

# Home Emergency & Boiler Breakdown Insurance



**Cover-4-Less**

--- Premium Cover | Premium Service ---

0345 388 0488

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

Policy Booklet

**Home Emergency and Boiler  
Breakdown Insurance  
Full Policy Terms & Conditions**

## INTRODUCTION

Home Emergency and Boiler Insurance is underwritten by Bastion Insurance Company Limited (the **insurer**) and arranged and administered by Cover-4-Less (the **administrator**).

### About the Policy

Home Emergency and Boiler Insurance is designed to provide for: -

1. Repair or replacement costs incurred as a result of the **breakdown of your boiler**, subject to the **policy** limits.
2. 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.

### 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 home emergency and 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: Unit 3 Chapel Court, 126 Church Road, Hayes, UB3 2LW

### 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 following will apply:-

1. If the **boiler** is under 7 years of age, at the date of the claim, the **boiler** will be replaced, subject to the cost of replacing the **boiler** being no greater than the applicable **policy** limit.
2. If the **boiler** is 7 years old or over, at the date of the claim, we will contribute £350 towards the cost of a new **boiler**, less any applicable excess.

Tel: 0345 388 0488

Email: admin@cover-4-less.com

### **Emergency Pest Contamination**

A sudden and unforeseen **pest contamination** that exposes a health risk to **you** or **your immediate** family.

### **Emergency Repairs**

Repairs or remedial work inclusive of labour, materials and the replacement of defective parts or components where reasonably practicable, carried out by a **repairer** to identify and temporarily eliminate a **home emergency** as well as prevent any further damage.

### **Excess**

The first £50 of any claim for any **boiler** which is 10 (ten) years old or older at the date of the claim.

In the event of a claim the **excess** 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

### **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 carry out **emergency repairs** or to rectify a **boiler breakdown**.

### **Claims Representative**

Cover-4-Less

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

Kingdom where you permanently reside as shown in the **schedule** as the policyholder's home address.

### Home Emergency

- a) Sudden and unforeseen damage or impairment of the water supply pipes, plumbing, internal electrics, internal gas supply pipes, windows and locks at **your property** covered in accordance with the provisions of **your policy** where such damage:
1. Necessitates immediate remedial action to render **your home** safe or secure or to avoid further damage to **your property**.
  2. Necessitates the restoration of the **main services**.
- b) Breakdown of **your boiler**.
- c) **Emergency pest contamination**.
- d) **Loss of keys**.

### Initial Exclusion Period

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

### Insured / you / your

The person named in the **schedule** as the "**Insured**".

### Insurer

Bastion Insurance Company Limited,  
Floor 4 Development House, St Anne

Street Floriana FRN 9010. Bastion Insurance Company Ltd (C-37545) is authorised by the Malta Financial Services Authority to carry on General Business of Insurance under the Insurance Business Act, 1998. Bastion Insurance Company Limited, is authorised and regulated by the Malta Financial Services Authority in the jurisdiction of Malta. Bastion Insurance Company Limited is deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. Bastion Insurance Company Limited is an insurance company authorised within the European Union and is permitted to conduct business in the United Kingdom under Financial Conduct Authority (FCA) reference 446703.

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.

## Loss of Keys

- a) Loss or theft of keys to **your home**;
- b) Damage to the keys to **your home** if such damage prevents entry to **your home**, other than the use of forcible or violent means.

## Main Services

Gas, electricity, water mains, drains, sewers, piping, ducting, cables, wires and associated control gear and accessories, whether underground or over-ground, for which **you** are responsible and which serve to supply **your property**.

## Pest Contamination

An infestation of **your property** by

- a) Rats or mice.
- b) Wasps or hornets but only if wasps or hornets nests are within the boundary of **your home**.

## 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**.

## 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 **home emergency** covered by **your policy**.

## Schedule

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

## Shared Drainage Pipes or Drains

Waste drainage pipes or rainwater drains shared by **your home** and a semi-detached house or a flat or maisonette at which a person or persons other than **you** or a member of your **immediate family** reside.

## Shared Plumbing

Plumbing shared by **your home** and a semi-detached house or a flat or maisonette at which a person or persons other than **you** or a member of **your immediate family** reside.

