

## HomeEnergy Plus Boiler Cover Feb 2020 TERMS AND CONDITIONS

### I agree and accept the following:

- I own the home that I am taking the tariff out on and have a gas boiler and controls that are in good working order
- I have read and accept the HomeCare Terms & Conditions (copied below)
- I have read and accept the Insurance Disclosure Document (copied below)
- I do not have an existing British Gas HomeCare agreement (including HomeCare, Plumbing and Drains cover, Gas Appliance Cover and Kitchen Appliance Cover) or any other household or home emergency insurance that provides similar cover
- If I have an existing Services agreement and chose to take the HomeEnergy Plus Boiler Cover Feb 2020 British Gas will not set up Boiler and Controls breakdown cover. The terms of this energy tariff will continue to apply for each fuel on this tariff.

### About your tariff

HomeEnergy Plus Boiler Cover Feb 2020 prices are fixed until 29<sup>th</sup> February 2020. You'll pay a daily standing charge and unit rate for each fuel on this tariff. We'll also add VAT. If you have a multiple rate electricity meter, you may have more than one unit rate. For more details about the rates we charge go to [www.britishgas.co.uk/alltariffs](http://www.britishgas.co.uk/alltariffs)

### How it works

Both this tariff and the associated Boiler and Controls Breakdown Cover will need to be in name(s) of the same account holder(s) and for the same address. You'll receive separate information about this tariff and your HomeCare agreement for your Boiler and Controls Breakdown Cover once your order has been completed. Boiler and Controls Breakdown Cover is included at no additional cost.

This tariff is not available to customers who have prepayment meters or smart meters in prepayment mode.

This tariff is not available to customers who have an existing British Gas Services agreement (including HomeCare products Boiler and Controls Cover, Central Heating Cover, Plumbing and Drains Cover, Gas Appliance Cover and Kitchen Appliance Cover). If you have an existing British Gas Services agreement and choose to take this tariff we will not set up Boiler and Controls Breakdown Cover. The terms of this energy tariff will continue to apply for each fuel on this tariff.

Your Boiler and Controls Breakdown Cover will start within 21 days of your tariff start date and continue for 12 months unless terminated earlier in accordance with the terms of this agreement.

### **Key features and benefits**

What is included in the Boiler and Controls Breakdown Cover:

1. Boiler and Controls Breakdown Cover with a £99 excess for each repair
2. Added peace of mind that your gas boiler and controls are covered in case they need a repair
3. Unlimited call outs
4. Parts and labour included (limits apply, please see the Boiler and Controls Breakdown Cover terms for more details)
5. To call us day or night if things go wrong.

What is not included:

- An Annual Service visit
- Repairs to the central heating system, including radiators
- Removing sludge or scale or repairing the damage it causes if we tell you it might be a problem for your boiler
- Showers or taps
- Accidental Damage

Using the link, see the [HomeCare Terms & Conditions](https://www.britishgas.co.uk/homecare-terms) for full details of your Boiler and Controls Breakdown Cover: <https://www.britishgas.co.uk/homecare-terms>

### **Manage your account online**

You'll need to manage this tariff and your account online. Managing your account online means:

- viewing your bills and checking your account details on our website or app
- finding information about your tariff and account on our website
- providing your meter readings online, by text message or via the app at least once a quarter (if you don't have smart meters which send us meter readings automatically)
- contacting us by email or using our web chat service.

Your bills and annual statements will be available on our website at [www.britishgas.co.uk/identity/](http://www.britishgas.co.uk/identity/). We'll send you emails when your bills and statements are ready and prompt you for meter readings. You should provide meter readings for your fuels when we prompt you for them to help ensure your bills are up to date. This is in addition to the requirement in the supply terms to provide meter readings at least twice a year. If you are not able to send us meter readings when prompted we'll provide estimated bills. We'll automatically take meter readings if you have smart meter(s) which can send the meter readings directly to us.

If you stop managing your account online (as described above) we may contact you and give you 30 days to choose a different tariff. We won't contact you about moving to a different tariff if there are genuine reasons why you stopped managing your account online, for example our website or app wasn't available or wasn't working properly or you contact us because you have a complaint or emergency.

### **Smart meters**

If you are eligible for smart meters and don't already have them (either for both fuels or just one fuel), by signing up to this tariff you agree you'll book a smart meter installation appointment within 3 months and be at home for the appointment by going to [www.britishgas.co.uk/smart-home/smart-meters.html](http://www.britishgas.co.uk/smart-home/smart-meters.html). When your booking is confirmed we'll arrange for smart meter(s) to be installed for no extra charge (if your home does not already have smart meter(s)).

Your home needs to meet certain requirements to enable us to fit smart meters. For example, we need to be able to access your existing meters and there needs to be a good mobile signal at your home. If you're a tenant, it's your responsibility to get your landlord's consent to having smart meters installed.

Not all customers can have smart meters yet. We can't be certain that you will be able to have smart meters until you come on to supply with us or in some cases, until the engineer has been to your home. If we can't install smart meters at your home, you can stay on this tariff but you'll need to send us meter readings when prompted and manage your account online. If you are eligible for smart meters, and don't already have them and don't book an appointment for installation (where you are at the appointment or arrange for an alternative person to be at the appointment) within 3 months of coming on supply or switching to this tariff, we may contact you and give you 30 days to choose a different tariff. If you don't choose a different tariff or don't book a smart meter appointment after we have contacted

you, we'll switch your tariff to a similar tariff (which doesn't require a smart meter) which we have available for you at the time.

If you have smart meters and join us from another supplier you may lose some smart functionality for example, automatic meter readings, but your ability to switch supplier or tariff is unaffected. If you have British Gas smart meters we should automatically receive your meter readings but there are some occasions where this won't work. If you already have smart meters you don't need to book an appointment to arrange for new smart meters and you can stay on this tariff. If your smart meters don't send us automatic meter readings you'll need to send us meter readings when we prompt you for them.

### **Paying for your energy**

You'll need to pay by Direct Debit, cash or cheque or payment card. Your prices may change depending on how you pay. If you pay by Direct Debit but miss any payments we can ask you to pay by cash or cheque. Your prices would go up – we'll explain the difference when we write to you and you can find the details at [www.britishgas.co.uk/alltariffs](http://www.britishgas.co.uk/alltariffs). We'll write to you at least seven working days before changing how you pay.

If you pay by payment card or, if applicable, directly through the benefits you receive from government, the rates we charge are the same as if you pay by cash or cheque.

### **If we replace your meters with prepayment meters or mode change your meter to prepayment**

If we replace your gas and/or electricity meters with prepayment meters, or mode change your meter to prepayment, we'll switch your tariff for each fuel on a prepayment meter to our cheapest tariff which is available to prepayment meter customers at the time. For any fuel which is not on a prepayment meter these existing terms will apply. We'll let you know if your tariff has changed because you have a prepayment meter.

### **If you want to change your meters**

You need to contact us to discuss this. This tariff including the Boiler and Controls Breakdown Cover may not be available on another meter type and/or you may want to choose a different tariff. We will let you know if you would need to choose a different tariff when you contact us.

**If you want to cancel or switch**

You have 14 days from the day after you agreed to this tariff to change tariff without paying exit fees. In these terms and conditions we call this the cool off period. For more information about the cool off period go to [britishgas.co.uk/cooloff](http://britishgas.co.uk/cooloff)

You can switch to another supplier without giving us any notice. If you switch to another energy supplier after the cool off period and before 12<sup>th</sup> January 2020 we'll charge you an exit fee of £30 for electricity and £30 for gas. We'll collect exit fees before any other amounts you owe us, either from payments you make or from any credit balance you have with us. If you move to another tariff with us, the exit fee will not apply.

If you cancel this tariff for any reason this will also cancel your Boiler and Controls Breakdown Cover.

**If you cancel or upgrade the Boiler and Controls Breakdown Cover**

If you cancel or upgrade the Boiler and Controls Breakdown Cover this energy tariff will continue without the Boiler and Controls Breakdown Cover until 29<sup>th</sup> February 2020, unless the tariff is cancelled earlier in accordance with these terms and conditions.

