Boiler & Home Cover policy handbook

This policy handbook, your policy schedule, terms of business, statement of fact and insurance product information document set out the terms of your policy.

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How to find…

You can use the links in the contents. Or to search for something: use 'Ctrl+F (PC) or 'Cmd+F' (Mac); or tap the magnifying glass or three dots icon (mobile).

Thank you for choosing Boiler & Home Cover – here's what to do next

1

Check Boiler & Home Cover is right for you

Read this handbook to check the cover meets your needs. It tells you what's covered, what's not covered, and what to do if you need to make a claim.

2

Check your details are correct on your statement of fact and the policy schedule

Check the information you gave us when you took out the cover to make sure it is correct. If something isn't right, tell us immediately so that we can update our records. If something isn't right and you don't tell us, it may affect any claims you make..

3

Keep this handbook safe

Keep this handbook, your schedule, statement of fact and insurance product information document together so you can refer to them if you need to.

If the cover isn't right for you, or you don't need it anymore, you can stop your policy.

You can find information about your right to cancel on page 40.

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Gas leaks

Call the National Gas Emergency service on 0800 111 999 at once if you smell gas or think there is a gas leak in your home.

Contents

FAQs

Is an annual boiler service included?

You can have one annual boiler service arranged through us each year. You can book an appointment online at **https://uw.myboilerservicing.co.uk/**

The boiler service isn't part of your insurance policy.

The boiler service includes a visual inspection of the **boiler and controls** and performance checks to make sure everything's working as it should be. It doesn't include carrying out any **repairs**.

If the engineer finds any faults or damage, they'll point them out and advise you of the best course of action. Depending on what the issue is, your insurance may cover the cost of the **repair**.

We may reschedule your service during busy times so that we can prioritise breakdowns and emergencies.

You can find full information about how your boiler service works and what is and isn't included on page 47.

What counts as a boiler or central heating breakdown?

We consider a fault to be a breakdown if it's persistent and causes a total failure of the primary heating system. We don't count intermittent faults to be a breakdown.

What is sludge in my boiler or central heating?

Sludge is the natural build up of deposits in your boiler or **central heating** system as it corrodes over time. These deposits can settle in areas such as the bottom of radiators or inside the boiler's heat exchanger and cause your boiler and **central heating** system to work less efficiently or need repair.

A qualified heating engineer can test your system for **sludge** and remove it, if necessary. You'll need to pay for this yourself because testing for **sludge** is an essential part of the ongoing maintenance of the heating system and not covered by your policy.

We won't pay any claims if the problem or fault was caused by **sludge**.

FAQs continued

What happens if my boiler can't be repaired?

If we consider that your boiler can't be **repaired**, we'll either **replace** the boiler or offer you a financial contribution towards the cost of a new boiler, based on its age.

We will only offer a financial contribution if:

- the boiler has a valid service document for the previous 18 months; and
- the boiler is not in poor condition. .

You can find more about how this works on page 16.

How do I know what I'm covered for?

This handbook and your **schedule** tell you what you're covered for. If you're still not sure after checking them, contact our Customer Service Team.

See page 38 for their contact details.

Will I have to pay anything if I make a claim?

Yes. You'll have to pay your **excess** if you make a claim. Your **excess** is an amount you pay towards a claim. We pay the rest of the claim. Your **schedule** tells you how much your **excess** is.

You don't have to pay an **excess** for your annual boiler service.

How much will you pay out for a claim?

We'll pay up to the amount shown on your **schedule** unless there's a specific limit for what you are claiming for.

There's more information about how we settle your claim on page 35.

Where can I find my policy number?

Your policy number is on your **schedule**.

Do I have to tell you if my property is unoccupied?

Yes, you must tell us if your property will be **unoccupied** by you or a member of your **family** for 60 days or more.

Welcome & overview

Words with specific meanings

About these words

Some of the words used in this policy have a specific meaning. We have given a definition of these words below and have **underlined them in bold** in this policy handbook (except for personal terms such as 'you' and 'we').

we, **us** or **our** UWI Limited, which is the insurer that underwrites your policy, or the contractors we have approved or appointed to handle your claim.

you or **your** means the policyholder named in the **schedule** who has taken out this insurance and is shown on the **schedule** as the policyholder. They must live permanently in the **home**.

Agreement this policy handbook, your **policy schedule**, statement of fact and insurance product information document make up your agreement.

Access and reinstatement getting access to your:

- **property**
- **boiler and controls**
- **central heating**
- **plumbing system**
- **drains**
- **electrics.**

and then **repairing** any damage we cause doing so. This could mean **replacing** items, such as cabinets, cupboards or skirting, or filling holes or smoothing surfaces.

We will not:

- redecorate
- re-tile
- fit glass
- fit or replace internal and external flooring, or grass

Accidental damage sudden, unexpected and unintentional physical damage which stops your boiler, central heating, plumbing, drains or electrics from working.

Words with specific meanings continued

Boiler and controls the central heating boiler within your **home**.
It must be:

- contained within your **home**; and
- be designed for home use; and
- have a heat output capacity of up to 70kW; and
- be powered by natural gas, liquid petroleum gas or oil from the appliance isolating valve.

Your **boiler and controls** includes:

- all components fitted with the boiler by the manufacturer
- the heat pump
- motorised valves
- the thermostat
- time, temperature and pressure controls.

Central heating the main domestic **central heating** system in your **home**. It must be powered by electricity, natural gas, liquid petroleum gas or oil from the appliance isolating valve. This includes:

- all components fitted with the boiler by the manufacturer
- radiators, bypass and radiator valves, pipes and the pump
- header and expansion tanks
- hot water cylinders
- the immersion heater and its wired in timer switch
- warm air vents
- motorised valves
- zone valves
- the thermostat
- time, temperature and pressure controls
- underfloor heating pipes
- ground or air source heat pumps

Cylinders tanks that store hot water.

Designer radiator a customised radiator or a radiator that is not a standard design. This includes radiators made of unusual materials, including cast iron, glass, marble, stone or wood.

Drains the system of waste water pipes on your **property**.

Electrics the permanent electrical supply system in the **property**, including sockets, switches, lights and fuse boxes. It does not include the electricity company's supply meter.

Words with specific meanings continued

Emergency a sudden and unexpected event which, if not dealt with quickly, would:

- mean your **home** is unsafe or insecure; or
- damage or cause further damage to your **home**; or
- cause personal risk to you.

Excess the part of the claim you are responsible for paying. You can find the amount of your **excess** in your **schedule**.

