimer produced by Boiler Care Plus. This document must be signed by the owner of the business and contain all agreed in pre signup communications.

The customer will be presented with standard terms and conditions along with a disclaimer document. Should you deem any information contained in the disclaimer inaccurate within the cooling off period, you must contact Boiler Care Plus.

Alterations can only be applied once agreed by both party's within the cooling off period.

# 14 Data protection

Your details will be held and shared with companies who work and act on our behalf so as we can fully deliver your cover.

We may pass your details to regulators or disputes resolution providers. Should we deem necessary we will pass information to fraud prevention agencies.

We may contact you regarding your cover or offers we or our service partners could provide. This will be undertaken via phone, email, text or post.

Should you wish for your information not to be used for this purposes we will need in writing:

Boiler Care Plus, Top Road, Wingerworth, Chesterfield, S42 6RQ

# 15 How do I pay for the Maintenance package?

You have agreed to a 12 month Plan which can be paid annually in advance or by monthly Payment as detailed in your policy documents.

The policy period is for 12 consecutive months.

If you do not pay the monthly premium on the due date, the cover will automatically cease. Subject to the terms and conditions of the policy.

**Important Note**: It is a condition that the monthly charge is paid in accordance with the terms and conditions in order that you have continuous cover.

Should you fail to make a payment or changes your back details but not inform during your cover period, failure to do this will result in loss of cover and a £40 administration fee. We reserve the right to cancel your cover should the aforementioned become an issue.

#### 16 Can the Maintenance plan be changed?

Boiler Care Plus will review your cover package annually and relevant changes to assumptions amended in relation to:

- Expenses related to providing cover
- Tax rates
- The cost of any legal or regulatory requirements

You will be informed in writing 30 days before any financial changes are made to your plan. Should you not reply as instructed on the dispatched documents you may be in danger of losing your cover

#### 17 Can I cancel the cover?

You may cancel this policy at any time by writing to:

Boiler Care Plus Top Road Hardwick Wood Wingerworth Chesterfield S42 6RQ

Any refund of premium will be calculated on a pro-rata basis (subject to YOU not having made a Claim) and after the deduction of administration charges.

# 18 How do I make a maintenance/emergency call-out?

Calls should be reported as soon as reasonably possible between normal office hours; In case of an EMERGENCY calls can be made to our helpline 24 hours a day. (An emergency, for example, would be an uncontrollable leak that cannot be contained and/or causing damage to property)

To report issues please contact Boiler Care Plus helpline on <u>07712115688</u>

#### 19 How do I make a maintenance/emergency call out?

Calls should be reported as soon as reasonably possible.

To report an issue please contact Boiler Care Plus response line on <u>07712115688</u>

#### 20 How do I make a complaint?

If you wish to make a complaint in the first instance contact: 07712115688