**If we can't take you onto Boiler and Controls Breakdown Cover**

If we realise during sign up or at a breakdown visit that we can't take you onto Boiler and Controls Breakdown Cover we may contact you and give you 30 days to switch both fuels to one of our other available tariffs. The full terms of this tariff will continue to apply until you choose a different tariff. There will be no cancellation fees if you cancel or upgrade your Boiler and Controls Breakdown Cover agreement. You will not be liable for costs incurred up to the point that you cancel or upgrade your Boiler and Controls Breakdown Cover other than the £99 excess for any work that has been carried out.

**Moving Home**

You can take this tariff without the Boiler and Controls Breakdown Cover with you if you move home. However, you will have to contact us as soon as possible about your Boiler and Controls Breakdown Cover as we may be able to transfer the cover to the new property or start a new agreement for the same cover. We can cancel the cover if you ask us to. British Gas Services Limited may be able to offer you an alternative service for your new home.

**At the end of the tariff**

Before this tariff ends, if you haven't already switched to another tariff or supplier, we'll contact you. If you don't switch tariff or supplier before 1<sup>st</sup> March 2020, we'll move you to the cheapest default tariff (no exit fees) we have available at that time.

From the last 49 days of this tariff ending if you decide to switch to another supplier you don't have to pay any exit fees. You'll keep your current prices and terms and conditions (excluding exit fees) until:

- You switch to one of our other tariffs no later than 20 working days after (but not including) 29<sup>th</sup> February 2020; or
- You switch to another supplier and they tell us you'd like to switch no later than 20 working days after (but not including) 29<sup>th</sup> February 2020. The other supplier then needs to supply your energy within a reasonable time after they told us you want to switch; or
- You try to switch supplier and you pay any outstanding supply charges for the fuel(s) you want to switch within 30 working days after we tell you we object to the switch.

Your Boiler and Controls Breakdown Cover will end 12 months after it has started unless terminated earlier in accordance with the terms of this agreement or the HomeCare agreement.

#### **Other things to bear in mind**

The tariff prices are fixed until 29<sup>th</sup> February 2020 unless the government or regulator does something or plans something that means the price changes. For example, changing the amount of VAT we must charge (we hope they won't, but we have to let you know).

We'll only sell so many of these tariffs, and we might withdraw it.

Our terms and conditions of supply also apply - you can find them at **[britishgas.co.uk/terms](https://britishgas.co.uk/terms)**

If there is any difference between what we say in these terms and conditions and the supply terms, what we say in these terms takes priority.

Your Boiler and Controls Breakdown Cover will be provided by British Gas Services Limited which is authorised and regulated by the Financial Conduct Authority.

# Insurance Product Information Document

British Gas is a trading name of British Gas Services Limited which is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales (No. 03141243). Registered office: Millstream, Maidenhead Road, Windsor, Berkshire SL4 5GD. britishgas.co.uk



## Product: Boiler and Controls Breakdown Cover

This document provides a summary of the key information relating to this Boiler and Controls Breakdown Cover insurance policy. Complete pre-contractual and contractual information on the product is provided in the terms and conditions.

### What is this type of Insurance?

Boiler and Controls Cover provides cover for repairs in the event of breakdown or damage to your boiler.



#### What is Insured?

- ✓ Unlimited repairs to your boiler and controls and gas supply pipe
- ✓ All parts and labour
- ✓ Non-emergencies and emergencies
- ✓ Cover up to £1,000 (including VAT) to gain access and make good for each repair
- ✓ Boiler replacement if we can't repair it and it is less than 7 years old (or less than 10 years old if we installed it and have covered it ever since)
- ✓ Replacement of parts that we can't repair (subject to terms and conditions)



#### What is not Insured?

- ✗ First Service or Annual Service
- ✗ Pre-existing faults or design faults
- ✗ Anything that happens within the first 14 days of you taking out the product
- ✗ Repairing or replacing your central heating system
- ✗ Removing sludge or scale or repairing the damage it causes if we've already told you about it
- ✗ Showers, taps or sanitary ware
- ✗ Deliberate damage or faults caused by someone else you have used for repairs
- ✗ System improvements or upgrades
- ✗ Accidental damage
- ✗ Repairs that are purely cosmetic



#### Are there any restrictions on cover?

- ! Domestic use only and you own the home that you are taking cover out on
- ! If you have chosen to pay an excess you will need to pay this for each completed repair or replacement



#### Where am I covered?

- ✓ Mainland United Kingdom. If there are postcode areas that we are unable to cover, we will inform you prior to purchase.



#### What are my obligations?

- You must take reasonable care to provide complete and accurate answers to questions we may ask you when you take out, make changes to, make a claim on and renew this policy
- It's your responsibility to keep us informed of any changes to your contact details or change of address
- It's also your responsibility to inform us if you change a boiler that's covered by us so that we can check continued eligibility and appropriateness of cover



#### When and how do I pay?

- You can pay for your product yearly by cheque, debit or credit card or Direct Debit – or monthly by Direct Debit. If you have chosen Direct Debit, the start date will be shown on your schedule



#### When does the cover start and end?

You'll find your cover start and end dates in your policy documentation.





### How do I cancel the contract?

You can cancel your product at any time by calling **0333 202 9523\*** or writing to us at: HomeCare Membership Office, Murdoch House, Bothwell Road, Uddingston, G71 7UD.

We'll give you a full refund if you cancel within 14 days. If you cancel after 14 days, a pro rata refund will be provided.

If we've carried out any work for you, you may have to pay cancellation charges.

\*We may record calls to help improve our service to you. Call charges to 03 numbers will cost you no more than 01 or 02 numbers, please check with your phone provider.

EG+ 734647-3



## HomeCare Range Terms and Conditions

## About this booklet



This booklet explains exactly what the **products** in your HomeCare **agreement** do and don't cover, what to do if you want to make a claim, change or cancel your **agreement** or a **product**, and how to make a complaint.

It is important you read these terms and conditions carefully, together with your **statement** confirming the **products** you hold, as these form the basis of your **agreement** with us. If anything is not correct on your **statement**, or if you have any questions, please call us on **0800 048 1000**.

Definitions .....	04
What we can look after .....	06
Our insurance products .....	08
- Insurance features .....	10
- Service and inspection products .....	19
- Service and repair warranty products .....	22
General conditions .....	26
Complaints .....	32
Your personal information .....	32
Cancelling your agreement .....	34
How to make a claim .....	36
Our non-insurance products .....	18
General exclusions .....	30
Compensation scheme .....	32

# Understanding these Terms and Conditions

## 'We' and 'you'

By 'we', 'us', or 'our', we mean British Gas Services Limited – as the provider of the services of your non-insurance **products** and the administrator for British Gas Insurance Limited who underwrite your insurance **products**. British Gas Services Limited also holds premium and claims monies as agent of British Gas Insurance Limited.

British Gas Services Limited is authorised and regulated by the Financial Conduct Authority.

By 'you' or 'your', we mean the person(s) named on your **statement**, plus the people who normally live in your **home**, including any tenants. Only the person(s) named on the **statement**, or their spouse, legal partner or **authorised contact** can amend or cancel the **agreement**.

## Words in bold

Some of the words and phrases we've used have a particular meaning.

We've highlighted these words in bold and explained what they mean below:

## Definitions

### access and making good

- getting to your boiler, appliance or system, to fix or service it and then repairing any damage we may cause in getting access to your boiler, appliance or system by replacing items such as cabinets or cupboards that we've removed and by filling in holes we have made and leaving a level surface – but we won't replace or restore the original surface or coverings, for example, tiles, floor coverings, decoration, grass or plants.

### accidental damage

- when you do something that stops your boiler, appliance or system from working properly – without meaning to. **agreement**  
- all of the **products** you have with us.  
If you have Energy Extra with us this will be in a separate agreement.

### annual service

- a check each year to ensure your gas boiler, appliance or **central heating** is safe and working properly. See page 27 and 28 for more details. **approved list**  
- boilers, appliances or parts that we can **repair** or **replace**.

4

**property** – including your expansion tank, radiators, bypass and radiator valves, system filters, **warm-air** vents, **cylinders**, any immersion heater and its wired in timer switch, and the pipes that connect them.