External water supply pipe the water supply pipe from, and including, the main stopcock for your **home** up to where it is connected to the public water main or communication pipe, provided you are legally responsible for it.

Family You and your:

- spouse or partner who lives with you and shares financial responsibilities with you
- children, including adopted and foster children, who live with you
- relatives who live with you.

Gas supply pipe the pipe that connects your gas meter to your gas boiler and other gas appliances on your **property**.

Ground heave the upwards or sideways movement of the ground beneath your **property** due to the soil expanding.

Home the address on your **schedule**, including integral and attached conservatory or garages that are used for domestic purposes only. This must be your main domestic residence, owned by you and not used for business or commercial purposes, except for paperwork, phone calls, child minding and computer work.

Insured person the person or people shown on your **schedule** as the insured.

Landslip downward movement of sloping ground.

Period of insurance the length of time you have paid or agreed to pay your premium for.

Pest(s) rats, mice, wasps, hornets and grey squirrels.

Words with specific meanings continued

Plumbing system
- the hot and cold-water pipes between your internal stopcock up to, and including, your taps, garden taps and the flexible pipes to your kitchen appliances; and
- the hot water **cylinder** and cold-water tanks, including immersion heaters, toilet siphons, isolation valves, ball valves and radiator valves; and
- your water supply pipe from the boundary of your **property** to your **home**, including the **external water supply pipe**; and
- underfloor heating pipes; and
- ground or air source heat pumps.

Products cover or services you have under this policy for certain appliances or systems.

Property/properties a **home** and all the land up to your **property** boundary, including any detached outbuildings.

Repair(s)/repairing/repaired fixes to your **boiler and controls**, appliances, **central heating**, **plumbing system** and **electrics** following a fault or breakdown to make them work correctly.

Replacement/replace/replacing If we replace your **boiler and controls**, appliances or a part of your **central heating**, **plumbing system** , **drains** or **electrics** with an alternative, the replacement will have similar functionality to what we are replacing. It will not always be the same make, model or type of fitting as the original.
If we are unable to provide a boiler, appliance or part with similar functionality, you can provide a new and unused alternative which we will install. If we do this, we will only accept responsibility for our workmanship.

Sanitary ware your toilet bowl and cistern, bidet, sink, pedestal, bath and shower tray.

Sludge the natural build-up of deposits in your boiler or **central heating** system as it corrodes over time.

Schedule/policy schedule the document showing the details of your cover. Your schedule is part of your policy and should be read in conjunction with this handbook, the statement of fact and insurance product information document.

Settlement downward movement of **properties** within 10 years of construction due to soil being compressed by the weight of the buildings.

Subsidence downward movement of site buildings on the site that is not caused by **settlement**.

Words with specific meanings continued

UK the United Kingdom of Great Britain and Northern Ireland, plus the Channel Islands and Isle of Man.

Unoccupied/unoccupancy when you or your **family** have not lived in your home for more than 60 days in a row. Regular visits or occasional overnight stays do not count as a break in **unoccupancy**. **Unoccupancy** starts on the date you left the **property** which could be before this policy started.

Utility Warehouse Utility Warehouse Ltd, registered in the UK. Company number: 04594421.

Overview of your cover

What's included in your cover

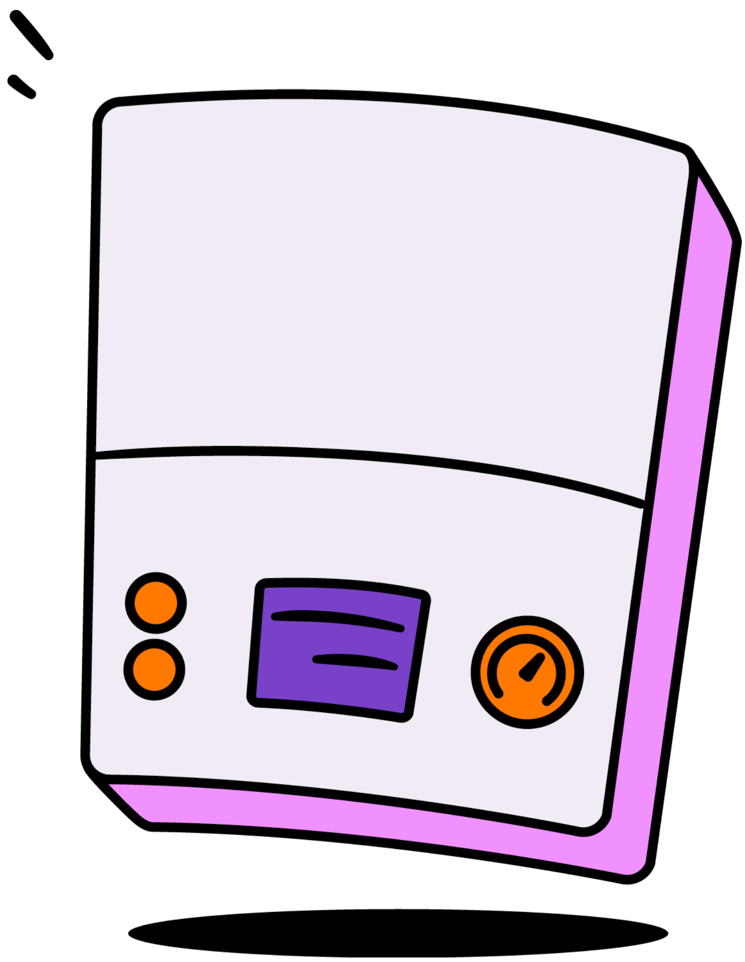
Your insurance cover is made up of

What's covered	What we'll do
Boiler, central heating, plumbing and drains See page 14 for full details	You are covered for: • **repair** or **replacement** of your boiler if it breaks down • **repair** of your **central heating** and **plumbing systems** if they break down • **repairing** and unblocking **drains** and pipes to restore flow • alternative accommodation if your **home** becomes uninhabitable for 48 hours or more due to a breakdown of your **boiler and controls**, a plumbing emergency, or an event that affects your **drains**. • **accidental damage**.
Electrics See page 21 for full details	You are covered for: • **repairs** to the mains electrical system and wiring on your **property** • alternative accommodation if your **home** becomes uninhabitable for 48 hours or more
Pests and security See page 23 for full details	You are covered for: • removal of **pests** in your **home** • removal of wasps' nests, hornets' nests or grey squirrels on your **property** • emergency **repairs** to your roof • alternative accommodation if your **home** becomes uninhabitable for 48 hours or more

Your non-insurance cover

What's covered	What we'll do
Annual boiler, service See page 47 for full details	You can have: • one annual boiler service arranged through us

Your cover



Boiler, central heating, plumbing and drains

How this cover works

You can only claim for **boiler and controls** or **central heating** breakdown if the fault is persistent, not intermittent, and causes a total failure of the primary heating system.