## Shared Water Supply Pipes

Water supply pipes shared by **your home** and a semi-detached house or a flat or maisonette at which a person or

persons other than **you** or a member of **your immediate family** reside.

## 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**. The administrator's contact details are:

Cover-4-Less  
Unit 3 Chapel Court  
126 Church Road  
Hayes  
UB3 2LW

Tel: 0345 388 0488

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

## 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**:

Cover-4-Less  
Unit 3 Chapel Court  
126 Church Road  
Hayes  
UB3 2LW  
Tel: 0345 388 0488  
email: [admin@cover-4-less.com](mailto:admin@cover-4-less.com)

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 or quarterly 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.

## **POLICY LIMITS PER INSURED**

### **SECTION**

The maximum amounts **the insurer** will pay out for any one claim, including VAT, during **the period of insurance** are :-

#### **Insured Section 1A and 1B - Water Supply Pipes and Plumbing**

£1,000 any one claim.

#### **Insured Section 2 - Drainage**

£1,000 any one claim.

#### **Insured Section 3 -**

#### **Internal Domestic Gas Supply**

£1,000 any one claim.

#### **Insured Section 4- Internal Electrics**

£1,000 any one claim.

#### **Insured Section 5 - Windows**

£500 any one claim.

#### **Insured Section 6 - 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.

#### **Insured Section 7- Pest**

#### **Contamination**

£500 any one claim.

#### **Insured Section 8 – Loss of Keys**

£500 any one claim.

#### **Insured Section 9 – Hotel Costs**

£500 any one claim

### **Excess**

The first £50 of any claim for any boiler which is 10 (ten) years old or older at the date of the claim.



## INSURED SECTIONS

### Insured Section 1 – Water Supply Pipes and Plumbing

#### Section 1 A Water Supply Pipes

##### What is insured

**Call-out** and **emergency repairs** required as a result of a home **emergency** involving the leakage, collapse or blockage of the mains water supply pipe connecting the main stopcock in **your home** to the point where it is connected to the:

- a) Public water supply pipe.
- b) The shared water supply pipe within the boundary of your property if you have sole responsibility for this.

##### What is not insured

1. Repairs or remedial work to or the clearing of or replacement of
  - a) water supply pipes to or from detached outbuildings, fountains, swimming pools, ponds, other decorative garden features, garden taps, treatment plants and other such exterior property;
  - b) any section of the **shared water supply pipe** within the boundary of the **property** for which **you** do not have sole responsibility;

- c) frozen sections of the water supply pipe unless there are visible signs of leakage or collapse;
- d) lead pipes;
- e) any soakaway (being a pit filled with rubble for water to drain into) septic tanks, cesspit, treatment plant and their overflow pipes;

2. The reinstatement (other than back-filling to leave the ground level) of hard or soft landscaping such as tarmac, concrete, block paving, walls, flower beds and lawns after necessary excavation.

#### Insured Section 1 B Plumbing

##### What is insured

**Call-out** and **emergency repairs** required as a result of a home **emergency** involving:

1. the internal hot and cold water pipes between the main stopcock in **your home** and the internal taps;
2. the cold water storage tank in **your home**;
3. sudden leakage from internal overflow pipes in **your home**;
4. sudden leakage from a toilet cistern in **your home**;

5. sudden leakage of water from the central heating system in **your home** which cannot be controlled by turning off one or more radiators;
6. the total failure of the central heating system in **your home**;
7. water leakage from shower fixtures and fittings in **your home** which can only be controlled by shutting down the water supply at the main stopcock in **your home**;
8. Failure of the toilet in **your home** to function.
  - e) any soakaway (being a pit filled with rubble for water to drain into) septic tanks, cesspit, treatment plant and their overflow pipes;
  - f) water or heating cylinders;
  - g) washers or taps;
  - h) macerator type toilet units or waste disposal units or waste disposal units;
  - i) saniflow systems or sanitary ware, siphon units, guttering, bath, bidet, sink, water taps, shower trays or enclosures, toilet bowls or associated pumps;
  - j) ground source heat pumps or pipes used in connection with ground source heat pumps.