**cylinders** - tanks that store hot water. **drains** - the system of waste water pipes on your **property**. **excess/fixed fee** - the amount you've chosen to pay towards each completed **repair** or **replacement**. **first service** - where we may visit you after you first take out a **product** covering your boiler to check and confirm whether we can cover you. See page 27 for more details. **gas supply pipe** - the pipe that

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

### home authorised contact

the building, including any attached garage or conservatory where you live or a named person, whom you've authorised and we've agreed can act on your behalf to make arrangements under your agreement in relation to a **property** which they don't occupy and which may be occupied by a tenant.

**boiler and controls** - a single natural gas or liquid petroleum gas boiler or **warm-air** unit on your **property** that's designed for home use and has individual downlight fittings embedded into a heat output capacity of up to 70kW – as well as the flue and the controls that make it work, starter units. **managing agent** - someone who, including the programmer, any thermostats, provides managed services to a **landlord** in relation to one or more **properties**. **managing agent**

**boiler data** - information we receive from your insurance **product**, where a **managing agent** has a contractual obligation to maintain

**boiler IQ hardware** - the diagnostic module attached to elements of a **property** on behalf of a **landlord**.

**monitor/monitoring** - keeping an eye on your **boiler data** so we can identify when your boiler is failing to produce heat or hot water.

**British Gas Powerflush** - a process where we remove **sludge** from your **central heating** system.

**agreement** - the day your **agreement** starts until your **agreement** runs out, as detailed on your **statement**.

**central heating** - the heat and hot water system on your **property**.

Definitions

### products

- cover or service for certain appliance(s) or system(s). **property/properties** - a **home** and all the land up to your boundary – including any detached outbuildings.

**repair(s)/repairing/repared** - to fix your boiler, appliance or system following an individual fault or breakdown but not **repairs** 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.

**replacement/replace/replacing**

- in the case of Kitchen Appliance Cover we'll provide a contribution towards a replacement appliance with similar functionality from our approved supplier. - where we replace your boiler, appliances (not those covered under Kitchen Appliance Cover) or parts with a British Gas approved standard alternative. We'll provide replacements with similar functionality but not necessarily an identical make and model or type of fitting. In the case of internet enabled boilers, appliances or parts, replacements will only be from the British Gas or Hive range. If we're unable to provide a boiler, appliance or part with similar functionality we'll install a new and unused like for like alternative that you provide, but we'll 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. **statement**

- the document that shows the **products** you have with us, the **period of agreement**, how much you're paying and any **excess** or **fixed fee**.

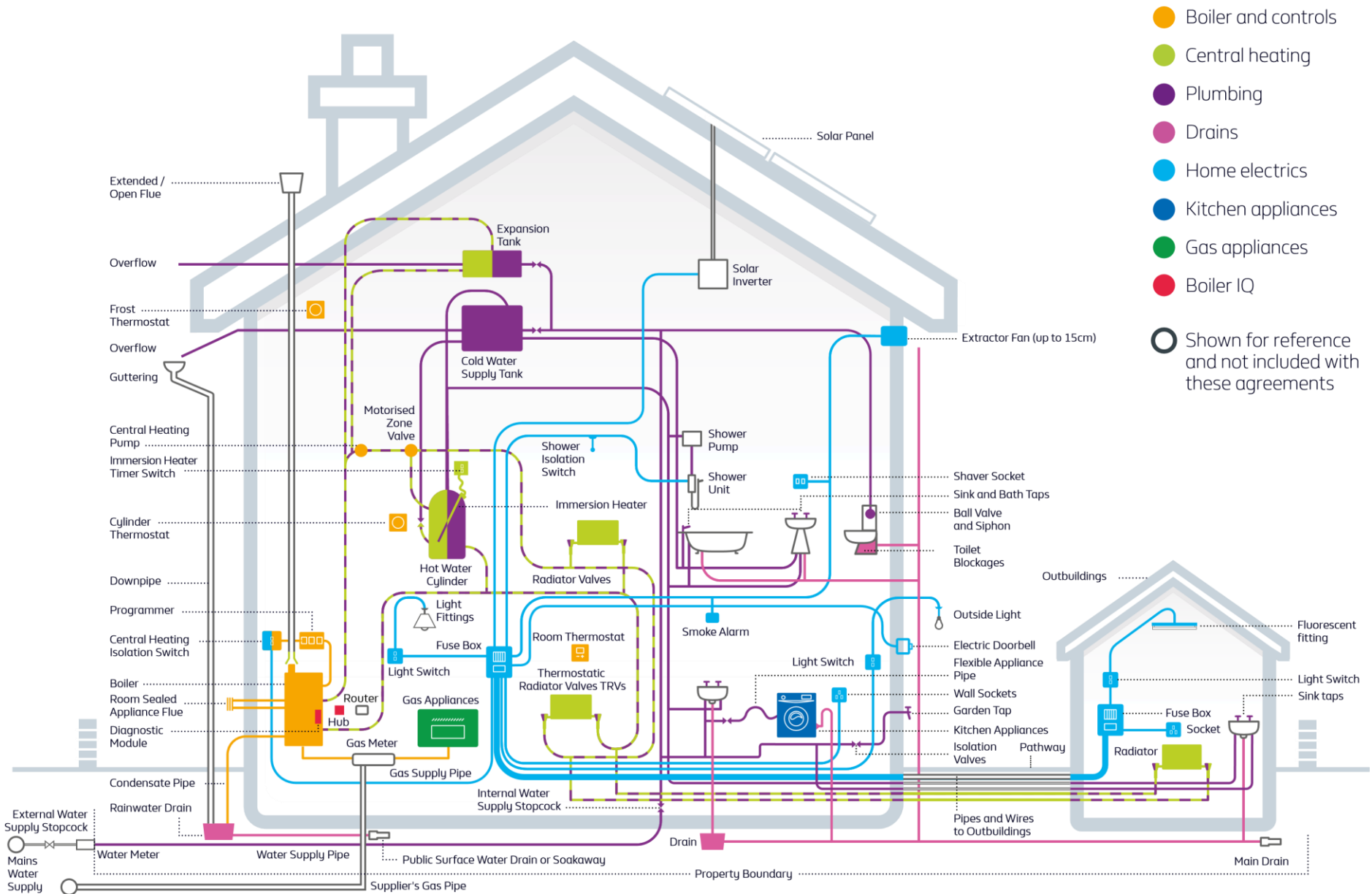
**upgrades**

- improvements that make your boiler, appliance or system safer, or more

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

5

What we can look after



# What we can look after

6

## Our insurance products

All our insurance **products** are underwritten by British Gas Insurance Limited.

British Gas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The table below shows the features that are included in each **product**. You should also refer to the general conditions on page 26 and general exclusions on page 30.

7






































































Our insurance products

All insurance **products** include:

- Parts and labour
- Unlimited number of **repairs**
- Up to £1,000, including VAT, for getting **access and making good** for each **repair**

Page	Product As shown on your statement	Product features								These products are designed to meet the demands and needs of customers who want to protect their:
		Annual Service	Boiler and Controls	Central Heating	Plumbing	Drains	Home Electrics	Gas Appliance	Kitchen Appliance	
10	HomeCare One	?	?	?	?	?	?	?	?	Boiler and controls on a service and repair basis
10-11	HomeCare Two /Energy Extra 200	?	?	?	?	?	?	?	?	Boiler, controls and central heating on a service and repair basis
10-13	HomeCare Three	?	?	?	?	?	?	?	6	Boiler, controls and central heating on a service and repair basis and their plumbing and drains on a repair only basis
10-13	HomeCare Four/Energy Extra 400	?	?	?	?	?	?	?	?	Boiler, controls and central heating on a service and repair basis and their plumbing, drains and home electrics on a repair only basis
12,13,1617	Energy Extra 50	?	?	?	?	?	?	?	?	Boiler, controls, central heating, plumbing, drains and home electrics on a repair only basis
10	Boiler and Controls Cover	?	?	?	?	?	?	?	?	Boiler and controls on a service and repair basis