An intermittent fault is one that occurs occasionally or sporadically, with the boiler, controls or central heating system returning to normal operation between occurrences. Intermittent faults are not considered an emergency breakdown and are treated as maintenance

You can only claim for plumbing in an **emergency**.

Boiler, central heating, plumbing and drains cover includes:

- parts and labour
- **repairs** up to the claim limit shown on your **schedule**
- up to £1,000 for **access and reinstatement**.

What we cover

Repairs and replacement

What's covered	What we'll do
Boiler and controls breakdown	We will cover all **repairs** to: • your **boiler and controls** • the flue including the flue terminal, up to one metre in length • the controls that make the boiler work, including the programmer, any thermostats, motorised zone valves and the central heating pump • the gas supply pipe. We will **replace** the **gas supply pipe** and controls that make your boiler work if we cannot **repair** them. We will **replace** the flue, including the flue terminal up to one metre in length, if we cannot **repair** it. If we cannot **repair** your boiler and we consider it to be beyond economic repair, we may **replace** your boiler or offer you a financial contribution towards the cost of a new boiler. Please see page 16 for more information about this.

Table continues ›

Boiler, central heating, plumbing and drains continued

What's covered	What we'll do
Central heating breakdown	We will cover all **repairs** to the **central heating** on your property, including standard radiators. We will obtain any spare parts you need to **repair** your **central heating** as quickly as reasonably possible. If this will take more than 48 hours from when we visit you and tell you that you need a part, we will pay you a fixed benefit of £80 to source and pay for alternative heating. If we are unable to **repair** a part of your **central heating**, we will **replace** the part.
Plumbing system	We will cover all **repairs** to the **plumbing system** and its parts which are inside the boundary of your **property**, and are your sole responsibility. If we are unable to **repair** a part of your **plumbing system**, we will **replace** the part.
Drains	We will cover: • **repairing** or unblocking **drains** to restore the flow • **repairing** leaks to internal waste water pipes and external soil and vent pipes. If we are unable to **repair** a part of your **drains**, we will **replace** the part.

Accidental damage

We will cover **accidental damage** to:

- your **boiler and controls**
- your **central heating**
- the **plumbing system** on your **property**
- your **drains**.

Boiler, central heating, plumbing and drains continued

Alternative accommodation

If your **home** becomes uninhabitable for more than 48 hours due to an event covered by this section, we will cover the cost of alternative accommodation once our claims handler has agreed it is uninhabitable.

We will only pay for alternative accommodation if your **home** is uninhabitable because of

- a breakdown of your **boiler and controls**
- a plumbing **emergency**
- an event that affects your **drains**.

We will cover the cost up to the limit shown in your **schedule**.

Boiler replacement if the boiler is beyond economic repair

If we cannot **repair** your boiler and consider it to be beyond economic repair, we will either **replace** your boiler or offer you a financial contribution towards the cost of a new boiler, based on its age.

We will consider the boiler to be beyond economic repair if any of the following apply:

- The total cost of parts and labour to complete the repair would be more than its current value based on age and condition.
- The parts needed to repair the boiler are not readily available or obtaining them would cost more than its current value based on age and condition.
- The boiler cannot be **repaired** or safely returned to service in line with current regulations or manufacturer guidance.
- Making the **repair** would not provide a reliable or lasting solution. This includes if related faults are likely to happen within three months, or key components are significantly worn or failing so that the boiler is unlikely to work effectively after being **repaired**.

To see what happens if we decide your boiler is beyond economic repair, see the next page.

Boiler, central heating, plumbing and drains continued

What happens if we decide your boiler is beyond economic repair

If we decide your boiler is beyond economic repair, we will explain this to you and tell you how we reached this decision. We'll talk through the next steps and options available.

Age of boiler	What we'll do
a) If your boiler is under seven years old	We will **replace** your boiler.
b) If your boiler is between seven and nine years old	We will **replace** your boiler if: • you bought the boiler from us; and • it was installed by us; and • you have had this policy continuously since the boiler was installed.
c) If f your boiler is 10 years or older, or doesn't meet the criteria in either a) or b) above	We will make a financial contribution towards the cost of a new boiler. The amount we offer will depend on the number of consecutive years you have had this policy. Please check your **schedule** for details. To qualify for a financial contribution the boiler must have a valid service document in the previous 18 months*. It must also not be in poor condition. We consider a boiler to be in poor condition if: • rust has built up from ongoing leaks that have not been dealt with • non-genuine parts have been fitted • work has been carried out that is not in accordance with the manufacturer's guidelines • **sludge** and scale are found in the system after a water treatment test.

* If you don't have a valid service document for the previous 18 months because we delayed or rescheduled your service, this won't affect your claim.

Boiler, central heating, plumbing and drains continued

What we don’t cover

Maintenance

⊗ We do not cover:

- Cleaning, descaling or clearing:
  - hard water deposits
  - sludge or other debris
  - airlocks

  or damage to your drains, central heating boiler and related pipework caused by any of these.
- General maintenance, such as fixing dripping taps, bleeding radiators, leaking external overflows, build-up of leaves, oils, fats or debris in drains.

Boiler and heating system

⊗ We do not cover:

- Repairing your boiler and controls if the cost of repairing your boiler is higher than its current value based on age and condition, or parts are no longer readily available from our suppliers. We will determine the age of your boiler and may ask you for paperwork about this.
- Repairing or replacing energy or central heating management systems.
- Intermittent faults that do not result in a total failure of the primary heating system. An intermittent fault is one that occurs occasionally or sporadically, with the boiler, controls or central heating system returning to normal operation between occurrences. Intermittent faults are not considered an emergency breakdown and are treated as maintenance
- Lighting or re-setting of boilers, adjustment of operating controls, adjustment of time and/or temperature controls.
- Boiler or system noise where there is no apparent fault and there has not been a total failure of the primary heating system.
- Repairing or replacing the flue, including the flue terminal:
  - if it is over one metre long.
  - for any open flued appliances.
- Replacing or topping up your system inhibitor unless we have removed it.
- Solar systems, log burners, open fires and non-domestic boilers or sources of heating.
- Supply of curved or designer radiators.
- Repairing or replacing electrical elements in radiators.