### What is not insured

1. Repairs or remedial work to or the clearing of or replacement of:
  - a) supply pipes to or from detached outbuildings, fountains, swimming pools, ponds, other decorative garden features, garden taps, treatment plants and other such exterior property;
  - b) any section of the **shared water supply pipe** within the boundary of the **property** for which **you** do not have sole responsibility;
  - c) frozen sections of any pipe unless there are visible signs of leakage or collapse;
  - d) lead pipes;
2. Slow seepage from joints or gaskets not involving a sudden escape of liquid.
3. The bursting of or leakage from pipes or flexible hoses fitted with a stop tap.
4. The replacement of steel or asbestos water tanks, immersion heaters, water pressure pumps, radiators, shower units and fittings, steel pipes, any internal pipe work if 1 inch bore or greater, or heated towel rails.

5. Damage or breakdown due to sludge in the boiler, pipework or radiators. **your property** as a result of which the pipes or drains are blocked.
6. The infusion of additives such as corrosion inhibitors into the heating system. **Emergency repairs** shall include the locating, unblocking and repairing of waste drainage pipes or rainwater drains up to the connection with the public mains (if **you** are solely responsible for the waste drainage of **your property**) or communal collection tank, septic tank, cesspit or treatment plant (if responsibility is shared with others).
7. The cost of replacing and installing parts or components which do not conform to current required standards.
8. The reinstatement (other than back-filling to leave the ground level) of hard or soft landscaping such as tarmac, concrete, block paving, walls, flower beds and lawns after necessary excavation.
9. The repair of or remedial work on or the replacement of radiators, other than drainage and isolation of leaking radiators and the replacement of faulty radiator valves.
10. The repair of, or remedial work on, or replacement of, vented hot water cylinders other than the drainage and isolation of the cylinder.

## Insured Section 2 Drainage

### What is insured

**Call out** and **emergency repairs** required as a result of a **home emergency** involving the waste drainage pipes or rainwater drains within the boundary of

### What is not insured

1. Repairs to or the rectification of or the clearing of or the replacement of:
  - a) Any soakaway (being a pit filled with rubble for water to drain into) septic tank, cesspit, treatment plant and their overflow pipes.
  - b) Any section of the **shared drainage pipes** or **drains** within the boundary of the **property** for which **you** do not have sole responsibility.
2. Saniflow systems or sanitary ware, siphon units, guttering, bath, bidet, sink, water taps, shower trays or enclosures, toilet.
3. The reinstatement (other than back-filling to leave the ground level) of hard or soft landscaping such as

tarmac, concrete, block paving, walls, flower beds and lawns after necessary excavation.

### Insured Section 3 Internal Gas Supply

**Any suspected gas leaks should be reported immediately to the National Gas Emergency Number on 0800 111 999.**

#### What is insured

**Call-out and emergency repairs** required as a result of a **home emergency** involving a leak to the internal gas supply pipe between the meter and a gas appliance in **your home**.

#### What is not insured

Leakage of gas from a gas appliance itself.

### Insured Section 4 Internal Electrics

#### What is insured

**Call-out and emergency repairs** required as a result of a **home emergency** involving the total failure of the supply of electricity into **your property** from the domestic consumer unit.

#### What is not insured

1. Any failure of the external supply of electricity into the domestic consumer unit of **your property** due to an interruption, failure or disconnection of the mains electricity supply or **your** failure to

pay for the supply of electricity to **your property**.

2. Any work on spotlights or decorative floor lights, security systems or any external fittings such as TV aerials and satellite dishes.
3. **Call-out and emergency repairs** if only part of the electrical supply system in **your property** fails or the failure is intermittent.
4. The cost of replacing the main user control board or any electrical fittings other than defective sockets or switches.
5. Any remedial work other than remedial work necessary to restore the supply of electricity to **your property**.
6. Any electrical failure at **your property** caused by external, coastal, or river flooding.

### Insured Section 5 Windows

#### What is insured

**Call-out** required as a result of a **home emergency** involving broken or cracked windows and

1. The replacement of broken or cracked glass in any window **in your home** if this can be undertaken during the same **call-out**.

2. A temporary repair using boarding or similar material if the replacement of the glass cannot be undertaken during the same **call-out**.
3. A temporary repair using boarding or similar material if the glass in the window contains alarm foil, lettering, painting, embossing, silvering or other ornamental work.