10-11	Central Heating Cover										Boiler, controls and central heating on a service and repair basis
12	Plumbing Cover									6	Plumbing on a repair only basis
12-13	Plumbing and Drains Cover										Plumbing and drains on a repair only basis
13	Home Electrical Cover									6	Home electrics on a repair only basis
14	Gas Appliance Cover									6	Gas appliances on a service and repair basis
15	Kitchen Appliance Cover										Kitchen appliances on a repair only basis
16	Boiler and Controls Breakdown Cover										Boiler and controls on a repair only basis
16-17	Central Heating Breakdown Cover										Boiler, controls and central heating on a repair only basis



## Controls

- ❓ All **repairs** to:
  - A single natural gas or Liquid Petroleum Gas boiler or **warm-air** unit on your **property**, that's designed for home use and has a heat output capacity of up to 70kW
  - 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 central heating pump; and
  - The **gas supply pipe**
- ❓ A **replacement** for your boiler if we can't **repair** it and:
  - It's less than seven years old
  - Or, it's between seven and ten years old, we installed it and it's been continuously covered by British Gas under either a warranty or HomeCare agreement
  - Or, it caught fire or exploded, providing you gave us access to carry out your **annual service** every year since we first covered you
- ❓ A **replacement** of the **gas supply pipe** and the controls that make your boiler work if we can't **repair** them
- ❓ A **replacement** of the flue including the flue terminal up to one metre in length if we can't **repair** it
- ❓ A **first service** or **annual service** (see pages 27 and 28)
- ❓ **Accidental damage**
- ❓ Costs of up to £500 for alternative accommodation and travel if your **home** is unfit to live in as a result of your boiler catching fire or exploding

### What's not covered

- ❓ All **repairs** to the heat and hot water system on your **property** including:
    - Expansion tank, radiators, bypass and radiator valves
    - **Warm-air** vents
    - **Cylinders** and any immersion heater and its wired in timer switch; and
    - The pipes that connect the **central heating** system
  - ❓ A **replacement** of parts of your **central heating** if we can't **repair** them
  - ❓ **Accidental damage**
  - ❓ A **first service** or **annual service** (see pages 27 and 28)
- General conditions (see page 26) and general exclusions (see page 30) also apply.

## Boiler and



## Central Heating

### What's not covered

- ❓ Damage caused by limescale, **sludge** or other debris – if we've told you before that you need to carry out **repairs**, improvements or a **British Gas Powerflush**, or a similar process, but you haven't done so
- ❓ Fixing your showers, their parts and shower pumps
- ❓ **Repairing** or **replacing** taps
- ❓ Any parts that are designed specifically for underfloor heating
- ❓ Supply of curved or designer radiators (see page 30)
- ❓ **Repair** or **replacement** of electrical elements in radiators
- ❓ **Replacing** or topping up your system inhibitor unless we've removed it



?	Damage caused by limescale, <b>sludge</b> or other debris, if we've told you before that you need to carry out <b>repairs</b> , improvements or a <b>British Gas Powerflush</b> , or a similar process, but you haven't done so
?	Fixing your showers, their parts and shower pumps
?	Any controls designed specifically for underfloor heating
?	<b>Repairing</b> or <b>replacing</b> the flue including the flue terminal if it's over one metre in length
?	<b>Repairing</b> or <b>replacing</b> the flue including the flue terminal for any open flued appliances
?	<b>Replacing</b> or topping up your system inhibitor unless we've removed it
?	Any part of your <b>boiler and controls</b> which directly supplies a swimming pool
?	Resetting your controls or <b>replacing</b> the batteries
?	<b>Repairing</b> or <b>replacing</b> your <b>central heating</b> system
?	<b>Repairing</b> or <b>replacing</b> air or ground source heat pumps

10  
? Any part of your **central heating** which directly supplies a swimming pool

Plumbing

?	All <b>repairs</b> to the plumbing system on your <b>property</b> including: <ul style="list-style-type: none"><li>• 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</li><li>• The hot water <b>cylinder</b> and cold water tanks including immersion heaters, toilet siphons, isolation, ball and radiator valves; and</li><li>• Your water supply pipe from the boundary of your <b>property</b> to your <b>home</b></li></ul>
?	A <b>replacement</b> of parts that we can't <b>repair</b> . We will <b>replace</b> a pair of taps to a single item of <b>sanitary ware</b> where only one can't be <b>repaired</b>



What's not covered

**Accidental damage**

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

General conditions (see page 26) and general exclusions (see page 30) also apply.



		11
?	Radiators	
?	Any parts that are designed to boost your mains water pressure	
?	Water softeners, water filters and waste disposal units and taps that deliver boiling or filtered water	
?	Water pipes between your <b>home</b> and any detached outbuildings on your <b>property</b>	
?	Swimming pools, fountains, ponds or water features, garden irrigation systems, free standing garden taps and the 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 pipe that doesn't supply your <b>home</b>	
?	Water meters	
?	Plumbing in your outbuildings if the supply is provided by a separate mains connection than to your <b>home</b>	

Drains

What's covered

General conditions (see page 26) and general exclusions (see page 30) also apply.



	<b>Repairing</b> and unblocking <b>drains</b> to restore flow
	<b>Repairing</b> leaks to internal waste water pipes and external soil and vent pipes
	A <b>replacement</b> of parts that we can't <b>repair</b>
	<b>Accidental damage</b>

12

## Drains

	Rainwater guttering and down pipes, manholes and their covers, soakaways, septic tanks, cesspits, drainage pumps, treatment plants and macerators and their outflow pipes
	Cleaning and descaling your <b>drains</b>
	Shared <b>drains</b>

## Home Electrics

### What's covered

	All <b>repairs</b> to the mains electrical system and wiring on your <b>property</b> including: <ul style="list-style-type: none"><li>• The fuse box, light fittings, switches, sockets, isolation switches and your 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><li>• Outside lighting as long as it's fixed to your <b>home</b> or outbuildings and fitted less than ten metres above ground; and</li><li>• Your electric vehicle charging unit, if we installed it</li></ul>
	<b>Accidental damage</b>

### What's not covered

A **replacement** of parts that we can't **repair**

General conditions (see page 26) and general exclusions (see page 30) also apply.



	Electrical appliances, burglar alarms and camera systems
	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 up to the fuse box or mains isolation switch if fitted
	Power cables between your <b>home</b> and any detached outbuildings, outdoor fittings or appliances on your <b>property</b>
	Electrics in your outbuildings if the supply is connected to a separate electricity meter than to your <b>home</b>
	Rubber or lead covered cables
	Complete system rewire
	Outside lighting not fixed to your <b>home</b> or outbuildings

13

## Gas Appliance

	All <b>repairs</b> to: <ul style="list-style-type: none"><li>• The gas appliance(s) shown on your <b>statement</b></li><li>• The flue including the flue terminal up to one metre in length</li></ul>
	A <b>replacement</b> if we can't <b>repair</b> it because it caught fire or exploded, providing you gave us access to carry out your <b>annual service</b> every year since we first covered you
	An <b>annual service</b> (see page 27 and 28)
	A <b>replacement</b> of the flue including the flue terminal up to one metre in length for the gas appliance(s) on your <b>statement</b> if we can't <b>repair</b> it
	<b>Accidental damage</b>
	Costs of up to £500 for alternative accommodation and travel if your <b>home</b> is unfit to live in as a result of your gas appliance catching fire or exploding

General conditions (see page 26) and general exclusions (see page 30) also apply.



