

# Boiler & home cover

Policy wording



# Welcome

Welcome to **your** Utility Warehouse Boiler & Home Cover insurance policy. Boiler & Home Cover supplements Utility Warehouse Home Insurance and covers essential items in your home (such as your boiler, central heating, plumbing, drains, electrics and security). **We** hope that this cover meets **your** needs and **we** encourage **you** to carefully read through this document. It is really important that **you** understand what insurance **you** have and how it works.

The team at Utility Warehouse have tried to make this policy as easy to understand as possible. However, if there is anything that **you** do not understand, just let us know. **We** are here to help!

Please read this document to make sure **you** have bought the right insurance product for **you**. To make life easier, this document has a **contents** page so that **you** can easily find what **you** need.

**You** should have:

- I. this policy wording;
- II. **Your Schedule**; and **your** statement of fact; and
- III. **Your** Insurance Product Information Document.

Together these documents form the contract between **you** and us.

Please check the information **you** provided when taking out the insurance to ensure it is correct. If any of the information **you** have provided is incorrect, please tell Utility Warehouse immediately and we can update our records. This is important, because if any of the information provided is not correct, it may affect any claims that **you** make or any cover that **you** have.

## Gas Leaks

A gas leak is the responsibility of the distributor for that area. If you smell gas or think that there is a gas leak in your home, you should contact the National Gas Emergency Service on 0800 111999. An approved contractor will not be able to attend your home until gas leaks have been made safe.

## Pay on Use

For issues which are not covered by this policy, **we** may be able to contact an approved contractor to help **you** on a 'pay on use' basis. This means that **you** would be responsible for paying for the full cost of all fees.

## Boilers / Gas powered heating or hot water systems

It is not a policy requirement to have had these serviced prior to the start of the period of cover. However you are responsible for ensuring that your boiler or gas powered heating or hot water system is maintained to a safe standard. Our approved contractors will not be able to complete any work or repairs, to boilers or systems which are deemed to be unsafe due to poor installation or lack of maintenance.

## Exclusions

Please remember, no insurance policy can cover everything and this Boiler & Home Cover insurance policy is no exception. **We** exclude damage caused by certain events. The things that are not covered by **your** policy are set out under headings 'things we do not cover'. Also, general exclusions that apply to sections A - F are explained on pages 17 to 18.

## General Conditions

The general conditions which apply to sections A - F are stated on pages 19 to 21. It is important to ensure that **you** understand the general conditions which apply to **your** policy because if **you** do not meet these conditions, it may affect any claim **you** make or any cover that **you** have.

Please check **your** cover to ensure that it meets **your** needs. If the cover does not meet **your** needs, please contact Utility Warehouse straight away.

## Annual Boiler Service

Holders of this policy are entitled to a free of charge annual boiler service arranged with Utility Warehouse, subject to the Utility Warehouse Residential Products Terms & Conditions, see: [www.uwdc.co.uk/terms](http://www.uwdc.co.uk/terms) The annual boiler service is not an insurance product and is not administered by the Insurer.

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# Summary of the cover



## Section A – Boiler and controls breakdown

Protection in the event of a breakdown of your **Boiler & Controls**. We will repair or replace your boiler, subject to its age our exclusions as set out in Section A, and your limits as set out on **your schedule**.



## Section B – Central heating breakdown

Protection in the event of a breakdown of your Central Heating. This protection extends to any standard radiators, and also protects for accidental damage, subject to the exclusions as set out in Section B, and your limits as set out on **your schedule**.



## Section C – Plumbing

Repair and replacement to your **Plumbing System** and its parts, and alternative accommodation if your home becomes uninhabitable for 48 hours or more, subject to the exclusions as set out in Section C, and your limits as set out on **your schedule**.



## Section D – Drains

Protection against blocked **drains** to restore flow, and protection against accidental damage, as well as suitable alternative accommodation in the event your home becomes uninhabitable for more than 48 hours, subject to the exclusions as set out in Section D, and your limits as set out on **your schedule**.



## Section E – Electrics

**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 doorbells and smoke alarms, subject to the exclusions as set out in Section E, and your limits as set out on **your schedule**.



## Section F – Pests and Security

Removal or treatment of **pests** in **your home** or wasps' or hornets' nests or grey squirrels on **your property**, and **emergency repairs** to **your** roof, subject to the exclusions as set out in Section F, and your limits as set out on **your schedule**.

# Our relationship with you and your insurer

This insurance was arranged by Utility Warehouse Limited, trading as Utility Warehouse and is underwritten by Novus Underwriting Limited on behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG.

Utility Warehouse Limited is authorised and regulated by the Financial Conduct Authority.

Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG. Registered Office: Aeulestrasse 60 (2. Stock) 9490 Vaduz, Liechtenstein. The insurer is authorised and regulated by the Liechtenstein Financial Market Authority and is deemed authorised by the Prudential Regulation Authority and 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. <https://register.fca.org.uk/> or by calling them on 0800 111 6768.