### What is not insured

1. Breakage or cracking of glass in any window:
  - a) caused by **you** or a member of **your immediate family**;
  - b) caused by persons acting maliciously or occurring in the course of a break-in unless the breakage or cracking has been reported to the police and a crime reference obtained;
  - c) in parts of the building in which **your home** is situated to which the public has access or access is shared with residents of the building other than **you** or **your immediate family**;
  - d) over 2 storeys above ground level which requires external access.
2. The incorporation of any alarm foil, lettering, embossing, silvering or

other ornamental work in any replacement glass.

3. The making good of any damage to the frames or framework of the windows.
4. The cost of replacing the fixtures and fittings of any broken or cracked window.

### Insured Section 6 Boiler Breakdown

#### 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:-

1. Replace the **boiler** if it is under 7 years of age at the date of the claim. The maximum amount the **insurer** will pay for the cost of replacing the **boiler** is £3,500.
2. Contribute £350 towards the cost of a new **boiler** if the **boiler** is 7 years old or over at the date of the claim if **you** provide us with a copy of the receipt for the purchase of a new **boiler** within sixty (60) days of the **call-out**, less any applicable **excess**.

## What is not insured

1. The first £50 of any claim for any **boiler** which is 10 (ten) years old or older at the date of the claim.
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 **heating system**.
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) 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

**This policy provides a free boiler service for each year that your policy remains in force.**

The 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, 9 am to 5 pm 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 0345 388 0488 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.*

## Insured Section 7 Pest Contamination

### What is insured

**Call-out** and professional pest extermination and control as a result of a **home emergency** involving **pest contamination** in **your home** or in any detached outbuildings, sheds or garages within the boundary of **your property** or, with respects to wasps and hornets, within **your** garden.

### What is not insured

1. Infestation of **your home** or any detached outbuildings, sheds, or garages within the curtilage of **your property** by any pests or vermin other than rats, mice wasps or hornets.
2. Damage to decorations or to any wall partition or ceiling including, for example, wallpaper and paintwork.
3. Damage to structure or masonry or fixtures caused by or contributed to by pests.
4. Making good any damage caused while remedying **the pest contamination** (**you** will be advised if any damage is likely to occur at the outset of the **call-out**).
5. Any infestation caused by or arising from or contributed to by **your** failure to take reasonable precautions (including but not

limited to lack of proper hygiene) to prevent **pest contamination**.

## Insured Section 8 Loss of Keys

### What is insured

1. The cost of replacing the keys to **your home** and / or the damaged lock to the main external door of **your home** if such loss or damage prevents entry to **your home** other than by means of forcible or violent means.
2. The cost of replacing any lock on any external door of **your property** required as a result of the theft of the key to such lock provided that **you** have reported the theft to the police and obtained a crime reference number.

### What is not insured

1. The replacement of the keys to **your home** if the keys have been stolen or **you** suspect the keys have been stolen and **you** have not reported the theft to the police (we will require a crime reference number).
2. The replacement of the keys to **your home** if **you** are unable or unwilling to provide documentation showing proof of **your** address.

## Insured Section 9 Hotel Costs

### What is insured

If **your** home is unfit for occupation and, in the **claims representative's** opinion, is unlikely to remain unfit for occupation for a continuous period of forty-eight (48) hours as a result of a **home emergency** covered by an operative Insured Section, **we** will reimburse **you** for hotel costs for **you** and any member of **your immediate family** who would, but for the **home emergency**, be staying overnight in **your home**.

### What is not insured

1. Any charges payable in addition to the standard room charge.
2. More than three (3) overnight stays involving hotel costs.

### GENERAL EXCLUSIONS

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

1. Any **call-out** or **emergency repairs** in respect of a **home emergency**:
  - a) occurring before the start of the **period of insurance** or during the **30 day initial exclusion period**.
  - b) caused by or arising from or contributed to by circumstances of which **you** were aware before the start of the **period of insurance**.
2. A **call-out** if the **emergency repairs** relates to the interruption, failure or disconnection of the mains utility supplies;
3. Any **call-out** or any emergency in any **property** that has been unoccupied for more than 30 consecutive days;
4. 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**;
5. Any **call-out** in respect of any intermittent or recurring fault;
6. Any **call-out** or **emergency repairs** carried by any person without **our** prior authorisation;
7. The rectification of faulty or incorrect installation;
8. The replacement of parts or components which are defective,