What's not covered

- ❓ **Repairing or replacing** the flue including the flue terminal if its over one metre in length
- ❓ **Repairing or replacing** the flue including the flue terminal for any open flued appliances
- ❓ Damage caused by limescale

Kitchen Appliance

- ❓ All **repairs** to the kitchen appliance(s) shown on your **statement**



- ❓ A contribution towards a **replacement** if we can't **repair** it or we decide it will cost less to **replace** than to **repair**. We'll source the **replacement** from our approved supplier and make the following contribution based on their current retail selling price:
  - 100% if your appliance is less than three years old
  - 30% if your appliance is three years old or moreYou may use our contribution towards an alternative model of your choice from our approved supplier. There is no cash alternative

❓ **Accidental damage**

What's not covered

- ❓ Anything that happens in the first 14 days of you taking out the **product**
- ❓ Wine coolers, cooker hoods and other extractor fans
- ❓ Disconnecting and disposing of your old appliance, or unpacking or installing new ones
- ❓ Any appliance(s) that weren't bought in the UK
- ❓ Any appliances(s) that weren't new when you bought them, unless they are appliance(s) that were in the **property** when you moved in



## Boiler and Controls Breakdown

- ❓ All **repairs** to:
  - A single natural gas or Liquid Petroleum Gas boiler or **warm-air** unit on your **property**, that's designed for home use and has a heat output capacity of up to 70kW
  - 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 central heating pump; and
  - The **gas supply pipe**
- ❓ A **replacement** for your boiler if we can't **repair** it and:
  - It's less than seven years old
  - Or, it's between seven and ten years old, we installed it and it's been continuously covered by British Gas under either a warranty or HomeCare agreement
- ❓ A **replacement** of the **gas supply pipe** and the controls that make your boiler work if we can't **repair** them
- ❓ A **replacement** of the flue including the flue terminal up to one metre in length if we can't **repair** it

### What's not covered

- ❓ Anything that happens within the first 14 days of you taking out the **product**
- ❓ **Accidental damage**
- ❓ Damage caused by limescale, **sludge** or other debris – if we've told you before that you need to carry out **repairs**, improvements or a **British Gas Powerflush**, or a similar process, but you haven't done so
- ❓ Fixing your showers, their parts and shower pumps
- ❓ Any controls designed specifically for underfloor heating
- ❓ **Repairing** or **replacing** the flue including the flue terminal if it's over one metre in length
- ❓ **Repairing** or **replacing** the flue including the flue terminal for any open flued appliances
- ❓ **Replacing** or topping up your system inhibitor unless we've removed it

General conditions (see page 26) and general exclusions (see page 30) also apply.



## Central Heating Breakdown

- ❓ Any part of your **boiler and controls** which directly supplies a swimming pool
- ❓ Resetting your controls or replacing the batteries
- ❓ A **first service** or **annual service**
- ❓ **Repairing** or **replacing** your **central heating** system
- ❓ **Repairing** or **replacing** air or ground source heat pumps

- ❓ All **repairs** to the heat and hot water system on your **property** including:
  - Expansion tank, radiators, bypass and radiator valves
  - **Warm-air** vents
  - **Cylinders** and any immersion heater and its wired in timer switch; and
  - The pipes that connect the **central heating** system





- ❓ A **replacement** of parts of your **central heating** if we can't **repair** them

### What's not covered

- ❓ Anything that happens within the first 14 days of you taking out the **product**
- ❓ **Accidental damage**
- ❓ Damage caused by limescale, **sludge** or other debris – if we've told you before that you need to carry out **repairs**, improvements or a **British Gas Powerflush**, or a similar process, but you haven't done so
- ❓ Fixing your showers, their parts and shower pumps
- ❓ **Repairing** or **replacing** air or ground source heat pumps
- ❓ **Repairing** or **replacing** taps
- ❓ Any parts that are designed specifically for underfloor heating
- ❓ Supply of curved or designer radiators (see page 30)

General conditions (see page 26) and general exclusions (see page 30) also apply.



-  **Repair or replacement** of electrical elements in radiators
-  **Replacing** or topping up your system inhibitor unless we've removed it
-  Any part of your **central heating** which directly supplies a swimming pool
-  A **first service** or **annual service**



# Our non-insurance products

All our non-insurance **products** are provided by British Gas Services Limited.  
You should also refer to the general conditions on page 26 and general exclusions on page 30.

Service and inspection products		Page
Boiler		19
Gas	Appliance	Check
		19 Annual Boiler
Service		19 Gas
Safety Check and Certificate		20
Gas	Safety	Certificate
		20 Electrical
Installation Condition Report		21
Electrical	Appliance	Testing
		21

## Boiler IQ

This **product** is only available for selected boilers and where you hold a HomeCare **product** or British Gas warranty that covers your boiler. We'll install the **boiler IQ hardware**, **monitor** your boiler remotely and let you know if we detect your boiler is failing to provide heat or hot water.

What's included	
?	Installing the <b>boiler IQ hardware</b>
?	<b>Monitoring</b> your boiler
?	Contacting you when we identify your boiler is failing to provide heat or hot water to arrange a <b>repair</b> under your HomeCare <b>agreement</b>
?	<b>Repairing or replacing</b> your <b>boiler IQ hardware</b> if it develops a fault
What's not included	
?	<b>Repairing or replacing</b> your <b>central heating</b> system
?	A <b>first service</b> or <b>annual service</b>
?	Identifying faults that don't stop your boiler producing heat or hot water
?	Identifying faults if your internet connection or power supply fails
?	Any internet related costs, including those associated with the transfer of data to or from your <b>boiler IQ hardware</b>

## Gas Appliance Check

What's included	
?	An <b>annual service</b> for the gas appliance(s) on your <b>statement</b> If our engineer finds that one of your gas appliance(s) isn't fit to be used, you'll still have to pay for their visit
What's not included	
?	Any <b>repairs</b> or <b>replacements</b>



## Annual Boiler Service

This is only available if you have a British Gas 5 Year Warranty

### What's included

- An **annual service** for your boiler

### What's not included

- Any **repairs or replacements**

19

Our service and inspection products

## Gas Safety Check and Certificate (CP12)

If you are a landlord, under the law it's your responsibility to make sure you have a valid Gas Safety Certificate for the gas meter, gas pipework and any gas appliance(s) on your **property**. When your safety check is due we'll send you an email, letter, or text message or call you to arrange it. We'll try to get hold of you up to three times. If we don't hear back from you after that, we won't try again. It's then up to you to contact us to arrange your safety check.

### What's included

- An inspection of your gas meter, gas pipework and any gas appliance(s) on your **statement**
- A Gas Safety Certificate for your gas meter, gas pipework and any gas appliance(s) on your **statement**, which we'll post or email to you and your tenant if you prefer. If any part fails the safety inspection, we'll include all the details on the Gas Safety Certificate

### What's not included

- **Repairs or a replacement** of your gas meter, gas pipework or any gas appliance(s)
- An **annual service**
- The cost of re-inspecting any of the failures detailed on your Gas Safety Certificate
- We won't provide a Gas Safety Certificate for any boiler or gas appliance we've not inspected

General conditions (see page 26) and general exclusions (see page 30) also apply.

## Gas Safety Certificate (CP12)

This can only be purchased with a British Gas **product** that includes an **annual service** and will normally be completed at the same time as your **annual service**.

### What's included

- An inspection of your gas meter and gas pipework
- A Gas Safety Certificate for your gas meter, gas pipework and any gas appliance(s) on your **statement**, which we'll post or email to you and your tenant if you prefer. If any part fails the safety inspection, we'll include all the details on the Gas Safety Certificate
- **Repairs or a replacement** of your gas meter, gas pipework or any gas appliance(s)
- The cost of re-inspecting any of the failures detailed on your Gas Safety Certificate
- We won't provide a Gas Safety Certificate for any boiler or gas appliance we've not inspected

Our service and inspection products

## Electrical Installation Condition Report (EICR)

This is a one-off safety inspection of your mains connected electrical wiring and electrical fixtures, including the fuse box.

### What's included

- A series of electrical safety tests of your electrical wiring
- A visual inspection of all your accessible switches, sockets, and light fittings and checking a sample of the connections to them
- A report which will contain details of the inspection and any faults found, and a recommendation of when the next inspection should take place

### What's not included

- Any **repairs** to faults identified during testing and inspection
- Re-checking any faults once you've **repaired** them

General conditions (see page 26) and general exclusions (see page 30) also apply.

Electrical Appliance Testing

This is an optional service for **landlords** purchasing an Electrical Installation Condition Report who provide their tenants with any appliance that is permanently connected or connected via a plug and socket. We will check the number of appliances that you’ve paid for but it’s your responsibility to make sure that you, your tenant or **managing agent** shows us which appliances should be tested.

What’s included

- An electrical safety test on appliances owned and identified for testing by the landlord
- A separate appliance testing report detailing what’s been tested, provided with your Electrical Installation Condition Report

What’s not included

- **Repairs or replacement** to appliance(s)
- Tests to appliances not provided, or identified, by the landlord as requiring testing
- Tests to appliances where we can’t reasonably gain access to the electrical connection point

Our service and repair warranty products

Service and repair warranty products

The tables below show the features that are included in each **product**. You should also refer to the general conditions on page 26 and the general exclusions on page 30.