As Utility Warehouse Limited acts as agent for the Insurer, monies paid to (or held by) Utility Warehouse Limited in relation to the insurance contract are treated as having been paid to (or held by) the insurer

## Making a claim

### Making claims under sections A to F

Remember, after a loss event please first make sure **you** and **your** family are safe, and that police have been informed if necessary. Once that is the case, please act quickly and let the claims team specified in **Your Schedule** know what has happened. To do this **you** should:

1. Have a look to see if the loss or damage is covered under this policy;
2. Please have to hand **your** policy reference number and details of the loss or damage that has occurred; and
3. Call the claims team specified in **Your Schedule** to make a claim. The relevant contact number will be detailed in **Your Schedule**

# Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below:

Complaints regarding:

## **Sale of the Policy**

Please contact Utility Warehouse:-

Insurance Complaints  
Utility Warehouse  
508 Edgware Rd  
London NW9 5AB

Tel: 0333 777 0 225  
Email: [insuranceteam@utilitywarehouse.co.uk](mailto:insuranceteam@utilitywarehouse.co.uk)

## **Claims**

If your complaint is about the handling of a claim, please contact the claims team specified in **your Schedule**.

In all correspondence please include your policy reference as indicated in **your Schedule**.

If your complaint about your claim cannot be resolved by the end of the third working day, your complaint will be passed on to: Novus Underwriting Ltd, 4th Floor, 34 Lime Street, London, EC3M 7AT  
Email: [complaints@novusunderwriting.com](mailto:complaints@novusunderwriting.com)

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

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

Tel: 0300 123 9 123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

If you have purchased the insurance policy online, you may also raise your complaint via the EU Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>. This will forward your complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling your complaint than if you contact the Financial Ombudsman Service directly.

# Definitions

- 1.1 **Agreement**  
All of the **products you** have with us.
- 1.2 **Access and Reinstatement**  
Means getting access to **your** boiler, appliance or system, and then repairing any damage **we** may cause in doing so by replacing items (such as a cupboard or skirting) or where appropriate filling holes and smoothing surfaces (such as filling in holes in the wall). **We** will not redecorate, re-tile or fit glass, carpet or replace pathing stones, paths or grass.
- 1.3 **Accidental damage**  
Unexpected and unintended physical damage caused by sudden external means which stops your boiler, central heating, plumbing, drains or electrics from working.
- 1.4 **Associated Business**  
A subsidiary of Utility Warehouse Ltd.
- 1.5 **Beyond Economic Repair**  
When the cost of repairing (including the cost of the parts) **your** boiler exceeds its current value based on age and condition; or where parts are no longer readily available from **our** suppliers, regardless of the age of your boiler. The age of **your** boiler will be determined reasonably by **us** or relevant paperwork supplied by **you**;
- 1.6 **Boiler and controls**  
The central heating boiler contained within and supplying your home with a heat output capacity of up to 70kW, that is powered by natural gas or liquid petroleum gas from the appliance isolating valve including all manufacturers fitted components with the boiler together with the central heating pump, motorised valves, thermostat, time, temperature and pressure controls.
- 1.7 **Central Heating**  
The main domestic central heating system in **your** home that is powered by natural gas or liquid petroleum gas from the appliance isolating valve including all manufacturers fitted components with the boiler together with the pump, motorised valves, thermostat, time, temperature and pressure controls, radiators and radiator valves. Solar systems, warm air systems, log burners and open fires, underfloor systems, unvented systems or any non-domestic boilers or sources of heating, are not covered under this policy.
- 1.8 **Cylinders**  
Tanks that store hot water
- 1.9 **Designer radiator**  
A customised radiator and/or one made of unusual materials including cast iron, glass, marble, stone or wood and/or anything other than a standard design radiator.
- 1.10 **Drains**  
The system of waste water pipes on **your property**.
- 1.11 **Emergency**  
Means a sudden and unexpected event which, if not dealt with quickly would in **our** reasonable opinion: (i) render **your Home** unsafe or insecure; or (ii) damage or cause further damage to **your Home**; or (iii) cause personal risk to **You**.
- 1.12 **Endorsement**  
Any change made to the terms of the policy, which will be shown on **your schedule**.
- 1.13 **Excess**  
The amount specified in the relevant section of this policy, or where no **excess** is specified in the policy, the amount set out in **your Schedule**, which is the first part of the claim which **you**

will be responsible for.

If a claim is made under more than one section of this policy, resulting from the same incident only one **excess** will be deducted.

**1.14 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 that **you** are legally responsible for this.

**1.15 Family**

**You** and **your**:

- Spouse or domestic partner sharing financial responsibilities
- Children (including adopted and foster children)
- Relatives

Who permanently live with **you**.

**1.16 Gas supply pipe**

The pipe that connects **your** gas meter to **your** gas boiler and other gas appliances you have on **your property**.

**1.17 Geographical limits**

The United Kingdom of Great Britain and Northern Ireland.

**1.18 Ground heave**

The upward or sideways movement of the ground beneath **your property** as a result of the soil expanding.

**1.19 Home**

The address shown on **your Schedule** which must be **your** main domestic residence and not used for business or commercial purposes other than paperwork, telephone calls, child minding and computer work. This includes integral and attached garages as long as these are used for domestic purposes only. Standalone or separate garages are not covered.

**1.20 Insured person**

The person or people shown on **your Schedule** as the insured

**1.21 Insurer / We / Us / Our**

Novus Underwriting Limited on behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG

**1.22 Landslip**

Downward movement of sloping ground.

**1.23 Period of insurance**

The period shown in **your Schedule** and any further period for which **you** have paid, or have agreed to pay and **we** have agreed to accept **your** premium.

**1.24 Pest(s)**

Rats, mice, wasps, hornets and grey squirrels

**1.25 Plumbing system**

**Your** hot and cold-water pipes between **your** internal stopcock up to, and including **your** taps and 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, ball and radiator valves; and

**Your** water supply pipe from the boundary of **your property** to **your home** including the

## **External Water Supply Pipe.**

### 1.26 **Products**

Cover or services under this policy for certain appliance(s) or systems

### 1.27 **Property/properties**

A **home** and all the land up to **your** boundary including any detached outbuildings.