Boiler, central heating, plumbing and drains continued

Plumbing

⊗ We do not cover:

- Frozen pipes, including condensate pipes, that have not caused a leak or permanent blockage.
- Swimming pools, whirlpool bathtubs, spa baths, fountains, ponds, water features, garden irrigation systems, free standing garden taps, and parts associated with them including water pipes, valves, pumps and filtration systems.
- Showers and their parts, shower pumps, **sanitary ware**, seals and grouting.
- **Repairing** or **replacing** taps.
- **Replacing** water tanks, hot water **cylinders** or radiators.
- Water pipes between your **home** and any detached outbuilding on your **property**.
- Rainwater guttering and down pipes, manholes and their covers, soakaways, septic tanks, cesspits, drainage pumps, treatment plants and macerators and their outflow pipes.
- Plumbing to your outbuildings if the supply is provided by a separate mains connection to your **home**.

Water and oil leaks

⊗ We do not cover:

- Oil contamination caused by leaks from oil powered radiators.
- Loss or damage caused by leaking:
  - domestic appliances
  - sinks
  - baths
  - showers and their parts
  - shower pumps
  - **sanitary ware**

  or **repairs** to them if the leak is from the appliance itself or only happens when the item is in use.
- Escape of water that doesn't cause any damage or risk to your safety or the safety of anyone living permanently in your **home**.
- Water leak noises without a visible leak.

Boiler, central heating, plumbing and drains continued

Water supply

⊗ We do not cover:
- Any parts designed to boost your mains water pressure.
- Water softeners, water filters, waste disposal units and taps that deliver boiling or filtered water.
- Any water supply that does not supply your **home**.
- Water meters.

External water supply and drains

⊗ We do not cover:
- Shared **drains**.
- Underground drainage facilities that are outside your **home**.
- If you share legal responsibility for the external water supply outside the boundary of your **property** with a third party or parties, we will only pay your rateable proportion of any work undertaken. Any third party must agree to the work being completed by us. They must give us access to the **external water supply pipe**, if necessary.
- Any charges your water supplier makes to turn off the external water supply stopcock to your **home** if we are unable to do this to complete a **repair**, and you need to arrange for them to turn it off.

Other things we don't cover

⊗ We do not cover:
- Reinstatement costs relating to the original surface or construction of a drive, path, decking or any other external surface which is excavated as part of a claim.
- Damage caused by **subsidence**, **ground heave** or **landslip**, earthquake or sink hole.
- Loss or damage to the contents of your **home**.

Electrics

What this cover includes

Electrics cover includes:

- parts and labour
- **repairs** up to the claim limit shown on your **schedule**
- up to £1,000 for **access and reinstatement**.

What we cover

Repairs

We will cover all **repairs** to the mains electrical system and wiring on your **property**, including:

- the fuse box, light fittings, switches, sockets, isolation switches and your immersion heater timer switch
- extractor fans up to 15 cm in diameter
- doorbells and smoke alarms connected to the wiring
- outside lighting that is fixed to your **home** or outbuildings and fitted less than three metres above ground.

If we are unable to **repair** a part of your mains electrical system and wiring on your **property**, we will **replace** the part.

Accidental damage

We will cover **accidental damage** to your mains electrical system and wiring on your **property**.

Alternative accommodation

If your **home** becomes uninhabitable for more than 48 hours due to an event covered by this section, we will cover the cost of alternative accommodation once our claims handler has agreed it is uninhabitable.

We will cover the cost up to the limit shown in your **schedule**.

Electrics continued

What we don't cover

⊗ We will not cover:

- Electrical appliances, burglar alarms and camera systems.
- Wiring that is not permanently installed or is portable, for example, standalone lamps or festive lighting.
- **Replacing** plug fuses or light bulbs.
- Resetting circuit breakers that can be reset by you and where no repair work is needed.
- Wiring or cabling on the outside of your **home** that is more than three metres from the ground, such as wiring to satellite dishes or aerials.
- Fire alarms, CCTV systems, swimming pools and their associated heating, piping, installation and accessories.
- Claims where the system does not meet minimum safety requirements.
- Claims where we cannot complete **repairs** or **replacements** because of the age or poor condition of the system.
- Showers and their parts, shower pumps, cooker extractor hoods, storage and panel heaters, underfloor heating, controls, pumps, detectors, timers and programmers, and solar panels and their inverters.
- The electricity supply cable to the fuse box or mains isolation switch if fitted.
- Power cables between your **home** and any detached outbuildings, outdoor fittings or appliances on your **property**.
- Electrics in your outbuildings if the supply is connected to a separate electricity meter than your **home**.
- Rubber or lead covered cables.
- Outside lighting that is not fixed to your **home** or outbuildings.
- Loss or damage to the contents of your **home**.

Pests and security

What this cover includes

Pests and security cover includes:
- parts and labour
- repairs up to the claim limit shown on your schedule
- up to £1,000 for access and reinstatement.

What we cover

Removal or treatment of pests

We will cover:
- the removal or treatment of pests in your home
- the removal or treatment of wasps' or hornets' nests on your property.

Repairs

We will cover:
- repairs caused by the failure of external locks or damage to external locks if the failure or damage means you are unable to access or secure your home
- the repair of the roof of your home if the repair is necessary to stop an emergency caused by damage to the roof.

Loss of keys

We will cover the cost of an emergency if you are unable to gain access to your home because the only available key to your home is lost.

Alternative accommodation

If your home becomes uninhabitable for more than 48 hours due to an event covered by this section, we will cover the cost of alternative accommodation once our claims handler has agreed it is uninhabitable.

We will cover the cost up to the limit shown in your schedule.

Pests and security continued

What we don't cover

We will not cover:

- Any **pest** contaminations that affect a building on your **property** that is not your **home**.
- **Pests** other than rats, mice, wasps, hornets or grey squirrels.
- Damage caused to your **home's** structure, masonry, fixtures and fittings by **pests**.
- Any **pests** you keep as domestic pets.
- Rats or mice in your garden.
- Any **repair** needed because you did not follow guidance or instructions we, or our claims handler, gave you previously.
- Any **pest** contamination where we previously recommended reasonable hygiene measures to prevent **pest** contamination which you did not follow.
- Damage caused by **pests** unless the damage is covered under this policy.
- Damage caused by theft or attempted theft.
- Failure of alarm systems, electronic access security systems or CCTV.
- **Replacing** locks or lost keys if you have access to another set of keys, or you can still gain normal access to your **home**.
- Loss of keys for outbuildings, garages or sheds.
- The cost of more than one set of keys if your lock is **replaced**.
- Internal doors and windows that do not secure your **property**.
- **Repair** or **replacement** of an electrical unit powering a garage door.
- Double glazed windows unless both panes are damaged.
- Broken, damaged or defective locks, doors or windows which do not cause a security risk to your **home**.
- **Repairs** to the roof of your **home** if:
  - the roof is flat.
  - your **home** is covered under a management agreement.
  - your **home** is more than three storeys high.