- inadequate or unfit for use due to a design fault;
9. **Emergency repairs** which become necessary as a result of **your** failure to maintain the **boiler in your home** and/or the heating system in accordance with the manufacturer's recommendations;
  10. 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;
  11. Permanent repairs, where **emergency repairs** are required, unless the permanent repairs can be undertaken during the **call-out** at no greater cost than temporary repairs;
  12. The removal of asbestos;
  13. Any facility, system or equipment still under guarantee or warranty from the manufacturer, installer or supplier;
  14. Making good damage to or impairment of the fabric of **your property** or of any redecoration following the completion of **emergency repairs**;
  15. The replacement of any component parts for items that are still under manufacturer's guarantee.
  16. Any amount recoverable from any other party under the terms of any contract, guarantee, warranty or insurance.
  17. Any **call-out** or **emergency repairs** in respect of a **home emergency** 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.

## 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.
- b) **You** must have **your boiler** serviced once a year.
- c) 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 AND CLAIM PROCEDURES

#### See items 1 – 8 below

1. If you require assistance following a **home emergency** or **boiler breakdown** please call **the claims representative**:

**Cover-4-Less**

**0345 388 0488**

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.

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 **emergency 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 the cost incurred by **us** of standard **call-out charges** of the **repairer** 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 for **your property**, **we** reserve the right to contact the insurers of such other insurance for a contribution.
8. 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.

## DATA PROTECTION

### Data Transfer Consent

By purchasing this insurance **policy you** have consented to the use of this data as described below.

### Data Protection Policy

**We** are committed to protecting **your** privacy including personal information. Please read this section carefully as acceptance of this **policy** will be regarded as having read and accepted these terms and conditions.

### How we use and protect your information and who we share it with

**We** will use **your** information to manage **your policy**, including underwriting and claims handling. This may include disclosing it to other insurers, repair and replacement companies, administrators, third party underwriters and reinsurers.

**Your** information comprises of all the details **we** hold about **you** and **your** transactions and includes information obtained from third parties.

We do not disclose **your** information to any other party except:

- Where **we** have **your** permission.
- Where **we** are required or permitted to do so by law.
- To credit reference and fraud prevention agencies.

- Other companies that provide a service to us and **you**.
- Where **we** transfer rights and obligations under this agreement.

**We** may transfer **your** information to other countries and jurisdiction on the basis that anyone to whom we pass it provides an adequate level of protection. However, such information may be accessed by law enforcement agencies and other authorities and detect crime and comply with legal obligations.

### Your rights

Under the data protection act 1998 **you** have certain rights to access **your** information. **You** have the right to see a copy of the personal information we hold about **you**. If **you** believe that any of the information we are holding about **you** is incorrect or incomplete, please let us know as soon as possible. To provide a copy of the information **we** are holding **we** may ask **you** for a small fee.

## MARKETING

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**.

## CUSTOMER CARE

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  
Unit 3 Chapel Court  
126 Church Road  
Hayes  
UB3 2LW  
Tel: 0345 388 0488  
*Email:* [admin@cover-4-less.com](mailto:admin@cover-4-less.com)

## COMPLAINTS PROCEDURES

If at any time **you** have a query or complaint regarding the way the **policy** was sold, the service **you** received or any matter relating to a claim **you** should refer to the intermediary that sold **you** the **policy** - the **administrator**:

Cover-4-Less  
Unit 3 Chapel Court  
126 Church Road  
Hayes  
UB3 2LW  
Tel: 0345 388 0488  
*Email:* [admin@cover-4-less.com](mailto:admin@cover-4-less.com)

We will contact **you** within five days of receiving **your** complaint to inform **you** of what action we are taking. We will try and resolve the problem and give **you** an answer within four weeks.

**You** may take **your** complaint to the Financial Ombudsman Service at any time.

Financial Ombudsman Service  
Exchange Tower  
London E14 9SR  
By telephone – 0800 023 4567 or 0300 123 9 123 or email  
[complaint.info@financialombudsman.org.uk](mailto:complaint.info@financialombudsman.org.uk)

This complaints procedure does not affect any legal rights **you** have to take action against us.

## RECORDING OF TELEPHONE CONVERSATIONS

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.

## FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

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

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.



**Cover-4-Less**

--- Premium Cover | Premium Service ---

Cover-4-Less

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

V14.4

**0345 388 0488**