### 1.28 **Repair(s)/repairing/repared**

Fixes to **your** boiler, appliance or system following an individual fault or breakdown but not those that are purely cosmetic or related to software which doesn't stop the main function of **your** boiler, appliance or system from working or make it unsafe.

### 1.29 **Replacement/replace/replacing**

Where **we** replace **your** boiler, appliances or parts with an alternative, they will be replaced with items of similar functionality but not necessarily an identical make and model or type of fitting. If **we** are unable to provide a boiler, appliance or part with similar functionality, **we** will install a new and unused like for like alternative that you provide. **We** will, however, only accept responsibility for our workmanship.

### 1.30 **Sanitary ware**

**Your** toilet bowl and cistern, bidet, sink, pedestal, bath and shower tray

### 1.31 **Sludge**

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

### 1.32 **Schedule/Policy Schedule**

The document showing details of the cover **you** have. **Your schedule** is part of this policy and must be read in conjunction with the policy.

### 1.33 **Settlement**

Downward movement of properties within ten years of construction as a result of the soil being compressed by the weight of the buildings.

### 1.34 **Subsidence**

Downward movement of the site on which buildings are situated by a cause other than **settlement**.

### 1.35 **United Kingdom**

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

### 1.36 **Unoccupied**

When **your home** has not been lived in by **you** or **your family** for more than 60 days in a row. Unoccupancy starts from the date that you last vacated the property, which may pre-date the inception of the insurance granted by this policy. Regular visits to the home or occasional overnight stays do not represent a break in this period.

### 1.37 **Utility Warehouse**

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

### 1.38 **Utility Warehouse Boiler Guarantee**

Utility Warehouse will replace your boiler if: we cannot repair it; and it is less than ten years old; and your boiler was purchased from and installed by Utility Warehouse or one of our **Associated Businesses**; and you have held this policy continuously in every period of agreement since either: (i) the calendar year in which the boiler was installed; or (ii) the date when this Boiler & Home Cover insurance policy was first made available.

### 1.39 **Warm-air**

Where **your home** is heated by warm air flowing through vents, not hot water flowing through radiators.

1.40 **You or yours**

The person who has taken out this insurance, who lives permanently in the home and who is shown on the schedule as the 'Policyholder'.

## 2. Section A - Boiler and controls breakdown

Section A cover includes:

- Parts and labour;
- **repairs** up to the claim limit which is shown on your schedule; and
- Up to £1,000 for **Access and Reinstatement**

**Your Schedule** shows whether this section applies to **your** policy

We cover the following:	We do not cover:
<p>All repairs to:</p> <ul style="list-style-type: none"> <li>• <b>Your boiler and controls</b></li> <li>• The flue including the flue terminal, up to one metre in length</li> <li>• The controls that make the boiler work including the programmer, any thermostats, motorized zone valves and central heating pump; and</li> <li>• The <b>gas supply pipe</b>.</li> </ul> <p><b>Accidental damage to your boiler and controls.</b></p> <p>A <b>replacement</b> for your boiler if <b>we</b> cannot <b>repair</b> it and:</p> <ul style="list-style-type: none"> <li>- it is less than seven years old;</li> <li>- it is less than ten years old and <b>you</b> are eligible for the <b>Utility Warehouse Boiler Guarantee</b> (see definition for guarantee conditions).</li> </ul> <p>If <b>we</b> cannot repair your boiler and it is older than seven years or, where <b>you</b> are eligible for the <b>Utility Warehouse Boiler Guarantee</b>, ten years, <b>we</b> will pay the amount detailed in your <b>Schedule</b> towards the cost of a new one.</p> <p>A <b>replacement</b> of the <b>gas supply pipe</b> and the controls that make <b>your</b> boiler work if <b>we</b> cannot <b>repair</b> it/them.</p> <p>A <b>replacement</b> of the flue including the flue terminal up to one metre in length if <b>we</b> cannot <b>repair</b> it.</p> <p>In the event that <b>your home</b> becomes uninhabitable for more than 48 hours as a result of a breakdown covered by this section, the cost of suitable alternative accommodation up to the limit specified in <b>your schedule</b></p>	<p>Damage caused by lime scale, <b>sludge</b> or other debris in the central heating boiler and related pipework.</p> <p>Any part of <b>your boiler and controls</b> which directly supplies a swimming pool.</p> <p>Any controls designed specifically for underfloor heating.</p> <p>Oil contamination arising from leaks from oil powered boilers</p> <p>Faults which occur intermittently and do not result in a total failure of the primary heating system</p> <p>Any repair or replacement which involves the removal of asbestos</p> <p>Lighting or re-setting of boilers, adjustment of operating controls, adjustment of time and/or temperature controls</p> <p>Boiler or system noise where there is no apparent fault and there has not a total failure of the primary heating system</p> <p>Bleeding of radiators, de-scaling or removal of hard water deposits, de-sludging and clearing of airlocks, corrosion</p> <p>Frozen condensate pipes</p> <p><b>Repairing or replacing your central heating system.</b></p> <p><b>Repairing or replacing</b> the flue including the flue terminal if it is over one metre in length.</p> <p><b>Repairing or replacing</b> the flue including the flue terminal for any open flued appliances.</p> <p>Fixing <b>your</b> showers, their parts and shower pumps</p> <p>Repairing <b>your</b> boiler and controls where <b>we</b> identify, acting reasonably, that they are <b>Beyond Economic Repair</b> in which case <b>we</b> will pay the amount detailed in <b>your Schedule</b> towards the cost of a new one.</p> <p><b>Replacing</b> or topping up <b>your</b> system inhibitor unless <b>we</b> have removed it</p> <p><b>Repairing or replacing</b> air or ground source heat pumps</p>