Other conditions

This section applies to all components of your cover

Beneficiary under this agreement

Nobody other than you can benefit from this insurance

Costs not specified in this policy

We will not pay any costs which are not directly specified in this policy or are above the claim limit on your **schedule**.

In an emergency

Report any risk of injury to people, or serious damage to your home, to the supply company or emergency services at once, if appropriate.

Pay on use

If something isn't covered by this policy, or you have reached the maximum amount we will pay, and it is an emergency, we may be able to carry out the work for you. If you agree to this, you will have to pay the full cost of any work we carry out.

Maintaining boilers, gas powered heating or hot water systems

You are responsible for maintaining your boiler, heating or hot water system to a safe standard. If we believe the boiler or systems are unsafe due to poor installation, or have not been maintained adequately, we will not be able to complete any work or **repairs**.

Repairs

We will only pay for **repairs** shown on your **schedule**.

We will assess the loss or damage and confirm that your policy covers the **repairs**. In the meantime, you should not arrange any **repairs** until the claims handler gives their authorisation.

Other conditions continued

Fraudulent, exaggerated or misleading claims

If we find that you, or anyone acting on your behalf, makes a claim that is fraudulent, deliberately exaggerated or intended to mislead, we may:

- not pay your claim and recover any payments we have already made from you.
- end your insurance from the date of the fraudulent act. This means we will not pay claims for any incidents that happen after the date of the fraudulent act, and we may not return any premiums you have already paid.
- share your details with fraud prevention agencies, including law enforcement bodies and the Insurance Fraud Register, or record your details on fraud prevention databases.

Joint policy

If more than one person is named on the **schedule**, either person can:

- amend the policy
- submit a claim
- discuss an existing claim with us.

We will only remove an **insured person** from the policy if the person being removed gives us their authority to do so, or we receive a court order or written agreement from the **insured person's** personal representative.

General exclusions

These exclusions apply to all the components of your cover

Claims in the first 14 days of cover

⊗ We will not pay any claims for incidents that happen within 14 days of the start date of your first **period of insurance**, unless you give us evidence that you had a similar insurance policy in place up to the start date with no break in cover.

Repair or replacement

⊗ We will not cover any loss or damage that our claims handler does not class as a **repair** or **replacement**.

⊗ We do not cover repairs that are:

- for cosmetic reasons
- related to software which does not stop the boiler, appliance or system from working or make it unsafe.

Domestic use

⊗ We will not cover your **property** if its main use is for commercial purposes, including renting the property out. We will only cover your **property** if it is used for normal day to day living purposes, including home office or domestic activities.

⊗ We will not cover any loss or damage to **property** owned by, held in trust, or used for any business, trade or profession.

⊗ We will not cover any legal liability arising directly or indirectly from any business trade or profession.

Standalone or separate garages

⊗ We do not cover standalone or separate garages more than two metres from the main home. We only cover integral and attached garages that are used for domestic purposes.

Wet or dry rot

⊗ We will not cover any loss or damage caused by wet or dry rot (corrosion, deterioration or similar) or anything else which happens gradually.

General exclusions continued

Deliberate acts

- We will not cover any loss, damage, death, injury or illness, or liability caused deliberately, maliciously, wilfully or recklessly by you, your **family**, lodgers, guests, tenants or employees.

Deception

- We will not cover any loss caused by deception, unless the only deception is gaining entry to the **home**.

Damage linked to the supply of your gas, water or electricity

- We will not **repair** any damage caused by changes in, or problems with, the supply of your gas, water or electricity.

Improvements

- We do not cover any improvements or upgrades, such as **replacing** working radiators, swapping standard radiator valves for thermostatic ones and **replacing** electrical cables and fuse boards that still work. We only cover **repairing** or **replacing** your **boiler and controls**, **central heating** system, **plumbing system** or **drains** when they stop working properly.

  If we tell you an improvement is necessary, we may stop **repairing** that part of your **boiler and controls**, **central heating** system, **plumbing system** or **drains** until the work is carried out.

Prior events

- We will not cover any loss, damage or liability caused by an accident or incident that happened before this policy started.

Reduction in value

- We will not cover any reduction in the market value of your **property** following any **repair** or **replacement** we pay for under this policy.

General exclusions continued

Date change and computer viruses

⊗ We will not cover any loss, injury, damage, or legal liability arising directly or indirectly from:

- the failure of any computer or other electrical component to correctly recognise any date as its true calendar date
- computer viruses
- malicious, inappropriate or unintentional interference with the software, internet communications or radio signals of your **boiler and controls**, **central heating** system, **plumbing system** or **drains**.

War and terrorism

⊗ We will not pay any claim directly or indirectly caused by any of the following:

- war; civil war; invasion; acts of foreign enemies (whether war is declared or not); rebellion; revolution; insurrection; military or usurped power
- confiscation, nationalisation, requisition, destruction, or damage to property by any government, local or public authority, or ordered by them
- any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 or any amendments to that Act. This includes anything the government or a UK court considers to be an act of terrorism.

Radioactive contamination

⊗ We will not cover any loss or damage that is a direct or indirect consequence of any of the following:

- irradiation, or contamination by nuclear material
- the radioactive, toxic, explosive or other hazardous or contaminating properties of radioactive matter
- a device or weapon which uses atomic or nuclear fission or fusion or another comparable reaction, radioactive force or matter.

Asbestos

⊗ We will not cover any **repair** or **replacement** that involves the removal of asbestos.

Sonic booms

⊗ We will not cover any loss or damage due to pressure waves caused by aircraft and other aerial devices.

General exclusions continued

Any other loss or damage

Unless we caused it, we will not cover the cost if furniture or fixtures are lost, damaged or need cleaning because of your **boiler and controls**, **central heating** system, **plumbing system** or **drains** breaking or failing. For example, if you have a water leak. You may be able to claim for this loss or damage on your home insurance.

Other general exclusions

We will not cover any loss, damage or liability caused by:

- poor design
- third parties
- cleaning
- living things
- your **home** being **unoccupied** for more than 60 days (if it is, please let us know)
- gas leaks – we will not be able to send a contractor until any gas leaks have been made safe.

Gas leaks

Report any suspected gas leak to the National Gas Emergency Service on 0800 111999 straightaway.

Your responsibilities

Information you provide to us

We rely on the information you provide to decide if we can offer you insurance, the terms of your policy, and what your premium will be.