20		21			
Service and repair warranty products		Product features			
Page	Product	Annual Service	Gas Boiler and Controls	Appliance	Central Heating
23	Gas Appliance Care	■	■	■	■
24	Boiler and Controls Care	■	■	■	■

General conditions (see page 26) and general exclusions (see page 30) also apply.

25	Central Heating Care*	■	■	■	■
----	-----------------------	---	---	---	---

\* If your boiler has been installed by British Gas and you have a British Gas 5 Year Warranty some of the features of Central Heating Care will also be included in that Warranty. This will be reflected in the price of Central Heating Care.

Similar services

We may introduce insurance **products** provided by British Gas Insurance Limited that provide similar services and extra benefits to those that are currently being provided under your service and repair warranty **products**.

When you are due to renew your service and repair warranty **products**, we may arrange those insurance **products** for you and, if you pay by Direct Debit, renew them every year until you tell us otherwise.

All of our service and repair warranty **products** include:

- Parts and labour
- Unlimited number of **repairs**
- Up to £1,000, including VAT, for getting **access and making good** for each **repair**

22 Our service and repair warranty product features

Gas Appliance

If you’ve bought a gas appliance from British Gas New Heating Limited you may have been provided with a twelve month Gas Appliance Care **product**.

General conditions (see page 26) and general exclusions (see page 30) also apply.

## What's included

All **repairs** to:



- The gas appliance(s) shown on your **statement**
- The flue including the flue terminal up to one metre in length

An **annual service**

A **replacement** of the flue including the flue terminal up to one metre in length for the gas appliance(s) on your **statement** if we can't **repair** it

## What's not included

### Accidental damage



**Repairing or replacing** the flue including the flue terminal if it's over one metre in length

**Repairing or replacing** the flue including the flue terminal for any open flued appliance(s)

Damage caused by limescale

## Gas Boiler

If you bought a new boiler from British Gas New Heating Limited you may have been provided with a warranty.

After the warranty finishes, we'll offer you the chance to buy a similar **product**.

Our service and repair warranty product features

## Boiler and Controls

### What's included

All **repairs** to:

- A single natural gas or Liquid Petroleum Gas boiler or **warm-air** unit in your **property**, that's designed for home use and has a heat output capacity of up to 70kW
- 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 central heating pump; and
- The **gas supply pipe**

A **replacement** for your boiler if we can't **repair** it and:

- It's less than seven years old
- Or; it's between seven and ten years old, we installed it and it's been continuously covered by British Gas under either a warranty or HomeCare agreement

A **replacement** of the **gas supply pipe** and the controls that make your boiler work if we can't **repair** them

A **first service** or **annual service** (see pages 27 and 28)

A **replacement** of the flue including the flue terminal up to one metre in length if we can't **repair** it

### What's not included

#### Accidental damage



Damage caused by limescale, **sludge** or other debris – if we've told you before that you need to carry out **repairs**, improvements or a **British Gas Powerflush**, or a similar process, but you haven't done so

Fixing your showers, their parts and shower pumps

Any controls designed specifically for underfloor heating

**Repairing or replacing** the flue including the flue terminal if it's over one metre in length

**Repairing or replacing** the flue including the flue terminal for any open flued appliances

**Replacing** or topping up your system inhibitor unless we've removed it

General conditions (see page 26) and general exclusions (see page 30) also apply.

General conditions (see page 26) and general exclusions (see page 30) also apply.

?	Any part of your <b>boiler and controls</b> which directly supplies a swimming pool
?	Resetting your controls or <b>replacing</b> the batteries
?	<b>Repairing or replacing</b> your <b>central heating</b> system
?	<b>Repairing or replacing</b> air or ground source heat pumps

24 Our service and repair warranty product features

## Central Heating

### What's included

- ? All **repairs** to the heat and hot water system on your **property** including:     - Expansion tank, radiators, bypass and radiator valves   - **Warm-air** vents   - **Cylinders** and immersion heaters and its wired in timer switch; and   - The pipes that connect the **central heating** system |
- ? A **replacement** of parts of your **central heating** if we can't **repair** them |
- ? A **first service** or **annual service** (see pages 27 and 28) |

### What's not included

#### Accidental damage

- ? Damage caused by limescale, **sludge** or other debris – if we've told you before that you need to carry out **repairs**, improvements or a **British Gas Powerflush**, or a similar process, but you haven't done so |
- ? Fixing your showers, their parts and shower pumps |
- ? **Repairing or replacing** taps |
- ? Any parts designed specifically for underfloor heating |
- ? Supply of curved and designer radiators (see page 30) |
- ? **Repair or replacement** of electrical elements in radiators |
- ? **Replacing** or topping up your system inhibitor unless we've removed it |
- ? Any part of your **central heating** system which directly supplies a swimming pool |

General conditions (see page 26) and general exclusions (see page 30) also apply.

General conditions (see page 26) and general exclusions (see page 30) also apply.

# General conditions

## Your Agreement

### UK law

Your **agreement** is bound by the laws of whichever country the **property** included in your **agreement** is in – England and Wales, or Scotland.

### English language

Everything we write to you – including terms and conditions – will be in English.

### Adding new products

If you add any new **products** to your **agreement** during the **period of agreement**, we'll arrange it so that they all renew at the same time.

**Prices and price changes** Your **statement** shows the price of your **agreement**. That price won't go up or down over the **period of agreement**, unless you change your **agreement**, or **products**, or the Government changes the relevant tax rate. We'll always write to tell you about any change to your price.

### Payments

You can pay for your **agreement** yearly by cheque, debit or credit card or Direct Debit – or monthly by Direct Debit. Energy Extra customers will pay through their energy bill. All of our prices include the relevant taxes at the current rate.

### Renewals

We'll write to you at least 25 days before your **agreement** is due for renewal.

If you pay by Direct Debit, or are an Energy Extra customer, we'll keep renewing your **agreement** automatically, until you ask us to stop.

### Overlapping cover

If you have several different **products**, some parts of your system might be covered twice.

### Managing agents

We'll only provide the **products** to you and not to **landlords** or tenants and you must

26

not resell or hold yourself out as a reseller of the **products** to **landlords**, tenants or anybody else. You agree that:

- Where you have insurance **products** you warrant that you'll have at all relevant times a **managing agent insurable interest** in the elements included in your **agreement**.
- You'll indemnify us against all costs, expenses, losses, demands, amounts agreed upon in settlement and liabilities which we may suffer or incur arising out of, or in connection with, complaints or claims which we receive from **landlords**, tenants or any other third party as a result of your failure to at all relevant times, a **managing agent insurable interest** in the elements covered by your **agreement**.

## Your Responsibilities

### Changing your address

If you move to a new **home**, you need to tell us as soon as possible. We may start a new **agreement**, transfer your current **agreement** to your new address or if you ask us to, cancel it. If you're an Energy Extra customer and you move **home**, we'll cancel your **agreement** at the old address and may offer you an alternative **product**.

### Keeping us up to date

It's your responsibility to keep us informed of any changes to your contact details including telephone number, address or email. If you change a boiler or appliance that's covered by us,

you need to tell us the make and model of the new one, so we can check we can cover it. If we can't cover your new boiler or appliance we may need to cancel or amend your **product**. You should also check to see whether you still need the same level of cover – for example, if your new boiler or appliance has a manufacturer's warranty.

**Missing payments under your agreement** Before we book your **repair**, or visit, we may ask you to pay any missing payments due.

**Getting into your property** Our engineers will only work on your **property** if there's someone 18 years old or older there at all times during the visit. It's your responsibility to give us access to your **property**. If we can't get access we won't be able to complete the work and it's then up to you to arrange another appointment.

If you don't re-arrange the appointment, your **agreement** will still continue.

After several failed attempts to get into your **property**, we may cancel your **agreement** but we'll let you know beforehand.

**Authority to carry out work** If you're not at the **property** when our engineer visits, you must make sure that there is somebody else present who can give instructions to our engineer, on your behalf.