### 3. Section B – Central heating breakdown

Section B cover includes:

- Parts and labour;
- **repairs** up to the claim limit which is shown on your schedule; and
- Up to £1,000 for **Access** and **Reinstatement**

**Your Schedule** shows if this section applies to **your** policy.

We cover the following:	We do not cover:
<p>All repairs to <b>your central heating</b> on <b>your property</b>:</p> <p>A <b>replacement</b> of parts of <b>your central heating</b> if <b>we</b> cannot <b>repair</b> them.</p> <p><b>Accidental damage</b> to <b>your central heating</b>.</p> <p>We will undertake to obtain spare parts as quickly as is reasonably possible. In the event that it takes more than 48 hours to achieve this from the first point at which our approved engineer visits you and diagnoses the requirement we will pay a fixed benefit of £40</p>	<p>Damage caused by lime scale, <b>sludge</b> or other debris in the central heating boiler and related pipework.</p> <p><b>Repairing</b> or <b>replacing</b> taps.</p> <p>Underfloor heating or any parts or components that are designed specifically for underfloor heating.</p> <p>Supply of curved and/or <b>designer radiators</b>.</p> <p>Fixing <b>your</b> showers, their parts and shower pumps.</p> <p><b>Replacing</b> or topping up <b>your</b> system inhibitor unless <b>we</b> have removed it.</p> <p>Any part of <b>your</b> central heating which directly supplies a swimming pool.</p> <p>Frozen pipes within the system which have not resulted in a leak or permanent blockage.</p> <p><b>Repair</b> or replacement of electrical elements in radiators</p>

## 4. Section C – Plumbing

Section C cover includes:

- Parts and labour;
- **repairs** up to the claim limit which is shown on your schedule; and
- Up to £1,000 for **Access** and **Reinstatement**

**Your Schedule** shows if this section applies to **your** policy.

**We cover the following:**

**We do not cover:**

All **repairs** to the **plumbing system**. We will only cover plumbing which is your sole responsibility and which is within the boundary of your Property

**Accidental damage** to the **plumbing system** on **your** property

In the event that **your home** becomes uninhabitable for more than 48 hours as a result of an event covered by this section, the cost of suitable alternative accommodation up to the limit specified in **your schedule**.

A **replacement** of parts making up the **plumbing system** on **your property** that we cannot **repair**.

Showers and their parts, shower pumps, **sanitary ware**, spa baths, seals and grouting

Any parts that are designed to boost **your** mains water pressure

Water softeners, water filters, waste disposal units and taps that deliver boiling or filtered water

Radiators

General maintenance – e.g. dripping taps etc.

De-scaling or removal of hard water deposits, de-sludging and clearing of airlocks, corrosion

Leaks from household appliances, sinks, baths or showers where the leak only occurs when the item is in use

Repairs to domestic appliances where the leak is from the appliance itself

Plumbing and filtration systems for swimming pools or spa baths

Replacement of water tanks, hot water cylinders, or radiators

Escape of water where it is not causing any damage or risk to your safety or the safety of any permanent resident in your home

Any water leak noises without a visible leak

Frozen pipe work

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.

Water pipes between **your home** and any detached outbuilding on **your property**

Swimming pools, fountains, ponds or water features, garden irrigation systems, free standing garden taps and water pipes running to or from them

Rainwater pipes and guttering

Frozen pipes that need defrosting where there is no other damage

Any water supply that does not supply **your home**

Water meters

Plumbing to **your** outbuildings if the supply is provided by a separate mains connection than to **your** home

Loss or damage caused by leaking appliances, such as showers and their parts, shower pumps, and **sanitary ware**

Loss or damage to the contents of **your home**

## 5. Section D – Drains

Section D cover includes:

- Parts and labour;
- **repairs** up to the claim limit which is shown on your schedule; and
- Up to £1,000 for **Access** and **Reinstatement**

**Your Schedule** shows if this section applies to **your** policy.

We cover the following:	We do not cover:
<p><b>Repairing</b> or unblocking <b>drains</b> to restore flow</p> <p><b>Repairing</b> leaks to internal waste water pipes and external soil and vent pipes</p> <p>A <b>replacement</b> of parts of <b>your drains</b> that <b>we</b> cannot repair</p> <p><b>Accidental damage</b> to <b>your drains</b></p> <p>In the event that <b>your home</b> becomes uninhabitable for more than 48 hours as a result of an event covered by this section, the cost of suitable alternative accommodation up to the limit specified in <b>your schedule</b>.</p>	<p>Rainwater guttering and down pipes, manholes and their covers, soakaways, septic tanks, cesspits, drainage pumps, treatment plants and macerators and their outflow pipes</p> <p>Swimming pools or similar, whirlpool bathtubs or spa baths, decorative features including but not limited to ponds, fountains and any associated pipes, valves or pumps</p> <p>Cleaning and descaling <b>your drains</b></p> <p>General maintenance – e.g. leaking external overflows, build-up of leaves, oils, fats or debris etc.</p> <p>Leaks from household appliances, sinks, baths or showers where the leak only occurs when the item is in use</p> <p>The underground drainage facilities which are outside your home</p> <p>Plumbing and filtration systems for swimming pools or spa baths</p> <p>Escape of water where it is not causing any damage or risk to your safety or the safety of any permanent resident in your home</p> <p>Frozen pipe work</p> <p>Shared <b>drains</b></p> <p>Loss or damage caused by leaking appliances, such as showers and their parts, shower pumps, and <b>sanitary ware</b></p> <p>Loss or damage to the contents of <b>your home</b></p> <p>Damage caused by <b>subsidence, ground heave</b> or <b>landslip</b>, earthquake or sink hole</p>

