

Boiler & Home Cover

Insurance Product Information Document

Company: Utility Warehouse Limited



Product: Boiler & Home Cover

Utility Warehouse is authorised and regulated by the FCA, registration: 766672. Registered in the UK.

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 Wording & 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

- ✓ Repairs to your boiler and controls, the flue, and the gas supply pipe
- ✓ Replacement to your boiler if we cannot repair it and it is less than seven years old, or less than ten years old and you are eligible for the **Utility Warehouse Boiler Guarantee**.
- ✓ Where **we** cannot repair your boiler, and it is older than seven years or, where **you** are eligible for the **Utility Warehouse Boiler Guarantee**, ten years, **we** will pay the amount detailed in your **Schedule** towards the cost of a new one.

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 main 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 key where the keys have snapped in the lock or you have lost the keys



What is not insured?

- ✗ Any amount above the policy limits as shown in the Policy Schedule
- ✗ Boilers with an output of over 70KwH
- ✗ Where your home is unoccupied for more than 60 days
- ✗ Any claim arising from your deliberate act, omission or misrepresentation
- ✗ Replacing undamaged items that form part of a set or suite.
- ✗ Cleaning and general or routine maintenance
- ✗ Any property owned or used for business purposes
- ✗ Gas leaks
- ✗ Any claims arising from faulty workmanship, manufacturers defect or recall
- ✗ Intermittent faults.



Are there restrictions on cover?

- ! Any endorsements as shown on the policy Schedule
- ! Excesses, monetary limits and exclusions exclude certain types of loss or damage, see the Policy Wording and your Policy Schedule.
- ! Any claims 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
- ! You must ensure that your boiler or gas powered heating or hot water system is maintained to a safe standard



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 (uwdc.co.uk/terms), and all terms of the policy
- ✓ To keep your boiler and items covered in your Policy Schedule in good condition



When and how do I pay?

This policy is paid monthly, by Direct Debit. We apply no charge for this facility (0% APR).



When does the cover start and end?

Your cover is in place for a period of 12 months and will renew automatically until 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. Our cancellation fees are detailed in our Terms of Business. To cancel, call our Insurance team on **0333 777 3216**