When you take out, change or renew your policy, you must take reasonable care to:

- give honest, accurate and complete answers to any questions we ask as part of your application for cover.
- make sure all the information you give us is true and correct.
- tell us if anything changes as soon as possible.

If your circumstances change or you notice any incorrect information, please contact us as soon as possible. You can call **0333 777 0777** or email **insurance@uw.co.uk**.

If you give us information that is not accurate or complete, we may:

- cancel your policy or make it void. If we make it void, this means we will treat the policy as if it never existed.
- reduce or decline any claims you make.
- share your details with fraud prevention agencies including law enforcement bodies and the Insurance Fraud Register, or record your details on fraud prevention databases.

Changes you must tell us about

There are some changes you must tell us about as soon as they happen. These are:

- if you change your **home** address
- if you decide to let your **home** to tenants
- if your **home** is unoccupied by you or a member of your family for more than 60 days.

If you don't tell us about these changes, it may mean we will not be able to pay any claims you make.

If you need to make a change, please call **0333 777 0777** or email **insurance@uw.co.uk**.

Tell us if anything is incorrect

You must tell us as soon as possible if any of the information in your policy documents is incorrect or if you want to make a change.

Other interested parties

You should show this handbook to anyone else who has an interest in the **property** insured under the policy.

Paying and claiming

Paying your premium

How long your cover lasts

Your Boiler & Home Cover will be in place for 12 months, and automatically renews after 12 months unless you cancel it.

Your cover starts and ends on the dates in your **schedule**.

How you pay for your cover

The premium will be shown on your **Utility Warehouse** bill and collected each month as part of your payment for your **Utility Warehouse** account.

If you do not pay your **Utility Warehouse** bill according to the payment terms on your bill, your cover will end.

If the cover isn't right for you, or you do not need it anymore, you can cancel your policy at any time. See page 40 for more information.

Making a claim

How to make a claim

Online

https://uw.emergencyclaim.co.uk/

Phone

0333 777 3234

Our lines are open 24 hours a day, every day of the year.

What you need when you call

Please have your policy number to hand when you call.

The more information you can give us about what happened, the quicker we will be able to deal with your claim.

Before making a claim

Before making a claim, make sure everyone on the property is safe and call the police, if necessary.

How we settle your claim

What we will pay

We'll pay up to the claim limits on your policy. The claim limits are:

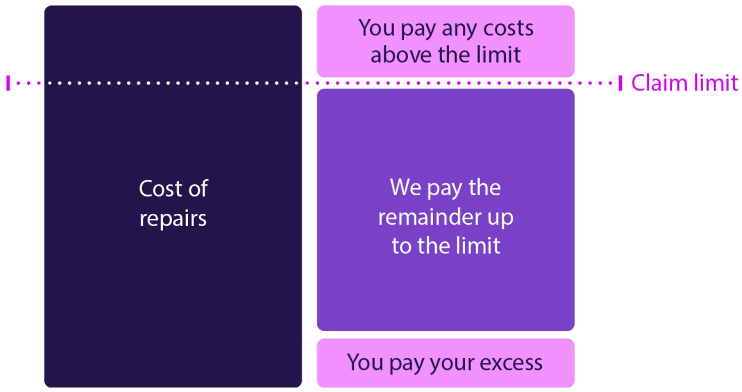
- The limit per claim – this is the most we'll pay for a single claim.
- The overall claim limit – this is the maximum amount we'll pay for all the claims you make in one **period of insurance**. Once you have reached this limit, you cannot make any more claims during that **period of insurance**. When you renew your policy, you will be able to claim again, up to the overall claim limit for that **period of insurance**.
- Any other specific limits that apply to your policy.

Your **schedule** gives you details of the claim limits that apply to your policy.

Your claim limits include payments we make for call out charges and the cost of labour and materials.

If the cost of the **repairs** is higher than the amount you are covered for under this policy:

- you pay your **excess**
- we pay the remainder of the cost up to claim limit
- you pay any remaining amount over the claim limit.

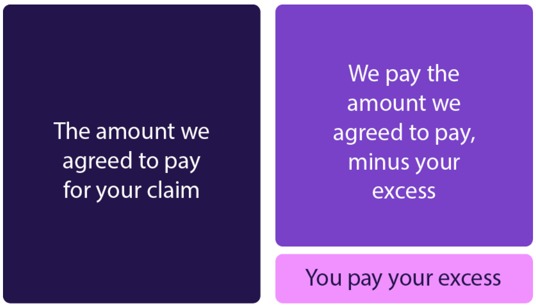


If it is an emergency and you have already reached your claim limit, we may be able to arrange a 'pay on use' service for you. See page 25 for more information.

How we settle your claim continued

Your excess

You pay an **excess** on each claim you make. We take the amount of your **excess** from the amount we agree to pay for your claim. Your **schedule** tells you how much your **excess** is.



If you need to claim under more than one component of the cover for the same incident, you will only need to pay the **excess** once.

When we will pay

We will settle your claim provided you and your **family** take all reasonable steps to prevent damage and keep all items covered by this policy in good condition and good repair. If you do not maintain the property and items covered by this policy, we may refuse to pay your claim or reduce the amount we pay if the lack of maintenance contributed to the claim.

How we will pay

We will decide how to settle your claim. This will be either by:

- **repairing** or **replacing** the loss or damage; or
- making a payment to you for the damage.

Visiting your home

If we need to visit your **home**, you must make sure we can access your **home** each time we need to. If we are unable to access your **home**, we will not be able to provide any more help and will close your claim.

In some circumstances, we may not be able to visit your **home** immediately. This may be due to:

- poor weather conditions, such as high winds, that mean we cannot safely access your **home**
- transport delays such as those caused by weather or industrial action.

The claims handler will decide if it is safe or possible for us to visit your **home**. They will tell you about this and rearrange the visit for a time when it is possible to safely access your **home**.

How we settle your claim continued

12 month guarantee for repairs

All **repairs** we carry out are guaranteed for 12 months. Our claims handler works with a network of pre-approved contractors and suppliers to make sure we can provide this guarantee.

Parts

We may source parts from third parties as well as from the manufacturer and its approved suppliers.

We are unable to accept responsibility for loss, damage or inconvenience caused by delays in the delivery of parts.

If you want us to use parts with a superior specification to the faulty part being **replaced**, you will have to pay the difference in cost.

Curved or designer radiators

If you have cover for **central heating**, this does not include supplying replacement curved or **designer radiators**. Instead, we can:

- **replace** the radiator with a standard radiator; or
- install a curved or **designer radiator** that you buy yourself. If we do this, we will only accept responsibility for the workmanship and not any manufacturing faults in the radiator itself.