## 6. Section E – Electrics

Section E cover includes:

- Parts and labour;
- **repairs** up to the claim limit which is shown on your schedule; and
- Up to £1,000 for **Access** and **Reinstatement**

**Your Schedule** shows if this section applies to **your** policy.

We cover the following:	We do not cover:
<p>All <b>repairs</b> to the mains electrical system and wiring on <b>your property</b> including:</p> <ul style="list-style-type: none"> <li>• The fuse box, light fittings, switches, sockets, isolation switches and <b>your</b> immersion heater timer switch;</li> <li>• Extractor fans up to 15cm in diameter;</li> <li>• Doorbells and smoke alarms that are connected to the wiring;</li> </ul> <p>Outside lighting as long as it is fixed to <b>your home</b> or outbuildings and fitted less than three metres above ground; and</p> <p>A <b>replacement</b> of parts of <b>your</b> mains electrical system and wiring on <b>your</b> property that <b>we</b> cannot repair</p> <p><b>Accidental damage</b> of <b>your</b> mains electrical system and wiring on <b>your</b> property</p> <p>In the event that <b>your home</b> becomes uninhabitable for more than 48 hours as a result of an event covered by this section, the cost of suitable alternative accommodation up to the limit specified in <b>your schedule</b>.</p>	<p>Electrical appliances, burglar alarms and camera systems</p> <p>Wiring which is not permanently installed or is portable – e.g. standalone lamps, festive lights etc</p> <p>Replacing plug fuses or light bulbs</p> <p>Resetting circuit breakers, where they can be reset by you and no associated repair work is needed to complete this</p> <p>Wiring or cabling situated on the exterior of your home ( e.g. wiring to satellite dishes, aerials etc) which is above three meters from the ground</p> <p>Claims in respect of fire alarms, CCTV systems, swimming pools and the associated heating and piping and installation and accessories</p> <p>Claims where our approved contractor advises that the system fails to meet minimum safety requirements</p> <p>Claims where our approved contractor cannot complete repairs or replacements due to the age and/or poor condition of the system</p> <p>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</p> <p>The electricity supply cable up to the fuse box or mains isolation switch if fitted</p> <p>Power cables between <b>your home</b> and any detached outbuildings, outdoor fittings or appliances on <b>your property</b></p> <p>Electrics in <b>your</b> outbuildings if the supply is connected to a separate electricity meter than to <b>your home</b></p> <p>Rubber or lead covered cables</p> <p>Complete system rewire</p> <p>Outside lighting not fixed to <b>your</b> home or outbuildings</p> <p>Loss or damage to the contents of <b>your home</b></p>

## Section F – Pests and Security

Section F cover includes:

- Parts and labour;
- **repairs** up to the claim limit which is shown on your schedule; and
- Up to £1,000 for **Access** and **Reinstatement**

**Your Schedule** shows if this section applies to **your** policy.

We cover the following:	We do not cover:
<p>Removal or treatment of <b>pest(s)</b> in <b>your home</b></p> <p>Removal or treatment of wasps' or hornets' nest(s) on <b>your property</b>.</p> <p>Repairs caused by the failure of external locks, or damage to external locks, where in all cases the failure or damage means that you are unable to access your home, or you are unable to secure it.</p> <p>Emergency whereby you are unable to gain access to your home arising from the loss of the only available key to your home</p> <p><b>Repair</b> of the roof of <b>your home</b> in the event that this is required to stop an <b>Emergency</b> which has arisen from damage to the roof</p> <p>In the event that <b>your home</b> becomes uninhabitable for more than 48 hours as a result of an event covered by this section, the cost of suitable alternative accommodation up to the limit specified in <b>your schedule</b>.</p>	<p>Any <b>pest</b> contaminations affecting any building within your <b>property</b> that is not <b>your home</b></p> <p>Any <b>pest(s)</b> other than rats, mice, wasps or hornets. Damage caused to your home's structure, masonry, fixtures and fittings, by pests</p> <p>Any repair which has arisen because you have failed to follow previous guidance or instructions issued previously by our approved contractor, or claims handler</p> <p>Any pests you keep as domestic pets.</p> <p>Rats or mice in the garden</p> <p>Any <b>pest</b> contamination where you have not taken reasonable hygiene measures to prevent <b>pest</b> contamination where recommendations have previously been made by us.</p> <p>Any damage caused by <b>pest(s)</b>, unless such damage is covered under the policy.</p> <p>Damage caused by theft or attempted theft</p> <p>Failure of alarm systems, electronic access security systems or CCTV</p> <p><b>Replacing</b> locks or lost keys if you have access to another set of keys;</p> <p>Internal doors (and windows) that do not secure <b>your property</b>.</p> <p>More than one set of keys where <b>your</b> lock has been replaced.</p> <p><b>Repair/replacement</b> of an electrical unit powering a garage door</p> <p>Double glazed windows unless both panes have been damaged</p> <p>Broken, damaged or defective locks, doors or windows which do not cause a security risk to your home</p> <p>Loss of keys for outbuildings, garages or sheds</p> <p>Loss of keys where an alternative set is available for you to use or you can still gain normal access to your home</p> <p>Repairs to the roof of <b>your</b> home in any one of the following circumstances:</p> <p>(i) the roof of <b>your home</b> is flat;</p> <p>(ii) <b>your Home</b> is covered under a management agreement; and/ or</p> <p>(iii) <b>your Home</b> is greater than three storeys high</p>