**Working in dangerous or unsafe conditions** We won't start or continue doing any work in your **home** if we believe there's a health and safety risk, for example: hazardous chemicals, pest infestations, verbal or physical abuse, or harassment. And we won't return to finish the work until that risk is gone.

If any asbestos needs to be removed before we can **repair** your boiler, appliance or system, you'll need to arrange and pay for someone else to

remove it and give you a Certificate of Reoccupation which you'll need to show us.

### Under warranty

If your boiler, appliance or system is covered by a third party warranty, it's your responsibility to make sure that any work we do doesn't affect that warranty.

General conditions

### Authorised contacts

If you want an **authorised contact** it's your responsibility to let us know who they are so that we can note it on your **agreement**.

**Manufacturer's security instructions** It's your responsibility to follow manufacturer's security instructions related to internet or mobile connected devices which are used to communicate with boilers, appliances or systems covered under this **agreement**.

## Visiting you

**First service** Your **first service** will usually be within 42 days of you first taking out the **product** or changing your address. If we've already carried out a **first service** or an **annual service** at your address in the last twelve months, we won't carry out another one – even if you've just moved in. If we've installed a new boiler for you the **first service** will be carried out as part of the installation.

At the **first service** our engineer will check that your boiler is on our **approved list** and your boiler or **central heating** and ventilation don't have any pre-existing faults.

If we find it's not on the **approved list** or it has a pre-existing fault we'll either:

- Tell you what needs to be done to fix it – and how much it'll cost
- Offer you a different **product** or level of cover
- Or, cancel your **agreement** or **product**

#### General conditions

During the visit, our engineer will fill in a checklist that shows you exactly what we've looked at.

If we find a problem or fault that needs to be fixed, we'll tell you about it. If your **product**:

- Includes **repairs** and has an **excess** or **fixed fee** you will have to pay this before we **repair** it
- Is service only, our engineer may give you a quote to have the work done For boilers and **central heating** your **first service** counts as an **annual service**.

When your **annual service** is due we'll send you or your **authorised contact** an email, letter, text message or call you to arrange it. We'll try to get hold of you up to three times. If we don't hear back from you after the third time, we won't try again and won't refund the cost of the missed **annual service**. But you can still contact us at any time to book it.

#### Tenants or letting agents arranging visits

Your tenants or your letting agents can call us directly to arrange any engineer's visit.

#### Reasonable timescales

We'll carry out any **repairs** or visits you're entitled to within a reasonable time, unless something beyond our control makes that impossible – in which case we'll let you know

#### Annual service

One of our engineers will visit your **home** once a year to check that your appliance, boiler or **central heating** and ventilation is working safely

as soon as possible and give you another time when we can visit.

#### Our engineers

Normally, we'll send a British Gas engineer to

carry out the work. In some cases, we may

send a suitably qualified contractor instead.

28

## Making repairs

**Excess or fixed fee** Your **statement** shows how much **excess** or **fixed fee** you've agreed to pay each time we complete a **repair** or **replace** your appliance; whether • You report a fault to us

- You agree to our visit following a fault identified by boiler IQ
- Or, we find a fault during a **first service** or **annual service**.

If the fault is related to one we've fixed for you in the last twelve months, then you won't have to pay an additional **excess** or **fixed fee**.

and in line with the relevant laws and regulations. We'll also test the gases your appliance or boiler produces. If these tests show that it's necessary to take your appliance or boiler apart to adjust or clean it, we'll do so.

Our engineer will use their expert judgement to decide whether a fault is related to an earlier fault or not.

When we book your **repair**, we'll ask to pre-authorise your debit or credit card for any **excess** or **fixed fee**. If you're a landlord, this can be from you, your tenants, managing agent or anyone else. We won't put the charges through until after we complete the **repair**. If we've reason to believe that the people living in your **home** are vulnerable or at risk, we'll send an engineer out even if we haven't been able to pre-authorise a debit or credit card – and send you an invoice for the **excess** or **fixed fee** after we've completed the **repair**.

#### Safety advice

From time to time, we may tell you that your boiler, appliance or system needs permanent **repairs** or improvements that aren't covered by your **agreement** to keep working safely. For example, if your ventilation doesn't meet current gas safety regulations. If you don't follow this advice, it'll affect certain parts of your cover – but your **agreement** will keep running until you or we change or cancel it.

**Getting access and making good** Our insurance **products** and our noninsurance service and repair warranty **products** cover up to £1,000 including VAT for getting **access and making good**.

General conditions

### Spare parts

We'll provide **replacements** with similar functionality but not necessarily the same features or an identical make and model or type of fitting. For example, we may **replace** a specific design of tap with a standard one from our range or **replace** electrical fittings with our nearest white, brass or chrome version. Or you can give the engineer a **replacement** part that you've bought yourself, that we approve. We'll try to get parts from the original manufacturer or our approved suppliers. If we can't get hold of the parts we need we may need to cancel your **agreement** (or part of it) unless you're eligible for a **replacement**.



### British Gas Powerflush

Over time, gas **central heating** systems build up **sludge** that can block or narrow your pipes, radiators and boiler parts.

**British Gas Powerflush** is our way of removing that **sludge** from your system. We'll tell you if your system needs a powerflush to work properly. You'll need to pay for it separately – it isn't included in your cover. If you buy a **British Gas Powerflush**, any future ones you may need to keep your system working properly are included, for as long as you have continuous cover for your boiler with us.

If someone else carries out a powerflush for you, you'll need to show us the receipt before we carry out any more **repairs** or **replacement** work for damage caused by **sludge**. **Confirming the age of your appliances** If your **product** includes **replacing** appliances our engineer will estimate how old it is. If you disagree you'll need to show us either the original from new receipt, a dated guarantee or proof of when it was first installed.

**Curved or designer radiators** If your **product** includes cover for **central heating** it doesn't

include a **replacement** of curved or designer radiators.

We can either:

- **Replace** it with a standard radiator
- Or, install a curved or designer radiator that you've bought yourself, in which case we only accept responsibility for our workmanship, not any manufacturing faults in the radiator itself. By designer radiator we mean a radiator of particular artistic design or intricate shape or made from materials such as glass, marble, stone, wood or cast iron.

30

## General exclusions

**Who can benefit from this agreement?** Nobody other than you can benefit from your **agreement**.

**Cash in lieu** We won't offer you cash instead of carrying out an **annual service, repairs** or **replacements**.

### 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.

**Pre-existing faults** Our **products** don't include cover for any faults or design faults that:

- Were already there when your boiler, appliance or system was installed, or were caused by anybody other than us when any change or additions were made to your boiler, appliance or system
- We've told you about before and you haven't fixed
- We couldn't reasonably have been expected to know about before. For example, faulty pipes that don't have the correct protection, which are buried under concrete floors
- Or, prevent access because a part of your system has been permanently built over

**Damage caused by anyone but us** Unless your **product** includes **accidental damage** we won't cover any damage you've caused.

If anyone other than us carries out any work on your boiler, appliance or system and damages it, your cover doesn't include putting that right.

**Deliberate damage or misuse** We won't **repair** or **replace** any parts that have been deliberately damaged or misused. Our engineer will use their expert judgement to determine how the damage was done. **Damage linked to the supply of your gas, water or electricity** We won't **repair** any damage that's caused by changes in, or problems with, the supply of your gas, water or electricity.

**External water supply stopcock** If we can't turn off the external water supply stopcock to your **home** to complete your **repair** it's up to you to get your water supplier to turn it off.

**Any damage that's covered by other kinds of insurance** Your **product** doesn't include **repairing** or **replacing** any damage caused by extreme weather, flooding, structural issues, fire

or explosions – or any other kind of damage that's normally covered by household insurance – unless your **product** specifically includes it. If your **product** specifically includes anything that's also covered by your household insurance, we're only responsible for our fair share.

**Software, internet communications or radio signals** We're not responsible for any loss or damage caused by malicious, inappropriate or unintentional interference with the software, internet communications or radio signals of any boiler, appliance, device or system covered under this **agreement**.

**Communication connections** We're not responsible for your internet connection and unless it is a British Gas or Hive **product** we're not responsible for the data transmission to, or from any boiler, appliance, device or control system.