Delays making a claim

If you delay making a claim without a good reason, and the delay means the cost of the loss or damage is more than it would have been if you had reported it sooner, we may do either of these:

- reduce the amount we pay for your claim in proportion to the additional cost caused by the delay in making a claim; or
- refuse to pay your claim if the delay means we are unable to fairly assess what loss or damage would have happened if you had made the claim promptly.

We may cancel your policy if you delay making claims and we are unable to administer or assess your claims as a result.

Reinstatement of the policy after a claim

We will automatically reinstate your policy limits if we pay for a claim provided that:

- any **repair** or **replacement** work we agree to pay for is completed without delay; and
- any recommendations we make to prevent further loss or damage are carried out without delay.

Other questions and queries

Asking a question about your policy

If you have any questions about your policy or how it works, contact our Customer Service Team using the details below.

Making a change to your details

If you need to change any of your details, contact our Customer Service Team using the details below.

Telling us you are no longer eligible for cover

If something changes and you are no longer eligible for cover, please get in touch with us using the details below. If you are not sure if you are still eligible, our Customer Service Team can check for you.

Customer Service Team

Utility Warehouse Limited's customer service team handle customer service queries and policy administration on our behalf.

We call them the Customer Service Team in this handbook.

You can contact them on:

Phone

0333 777 0777

Monday to Friday 8:30am to 5:30pm
Saturday 9.00am to 4.30pm
Bank holidays 10.00am to 4.00pm (closed on Christmas Day)

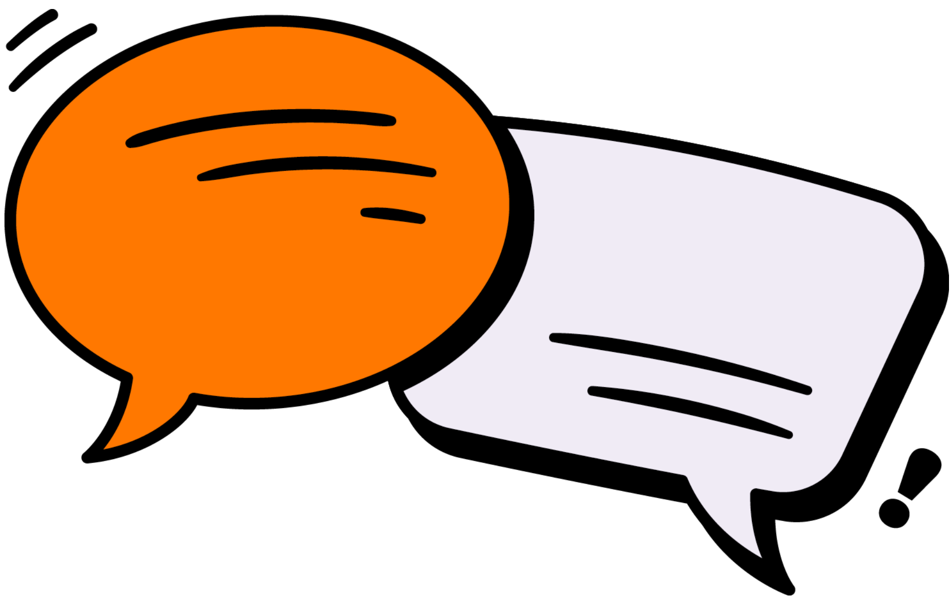
Email

insurance@uw.co.uk

Write

Network HQ, 508 Edgware Road, The Hyde, London NW9 5AB

Other information



Your right to cancel your policy

Please see page 50 for the cancellation terms that apply to the Annual Boiler Service.

Cancelling within 30 days of purchasing or renewing

If you cancel within 30 days of purchasing the policy, renewing the policy or receiving your policy documents, we will provide a full refund if the **period of insurance** has not started.

If the **period of insurance** has started, we will refund the premium for the exact number of days left in your current **period of insurance** provided you have not made a claim during that period. If you have, you will have to pay any remaining premiums due for the **period of insurance**.

Cancelling at any other time

You can cancel your insurance at any time.

We will refund the premium for the exact number of days left in your current **period of insurance** provided you have not made a claim during that period. If you have, you will have to pay any remaining premiums due for the **period of insurance**.

If you cancel within the first **period of insurance**, we will charge a £30 administration fee.

Please contact our Customer Service Team if you want to cancel your policy.

Our right to cancel your policy

We have the right to cancel your policy at any time.

If we cancel your policy and/or any other cover you have with us, we will refund any premiums you have paid for the period after the date when we cancel the policy. We will charge a £30 administration fee.

Reasons why we may cancel your policy include, but are not limited to the following:

- We reasonably suspect you of fraud.
- You do not comply with the policy terms and conditions.
- You do not pay your premium as described on page 33.
- You are threatening or abusive.
- You do not give us accurate or complete answers to questions we ask you.

Telling you we have cancelled your policy

We will give you 14 days' notice in writing if we intend to cancel your policy. We will write to you to tell you we have cancelled your policy using the account details we have for you and in line with your account billing preferences.

Fraud

If we suspect fraud or misrepresentation, we will carry out an investigation. If we find that you or your **family** have done any of the following:

- made a false or exaggerated claim
- supported a claim with a false document or statement
- made a claim for loss or damage deliberately caused by you or someone else with your permission
- committed fraud under any other insurance policy
- made an untrue statement, not given us information we ask for, or knowingly given inaccurate information to get insurance cover.

Then, we may:

- cancel the policy from the date you committed the fraudulent act
- recover any money we have paid for any claim related to the fraudulent act
- recover our costs for investigating the claim from you
- not return any premium you have paid
- share your details with fraud prevention agencies, including the police and the Insurance Fraud Register, or record your details on fraud prevention databases.

Complaints

We hope you will be happy with your policy and the service you receive, but we recognise that things can sometimes go wrong

If you are not happy with something, please get in touch with our Customer Service Team in the first place and we will aim to put it right as quickly as we can.

If you need to make a complaint, please get in touch using the details below. It will help us deal with the complaint quickly if you give us your policy number which you'll find on your **schedule**.

If your complaint is about the sale of your policy

Call

0333 777 0777

Monday to Friday 8:30am to 5:30pm
Saturday 9.00am to 4.30pm
Bank holidays 10.00am to 4.00pm (closed on Christmas Day)

Email

insurance@uw.co.uk

Write

Insurance Complaints, Utility Warehouse, 508 Edgware Road, London, NW9 5AB

If your complaint is about a claim

Please call the Claims Team on **0333 777 3234**.