## 7. How we settle your claim

- 7.1 The most **we** will pay for any one claim is limit shown on **your Schedule**, unless a more specific limit applies.
- 7.2 **We** will deduct the **excess** from the amount for which **we** agree to settle **your** claim. The **excess** will apply to each separate incident. If a claim is made under more than one section of this policy, resulting from the same incident, only one **excess** will be deducted.
- 7.3 If the loss or damage is covered under **your** policy, **we** will decide whether to settle a claim by either repairing or replacing or by making a payment in respect of the damage provided that:
- Immediately before the incident giving rise to the loss or damage **you** and **your family** took all reasonable steps to prevent damage and keep all **products** covered by this policy in good condition and in good repair.
  - If **you** do not, **we** may choose to refuse to pay **your** claim and/or cancel the policy.
  - The repair is carried out without delay.
- 7.4 **We** will automatically reinstate the policy limits following payment of a claim up to the maximum claim limit, provided that all replacement or repair work is completed and any recommendations **we** make to prevent further loss or damage are carried out without delay.
- 7.5 Remember, no policy covers everything. The things that are not covered by **your** policy are stated:
- in the general exclusions that apply to sections A – F on pages 17 to 18.
  - Under "**we** do not cover " which are next to the sections '**we** cover the following'.
- 7.6 The general conditions which apply to sections A-F are stated on pages 19 to 21. It is important to ensure that **you** understand the policy conditions which apply to **your** policy because if **you** do not meet these conditions, it may affect any claim **you** make or any cover that **you** have.

## 8. General Exclusions

This policy does not insure the following:

### 8.1 Beneficiary under this agreement

Nobody other than **you** can benefit from this agreement.

### 8.2 Domestic use

**Your product** only includes cover for **your property** if it is used for normal day-to-day living purposes, including use for home office or activities of a domestic nature, including renting, and not where the main purpose of the **property** is for commercial purposes.

### 8.3 Initial 14 days of cover

Any claims which are made within 14 days of the start date of **your** first period 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

### 8.4 Wet or dry rot

Loss or damage caused by wet or dry rot [corrosion, deterioration or similar] or anything which happens gradually.

### 8.5 Deliberate Acts

Any loss, damage, death, injury or illness or liability caused deliberately, maliciously, wilfully, recklessly by **you, your family**, lodgers, guests, tenants or employees.

### 8.6 Deception

Any loss or damage caused by deception, unless the only deception is gaining entry to the **home**.

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

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

### 8.8 External water supply stopcock

If **we** cannot turn off the external water supply stopcock to **your home** to complete **your repair** it is up to **you** to get **your** water supplier to turn it off

### 8.9 Improvements

**Your product** only includes **repairing** or **replacing your boiler and controls, central heating system, plumbing system or drains** when it stops working properly. It does not include any improvements or upgrades, for example: **replacing** working radiators, swapping standard radiator valves for thermostatic ones and **replacing** electrical cables and fuse boards that still work.

Where **we** have told **you** that an improvement is necessary, **we** may not continue to make **repairs** on that part of **your boiler and controls, central heating system, plumbing system or drains** unless the work has been carried out.

### 8.10 Prior Events

Any loss, damage or liability arising out of any accident or incident that happened before this policy started.

### 8.11 Limits

Any amount exceeding the claim limit as shown in your schedule

### 8.12 Reduction in Value

Any reduction in market value following repair or replacement paid for under this policy.

### 8.13 Business Property and Liability

Any loss or damage to property owned by, held in trust or used for any business, trade or profession.

Any legal liability arising directly or indirectly from any business, trade or profession.

### 8.14 Date Change and Computer Viruses

Any loss, damage or liability arising from:

- the failure of a computer chip, computer software or any other electronic equipment to recognise a true calendar date;

- 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.**
- 8.15 Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted. For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware. For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.
- 8.16 **War**  
Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
- 8.17 **Terrorism**  
Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation
- 8.18 **Radioactive Contamination**  
Any direct or indirect consequence of:  
Irradiation, or contamination by nuclear material; or  
The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or  
Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter
- 8.19 **Sonic booms**  
Any loss or damage arising directly from pressure waves caused by aircraft and other aerial devices.
- 8.20 **Earth movements**  
Any loss or damage caused by **subsidence, ground heave or landslip**, earthquake or sink hole.
- 8.21 **Any other loss or damage**  
**We** are not responsible for any loss of or damage to, or cleaning of property, furniture or fixtures as a result of **your boiler and controls, central heating system plumbing system or drains** breaking or failing unless **we** caused it. For example damage caused by water leaks. Such loss is more appropriately covered by household contents insurance.
- 8.22 **Energy/central heating management systems**  
**We** will not **repair** or **replace** energy or **central heating** management systems.
- 8.23 **Other general exclusions**  
Any loss, damage or liability caused by or arising from:
- the **home** undergoing demolition, structural alteration or structural repair;
  - restoration, dismantling, or renovation;
  - faulty design or workmanship or the use of faulty materials;
  - any process of cleaning, drying, dyeing, heating or washing;
  - insects, parasites, vermin, fungus or mildew;
  - pets or domestic animals;
  - atmospheric or climatic conditions or frost
  - Any claims if your home has been unoccupied for more than 60 days
  - Any claim occurring before or after the period of cover. We will only pay claims which arise whilst your policy is in force
  - Any loss or damage which is not classed as a **repair** or **replacement** by the claims handler.

