

Home Emergency & Boiler Breakdown Insurance



Insurance Product Information Document

Company: Cover-4-Less

Product: Home Emergency & Boiler Breakdown

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 Services Authority under authorisation number C3745. As at 1st January 2021 Bastion Insurance Company Limited has entered into the UK Temporary Permissions Regime. Bastion 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 Home Emergency and 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?

This insurance is designed to help pay for repair or replacement costs incurred as a result of a breakdown of your boiler and/or 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?

- ✓ The breakdown of your Boiler
- ✓ Home Emergency cover relating to central heating failure.
- ✓ Home Emergency cover relating to leaking pipes or leaking radiators.
- ✓ 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.
- ✓ 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.
- ✓ Pest Contamination – covering extermination and control of rats, mice, wasps and hornets.

The policy also provides a free 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.

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.

Internal Electrics

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

Windows

- ✗ 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.

Boiler Breakdown

- ✗ The first £50 of any claim for any boiler which is 10 (ten) years old or older at the date of the claim, which is the excess;
- ✗ 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
- ✗ If a boiler is 7 years old or older at the date of the claim and cannot be economically repaired, then we will contribute £350 towards the cost of a replacement boiler, less any applicable excess.



Are there any restrictions on cover?

- ! EXCESS: The first £50 of any claim for any boiler which is 10 (ten) years old or older at the date of the claim.
- ! Water Supply Pipes and Plumbing: £1,000 any one claim.
- ! Drainage: £1,000 any one claim.
- ! Internal Domestic Gas Supply: £1,000 any one claim.
- ! Internal Electrics: £1,000 any one claim.
- ! Windows : £500 any one claim.
- ! Boiler Breakdown (domestic boilers only)
 - Boilers under 7 years old - £3,500 any one claim.
 - Boilers 7 years old and over - £500 any one claim
- ! Pest Contamination : £500 any one claim.
- ! Loss of Keys: £500 any one claim.
- ! Hotel Costs: £500 any one claim.
- ! You must be the owner occupier of the home to be covered.
- ! Property must be a private residence with no commercial use.



What is not insured?.....cont

Pest Contamination

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

Loss of Keys

- ✗ 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

- ✗ 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. 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

Unit 3 Chapel Court, 126 Church Road, Hayes, UB3 2LW

Tel: 0345 388 0488

Email: admin@cover-4-less.com