If your complaint is about your annual boiler service

Please see page 50 for information on how to make a complaint about your annual boiler service.

Complaints continued

If you are not happy with the outcome of your complaint

If you are not happy with the outcome of your complaint, you may be able to refer your complaint to the Financial Ombudsman Service.

You can contact them on:

Call

0800 0234 567 (calls to this number are free on mobile phones and from landlines)

0300 1239 123 (calls to this number will not cost more than calls to numbers starting 01 or 02)

Email

complaint.info@financial-ombudsman.org.uk

Website

www.financial-ombudsman.org.uk

Write

Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme

You may be entitled to compensation from the Scheme if we are unable to meet our obligations to you under your policy.

Financial Services Compensation Scheme

Call

0800 678 1100 (calls to this number are free on mobile phones and from landlines)

020 7741 4100

Web

www.fscs.org.uk

Write

Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY

Legal, regulatory and other information

Rights of third parties

A person who is not party to this insurance has no right to enforce any term of this policy under the Contracts (Rights of Third Parties) Act 1999.

This does not affect any right or remedy of a third party that exists or is available outside that Act. For more information, see **www.legislation.gov.uk** or contact Citizens Advice.

Safeguarding your premium

Utility Warehouse will hold your premium payments on our behalf. **Utility Warehouse** acts as our agent for this purpose.

When **Utility Warehouse** receives your payment, we consider your payment to be received by us.

Our right to recover claim amounts from negligent parties

If the damage or loss was caused by someone else's negligence, we may attempt to recover some or all of the claim amount from the negligent party.

If we choose to do this:
- We may take legal action against the negligent party in your name.
- You agree to cooperate with us.
- We will be responsible for any costs we incur.

Sharing your information

We will share the information you provide with various fraud prevention agencies, including law enforcement agencies. If we suspect that you have committed fraud or provided false or misleading information, we will pass your details to these agencies to prevent fraud and money laundering. We will also share your information with anyone we are required to share it with by law.

We, and other organisations including those from other countries and the police, may access and use your information to make decisions, such as those involving insurance proposals and claims.

We may also conduct credit reference checks in some circumstances, including to check your identity and recover debt.

Legal, regulatory and other information continued

You must make sure any information you give us about anyone else is accurate, and that you have their consent for us to use their data for these purposes.

You can find more information about how fraud prevention agencies use your information when we carry out credit reference checks, and how these checks might affect your credit rating by emailing **insurance@uw.co.uk**.

Data protection

Our privacy notice sets out what data we may collect from you and how and why we use it.

You can see our privacy notice at: **www.uwi.gi/privacy**

Law and jurisdiction

Unless we agree it in writing, this policy is governed by the laws of England and Wales and subject to the non-exclusive jurisdiction of the courts of England.

Regulatory details

This insurance is arranged by Utility Warehouse Limited, trading as Utility Warehouse. It is underwritten by UWI Limited.

UWI Limited is authorised by the Gibraltar Financial Services Commission. Firm reference: 122573. Registered office: 3.03 Madison Building, Midtown, Gibraltar, GX11 1AA

Utility Warehouse Limited is authorised and regulated by the Financial Conduct Authority. Firm reference: 766672. Registered office: Network HQ, 508 Edgware Road, The Hyde, London, NW9 5AB.

Annual boiler service

Annual boiler service

About your annual boiler service

You can have one annual boiler service with this policy.

Although we call this an annual service, there may be more than 12 months between each service.

The boiler service is administered by Utility Warehouse Ltd.
It is not part of your insurance contract.

Who can have an annual boiler service

You can have an annual boiler service if all of these apply:

- your boiler is powered by gas or oil
- your boiler is working correctly and not displaying any fault codes
- you book the service while the policy is live
- your premiums are up to date.

What's included in your service

As part of your service, the engineer will usually:

- visually inspect the boiler and its parts for wear and tear
- visually check the heat exchanger, electrical connection system controls, fans, combustion seals, location and stability, ventilation and flue, and operating pressure or gas rate
- carry out performance tests to check that all parts are working correctly
- evaluate the overall performance to make sure the boiler is heating your home efficiently
- email a copy of your service document that confirms if the boiler is safe and highlights any warning notices and gives details of any repair work that may be necessary.

What's not included in your service

The following are not included in your service:

- testing the system for the presence of sludge
- testing and topping up system inhibitor levels
- repair of damage or faults identified during the service (this may be covered by your insurance policy)
- servicing hot water cylinders
- servicing gas appliances other than the boiler.

Annual boiler service continued

Your excess if you make a claim following a service

If you make a claim as a result of our engineer identifying damage or faults during the service, we will waive your excess for that claim only. You will have to pay your excess for any other claims.

This doesn't apply to the first boiler service you have from us. If it's your first boiler service, you will have to pay an excess.

How to book a boiler service

The quickest and easiest way to book a boiler service is online at **uw.myboilerservicing.co.uk**

1

We'll ask you for three times that are convenient for an engineer to visit you to service the boiler.

2

An engineer will then reserve an appointment for one of the times you have chosen. We'll send you a confirmation email. If you need to change or cancel your booking, just select the 'My service tracker' button on your confirmation email.

We may reschedule your service during busy times to prioritise breakdowns and emergencies.

3

Once the engineer has carried out the service, we'll email a copy of your service document.

Annual boiler service continued

What happens if you cancel your policy

If you cancel within 30 days of purchasing the policy, renewing the policy or receiving your policy documents, we will provide a full refund if the period of insurance has not started.

If the period of insurance has started, we will refund the premium for the exact number of days left in your current period of insurance provided you have not had your annual boiler service during that period.

If you have had your annual boiler service we will refund the premium for the exact number of days left in your current period of insurance but will charge a fee of £60.

Please contact our Customer Service Team if you want to cancel your policy.

Complaints

We hope you will be happy with your annual boiler service, but we recognise that things can sometimes go wrong.

If you need to make a complaint about the annual boiler service, please get in touch using the details below. It will help us deal with the complaint quickly if you give us your policy number which you'll find on your schedule.

Call

0333 777 0777

Monday to Friday 8:30am to 5:30pm
Saturday 9.00am to 4.30pm
Bank holidays 10.00am to 4.00pm (closed on Christmas Day)

Email

insurance@uw.co.uk

Write

Insurance Complaints, Utility Warehouse, 508 Edgware Road, London, NW9 5AB

Utility Warehouse

Please get in touch with us if you would like your policy handbook and policy schedule in Braille, large print or in an audio format.

01.09.2026