- We will not pay for any costs which are not directly specified in this policy
- Gas leaks, as these must be reported straightaway to the National Gas Emergency Service on 0800 111999
- Any claims which result from faulty workmanship or manufacturer's defect or recall

## 9. General Conditions

9.1 We will only pay for assistance for repairs at your home, subject to the cover you selected shown on your schedule.

9.2 All claims are subject to an excess, which you must pay before your claim can be completed. Please see your policy schedule to identify your excess level.

9.3 Claim limit:

The maximum amount that we will pay for in any one period of cover is known as the 'claim limit'; this is shown on your schedule. Once the claim limit has been reached, you may not make any further claims during that period of cover. However, if an emergency occurs the claims handler may be able to arrange a 'pay on use' service for you – 'Basis of cover' explains what this means. If you renew your policy you will be able to claim again, up to the call out limit for that period of cover.

If the approved contractor is unable to gain access to your home, the visit will be counted against the call out limit. If the contractor needs to return at a later date to complete repairs, you must ensure that they can gain access. If the contractor cannot access your home, we will not be able to provide further help beyond the assistance already given and your claim will be closed.

The amount we will pay in respect of any one claim shall not exceed the claim limit including call out charges, labour and materials. You are responsible for paying any excess under the policy or where the cost of repair exceeds the benefit provided under the policy.

9.4 Reporting of claims:

Any risk of injury to people or of serious and major damage to your home, should be immediately reported to the supply company if appropriate (e.g. a gas leak), or the public emergency services. Please do this before you contact us, as your safety should take priority.

You must not make any arrangements for repairs without authorisation from the claims handler. This is because our approved contractors may need to examine the emergency themselves, in order to confirm that it is covered by your policy.

9.5 Visiting your home to provide assistance is dependent on:

Weather conditions. If there is bad weather then the approved contractor may not be able to safely access your home. In some cases it may not be possible to provide immediate assistance e.g. Roof inspections if there are high winds.

Being able to reach your home - Transport delays (e.g. due to weather or industrial action), may mean the approved contractor cannot reach your home.

The decision whether it is safe or possible to provide assistance is at the sole discretion of the claims handler. If it is not possible to provide assistance, then you will be advised of this and help will be rearranged for a time when it is possible to safely attend your home.

9.6 The approved contractor may use parts which are sourced from third parties, in addition to those sourced from the manufacturer or its approved suppliers. All of our approved contractor repairs are guaranteed for 12 months. In order to provide this guarantee our claims handler will work with a pre-approved supply network. We are unable to accept responsibility for loss, damage or inconvenience resulting from delays in the delivery of parts. If you wish the approved contractor to use parts which are of a superior specification to the faulty part being replaced, then you will be responsible for paying the difference in cost.

9.7 We will only pay for alternative accommodation which has been approved by the claims handler, any claims where alternative accommodation has not been approved you will not be covered under this policy and you be responsible for bearing the cost.

9.8 Your responsibility: you must take reasonable care when you take out, make changes to and renew your policy to:

- supply accurate and complete answers to all the questions your (administrator / agent) may ask as part of your application for cover under the policy
- to make sure that all information supplied as part of your application for cover is true and correct

- tell your (administrator / agent) of any changes to the answers you have given as soon as possible.

If any information **You** provide is not accurate and complete, this may mean **Your** policy is invalid and that it does not operate in the event of a claim or we may not pay any claim in full.

9.9 Subrogation – we reserve the right to take over your claim after we have paid it, in order to recover payment from a third party. This may include taking legal action against third parties in your name. You must co-operate with us if we choose to do this; any action we take will be at our expense.

9.10 Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated.

9.11 This policy will end:

At the end of the period of cover; or

The date the policy is cancelled.

9.12 There are certain changes which you must tell Utility Warehouse about, as soon as they happen. Some examples are:

If you change your home address

If you decide to let your home to tenants

If you do not tell Utility Warehouse about these changes, then this may mean that we cannot pay your claim.

9.13 Fraudulent Claims or Misleading Information:

We take a robust approach to fraud prevention in order to keep premium rates down so that you do not have to pay for other people's dishonesty. If any claim made by you or anyone acting on Your behalf under this insurance is fraudulent, deliberately exaggerated or intended to mislead, we may:

- Not pay your claim, and Recover (from you) any payments we have already made in respect of that claim, and;
- Terminate Your insurance from the time of the fraudulent act, and Inform the police of the fraudulent act.

If Your insurance is terminated from the time of the fraudulent act, we will not pay any claim for any incident which happens after that time and may not return any of the insurance premium(s) already paid.

9.14 Information You have provided – Insurance Act 2015:

You must take reasonable care to provide accurate and complete answers to all the questions you are asked when you take out or make changes to this policy.

You must notify Utility Warehouse as soon as possible if any of the information in your policy documents is incorrect or if you wish to make a change to your policy.

