Insurance Product Information Document

Co-Manufacturers:

Insurer: UWI Limited. Registered in Gibraltar.

Authorised by the Gibraltar Financial Services Commission.

Firm reference: 122573

Distributor: Utility Warehouse Limited. Registered in England & Wales.

Authorised and regulated by the Financial Conduct Authority

Financial Services Register number 766672

Product:
Boiler & Home Cover

This document is a summary of the key information relating to this policy. For complete pre-contractual and contractual information on the product, see the Policy Handbook & your Policy Schedule.

What is this type of Insurance?

Utility Warehouse will arrange cover that protects you against loss or damage relating to essential items in your home, such as your boiler, central heating, plumbing, drains, electrics, pests and security.

What is insured?

Boiler and controls

- ✓ Replacement to your boiler if we cannot repair it and it is less than seven years old
- ✓ Replacement to your boiler if we cannot repair it and it is between seven and nine years old and you bought it from us, it was installed by us and you've had this policy continuously since
- ✓ A financial contribution towards a new boiler, if we cannot repair it and if it does not meet the above criteria or is ten years old or more
- ✓ Repairs to your boiler and controls, the flue, and the gas supply pipe

Central heating

- ✓ Repairs to your central heating on your property
- ✓ Replacement of parts of your central heating if we cannot repair them
- ✓ Accidental damage to your central heating

Plumbing

- ✓ Repairs to the plumbing system on your property
- ✓ Replacement of parts making up the plumbing system on your property that we cannot repair
- ✓ Accidental damage to the plumbing system on your property

Drains

- ✓ Repairs or unblocking drains to restore flow
- ✓ Repairs to leaks of internal waste water pipes and external soil and vent pipes
- ✓ Replacement of parts of your drains that we cannot repair
- ✓ Accidental damage to your drains

Electrics

- ✓ Repair to the mains electrical system and wiring on your property, including: fuse box, switches, sockets, extractor fans, wired doorbells and wired smoke alarms
- ✓ Replacement of parts of your mains electrical system and wiring on your property that we cannot repair
- ✓ Accidental damage to your mains electrical system and the wiring on your property

Pests and Security

- ✓ Removal or treatment of pest(s) in your home and wasps or hornet nests on your property
- ✓ Creating emergency access if you are locked out of your home; boarding up of a broken window or door
- ✓ Repair or replacement of a broken garage door to make your property secure
- ✓ Repair of the roof of your home, to stop an emergency which has arisen from damage to the roof
- ✓ Repair/replacement of locks and keys where the keys have snapped in the lock or you have lost the keys needed to make your home safe and secure and / or safe within your home

What is not insured?

- × We won't pay any claims if the problem or fault was caused by sludge in your boiler or heating system.
- × Intermittent faults, or faults that do not lead to a complete failure of the central heating
- × We will not cover any loss, damage or liability caused by an accident or incident that happened before this policy started.
- × Boilers with an output of over 70kW
- × Where your home is unoccupied for more than 60 days
- × Any claim arising from your deliberate act, omission or misrepresentation
- × Cleaning and general or routine maintenance
- × Any property owned or used for business purposes, including where the property is let out
- × Gas leaks - we cannot send a contractor until any gas leak has been made safe
- × Any claims arising from faulty workmanship, manufacturers defect or recall

Are there restrictions on cover?

- ! You must pay an excess of £60 when you make a claim
- ! Maximum limit per claim is £4,000
- ! Maximum limit for claims in one period of insurance is £20,000
- ! The financial contribution towards a new boiler ranges between £250 and £1,000 (based on how long you have had this policy). To be eligible for this contribution the boiler must have a valid service document in the previous 18 months and the boiler must not be in poor condition
- ! Any claims for events within the first 14 days of cover unless you can evidence that cover was in force up to the start date via a similar insurance policy with no break in cover
- ! Maximum limit for Access and Reinstatement claims is £1,000
- ! Maximum we will pay for Alternative heating Contribution is £80
- ! Any other limits listed in your schedule

Where am I covered?

- ✓ At the insured address shown on your Policy Schedule

What are my obligations?

- ✓ You must provide accurate information when taking out your policy and inform us of any changes in your circumstances, to ensure that your policy is accurate
- ✓ You must take reasonable care to give us complete and accurate answers to any questions we ask, whether you are taking out, renewing or making changes to your policy.
- ✓ In the event of a claim event, take reasonable care to minimise the damage (e.g. in event of an escape of water claim, if safe to do so, turn off the water supply), and contact us as soon as possible on the claims number specified on your policy Schedule.
- ✓ To comply with the Utility Warehouse Terms & Conditions (uw.co.uk/terms), and all terms of the policy
- ✓ To take all reasonable steps to prevent damage and to keep your boiler and items covered in your Policy Schedule in good condition and good repair.

When and how do I pay?

This policy is paid monthly, by Direct Debit. We apply no charge for this facility. If you do not pay your Utility Warehouse bill according to the payment terms on your bill, your cover will end.

When does the cover start and end?

Your cover is in place for a period of 12 months and will renew automatically unless cancelled. Your cover will start and end on the dates stated in your Policy Schedule.

How do I cancel the contract?

You can cancel at any time by calling our customer service team on 0333 777 0777.

If you cancel within the first 30 days of purchasing your policy, renewing your policy or receiving your policy documents, you will be entitled to a refund for the days you have not been covered or you will get a full refund if your cover has not started.

If you cancel outside of the first 30 days, you will be entitled to a refund for the days you have not been covered. If this is your first year of insurance, you will be charged a £30 administration fee.

There is no refund of premium if a claim has been made and you will have to pay any remaining premium due for the period of insurance.

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.