If you do not provide accurate and complete answers to the questions you are asked, or you fail to notify the Utility Warehouse of any incorrect information or changes you wish to make, your policy may not operate in the event of a claim. We may not pay any claim in full or your policy could be invalid.

9.15 When making a claim please contact the claims handler the Claims handler indicated on **your Schedule** acting on our behalf, as soon as possible. You must not proceed with any repairs without authorisation from the claims handler, because our approved contractor may need to inspect the damage themselves in order to confirm that it is covered by your policy.

You must notify the claims handler of an emergency as soon as you can. If you delay reporting your emergency without good reason, and this delay means that the cost of providing you with assistance is more than it would have been if you had reported it earlier, then we may not pay part or all of your claim.

You must follow the instructions given to you by the claims handler. If an appointment is made for an approved contractor to provide assistance, you must ensure that someone is available to allow access to your home. Failed visits where the contractor is not able to gain access to your home will count against the call out limit on your policy.

9.16 **Curved or designer radiators**

If your **product** includes cover for **Section B - central heating**, this does not include the supply of **replacement** of curved or **designer radiators**. We can:

- **Replace** with a standard radiator; or
- Install a curved **or designer radiator** that **you** have bought yourself, in which case **we** will only accept responsibility for the workmanship, not any manufacturing faults in the radiator itself.

9.17 **Unoccupancy**

When **your home** is not lived in for more than 60 days in a row **we** will regard **your home** as **unoccupied**. Regular visits to the property externally or internally and occasional overnight stays by **you** or someone with **your** permission will not constitute normal occupancy of the property.

9.18 **Joint Insured**

If more than one insured is named on the **Schedule**, either named insured may amend the policy, submit a claim or discuss an existing claim with **us**. If an insured named on the **Schedule** is to be removed, **we** will only accept authority from the person being removed, or by a court order or written agreement from the insured's personal representative.

9.19 **Contracts (Rights of Third Parties) Act 1999**

Save for the rights granted to [Utilities Warehouse] under this contract, no third party will have, or be able to enforce any term of this policy under the Contracts (Rights of Third Parties) Act 1999. This does not affect the rights or remedies available to a third party, apart from this Act.

9.20 **Renewals**

**All renewal terms can be found in our Insurance Terms of Business Agreement.**

9.21 **External Water Supply Pipe**

Where you share legal responsibility for the **External Water Supply** outside the boundary of **your property** with any third party or parties, **we** shall only pay **your** rateable proportion of any work undertaken.

When a shared responsibility applies, any third party or parties must agree to the work being completed by **our** engineers and must grant any access necessary to the water supply pipe.

## 10. More information about this policy

### 10.1 Financial Services Compensation Scheme

Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or you can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY

### 10.2 Exchange of Information

In order to prevent or detect fraud **we** will share the information **you** provide with various fraud prevention agencies including law enforcement. If false or inaccurate information is provided and fraud is suspected details will be passed to these agencies to prevent fraud and money laundering. **We** and other organisations, including those from other countries and the police, may access and use the information recorded for the purpose of making decisions, such as those involving insurance proposals and claims. **We** may also conduct credit reference checks in certain circumstances including confirming **your** identity and recovering debt. **You** can find out further details explaining how the information held by fraud prevention agencies may be used or in which circumstances **we** conduct credit reference checks and how these checks might affect **your** credit rating by contacting us at [insuranceteam@utilitywarehouse.co.uk](mailto:insuranceteam@utilitywarehouse.co.uk)

**You** should show this notice to anyone who has an interest in the property insured under the policy. **You** must ensure that any information **you** supply relating to anyone else is accurate and that **you** have obtained their consent on **our** behalf to the use of their data for these purposes.

### 10.3 Cancellation - your rights to cancel your policy

10.4 For cancellation instructions received within 30 days of policy purchase, renewal or you receiving your policy documents;

- a. we will provide a full refund if the period of insurance has not yet started.
- b. we will refund the premium for the exact number of days left in the current period of insurance if no claim has been made in the current period of insurance.
- c. If a claim has been made in the current period of insurance, you must pay any remaining insurance premium due for the term of the policy.

10.5 For cancellation instructions received after the 30 day period described above has passed;

- a. we will refund the premium for the exact number of days left in the current period of insurance if no claims have been made in the current period of insurance. If cancellation occurs in the first period of insurance we will also deduct an administration charge of £30.
- b. If a claim has been made in the current period of insurance, you must pay any remaining insurance premium due for the term of the policy.

10.6 We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known email or physical address. Valid reasons may include but are not limited to:

- a. Where we reasonably suspect fraud
- b. Non-payment of premium
- c. Threatening and abusive behaviour
- d. Non-compliance with policy terms and conditions
- e. You have not taken reasonable care to provide accurate and complete answers to the questions we or Utility Warehouse ask.

10.7 If we cancel the policy and/or any additional covers you will receive a refund of any premiums you have paid for the cancelled cover, less a proportionate deduction for the time we have provided cover and an administration charge of £30.

10.8 Where our investigations provide evidence of fraud or misrepresentation, we may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when you provided Utility Warehouse with incomplete or inaccurate information. This may result in your

policy being cancelled from the date you originally took it out and we will be entitled to keep the premium.

10.9 If your policy is cancelled because of fraud or misrepresentation, this may affect your eligibility for insurance with us, as well as other insurers, in the future.

**INSURER PRIVACY NOTICE**

For more information about how the Insurer use your personal information please see our full privacy notice, which is available in the Privacy section of our website [www.helvetia.com/privacy](http://www.helvetia.com/privacy).