**Any other loss or damage** We're not responsible for any loss of or damage to, or cleaning of property, furniture or fixtures as a result of your General exclusions

boiler, appliance or system breaking or failing unless we caused it. For example damage caused by water leaks.

#### **Making any improvements**

Your **product** only includes **repairing** or **replacing** your boiler, appliance or system when it stops working properly – it doesn't include any improvements or **upgrades**, for example: **replacing** working radiators, swapping standard radiator valves for thermostatic ones and **replacing** electrical cables and fuseboards that still work.

Where we've told you that an improvement is necessary, we may not continue to make **repairs** on that part of your boiler, appliance or system unless the work has been carried out.

**Steel or iron pipes** We won't **repair** or **replace** steel or iron pipes, except:

- Your water supply pipe from the boundary of your **property** to your **home**
- Your **gas supply pipe**, from your meter to your boiler or appliance(s)
- And, your soil stack/vent pipe where these pipes are specifically covered by your **agreement**.

#### **Energy/central heating management systems**

We won't **repair** or **replace** energy or **central heating** management systems.

**British Gas Services Customer Relations**  
**PO Box 4394**  
**Dunstable LU6 9LG**

We take any complaint seriously and we'll do our best to resolve the issue right away. If we need more time to investigate, we'll let you know and keep you updated. If you're not satisfied with our final response, or it's been more than eight weeks since we received your complaint, you may be able to take it to the Financial Ombudsman Service:

- By calling them on **0800 023 4567**
- Or writing to them at:  
**Financial Ombudsman Service**  
**Exchange Tower**  
**London**  
**E14 9SR**

For more information, visit [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk) If you have a complaint about **products** bought from us online then alternatively you may want to visit the European Commission's online dispute resolution platform: [ec.europa.eu/consumers/odr](http://ec.europa.eu/consumers/odr)

## 31 Compensation scheme

British Gas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if British Gas Insurance Limited cannot meet its obligations. General insurance is covered for

32

90% of the claim, without any upper limit. You can get more information about the

Complaints and Compensation scheme

## Complaints

To make a complaint:

- Call us on **0800 048 1000**
- Email us at **ServicesCustomerTeam@britishgas.co.uk**
- Or write to us at:



compensation scheme from FSCS at [fscs.org.uk](https://fscs.org.uk) or by phoning **0800 678 1100**.

## Your personal information

### What we'll do with your personal information

This section gives a brief explanation of how we'll use your personal information. We provide more detail about the use of data and who we may share it with on our website. If you're interested please visit [britishgas.co.uk/privacy](https://britishgas.co.uk/privacy) 'We' includes all other Centrica Group companies.

Over time, we'll collect various kinds of personal information about you – from sensitive details, for example: contact details, bank details, health issues, criminal record to your tastes and preferences. And we may also monitor and record our phone calls, conversations and other communications with you to make sure we're living up to the standards we want, as well as the relevant laws and regulations. We may sometimes use partners from outside the European Economic Area (EEA), where the laws and regulations on personal information may be less strict than in the UK. Even so, we'll continue to hold ourselves and our partners to the standards set out in this privacy statement.

#### If you're giving us information about someone else

If you're giving us information on behalf of someone else, you confirm that they've seen these terms and conditions and given you permission for us to use their information in the way we've described here. And if you give us sensitive information about yourself or other people, for example, health details or details of any criminal convictions of members of your household, you also agree and confirm that the person the information is about has agreed that we can use this information in the way we've described here.

#### If you want to see what information we hold about you

You've the right to have a copy of the information we hold about you, for a small charge, and to ask for us to correct any mistakes. Email [privacy@britishgas.co.uk](mailto:privacy@britishgas.co.uk) or write to:

**Centrica Privacy Team**  
**Lakeside West**  
**30 The Causeway**  
**Staines TW18 3BY**

### How we may use your information

**To get in touch with you** By email, phone, text message, home visits or other means, for example: smart meters.

**To do what you've asked us to do** Bringing you the products and services you've asked for, including loyalty and incentive schemes.

**To manage your insurance policy with us, if you have one** Passing your information on to an insurer, so they can underwrite your policy, process claims, develop new services and assess risks.

**To tell you about other products and services** Bringing you products and services from us or our partners that we think you'll be interested in – unless you ask us not to contact you with offers, which you can do at any time by contacting us and giving us your account details.

**To collect any money you owe us** Selling your debt to another company and giving them your details.

Your personal information

**To check your credit history** Checking your details with credit reference and fraud prevention agencies to make sure you can afford the goods and services you've asked for. See our privacy policy at [britishgas.co.uk](https://britishgas.co.uk) for more on this.

**To keep you safe and secure** Protecting you and everyone who lives in your home.

### Improving our services

**To ask for your opinion** Getting your feedback on how we run your account, or our products and services. **To improve how we work or what we offer** Changing how we run your account, or our products and services for the better – including training our staff.

If your agreement includes boiler IQ, we may share boiler data with the boiler manufacturer or carefully selected third parties.

**To understand our customers better** Looking at statistics and trends, building customer profiles, testing computer systems and coming up with new sales and marketing opportunities.

### Running our business

**To take legal action – or respond to it** Making our case or defending ourselves.

#### To comply with the authorities

Sharing what we know with the Government, regulators, police or lawyers, if they ask for it and have the right to know it. For example, sharing information with the Government to help stop fuel poverty.

**To sell one or more of our businesses** As part of the standard sales process.

# Cancelling your agreement

## Your cancellation rights

### How you can cancel

You can cancel your **agreement** or a **product** at any time, by calling **0800 294 9123** – or writing to us at:

**HomeCare Membership Office**  
**Murdoch House**  
**Bothwell Road**  
**Uddingston**  
**G71 7UD**

### If you cancel your product within 14 days

We'll give you a full refund of your **product(s)** if you cancel within 14 days:

- For your Electrical Installation Condition Report and Boiler IQ, the 14 days begins the day you accept our quotation
- For all other **products** the 14 days begins on the start or renewal date, or from the date you received the policy documents if this is later. This is your cooling off period. If we've done work for you before the cooling off period ends and then you cancel your **agreement** or **product** you'll have to pay cancellation charges - see cancellation charges table.

**If you cancel after 14 days** If you pay monthly by Direct Debit your cover will continue to the end of the period your last payment is for.

If you pay in any other way, including yearly

You may also have to pay cancellation charges – see cancellation charges table.

### Cancellation charges

If you or we cancel your **agreement** or any **products** and we've already completed work for you since you bought or renewed them, you may have to pay cancellation charges. The table below shows you the amount you'll have to pay. We'll take off any **excesses, fixed fees** and payments you've made since you bought or renewed your **agreement**.

Type of work completed	Charge per piece of work completed
Boiler or Central Heating repairs or replacement	£115
All other completed repairs or replacement	£70
Annual service or first service	£65
Type of work completed	Charge from
Gas Safety Certificate	£24*
Gas Safety Check and Gas Safety Certificate	£24*
Electrical Installation Condition Report	£150**
Boiler IQ installation	£49***

by Direct Debit, your cover will continue to the end of the month in which you tell us and we'll refund you the remaining amount. Either way, if we've carried out any work for you, you may have to pay cancellation charges - see cancellation charges table. Cancelling your Direct Debit through your bank doesn't mean that you've cancelled your **agreement** with us. If you stop your Direct Debit without telling us, we'll try writing to you to collect the money you owe. If we don't hear from you and you don't pay, we'll cancel your **agreement** no less than 30 days after the date we first found out your payment had failed.

34

\*The amount charged will be dependent on the number and type of appliances checked and whether you have any other **products**.

\*\*The amount charged will depend on the size of the **property**, and the number of appliances checked

\*\*\*Only applies if cancellation occurs within the cooling off period

### Introductory offers

If you cancel a **product**, then buy a **product** with equivalent features from British Gas:

- More than once in three years • Or, within three months then you won't be eligible for any promotional offers or new customer prices.

Cancelling your agreement

charges table.

## Cancellation Form

If you want to cancel any product you can do so by returning this form. You can post the form to the following address:

**HomeCare Membership Office, Murdoch House, Bothwell Road, Uddingston G71 7UD**

You can also call us on **0800 294 9123**.

I wish to cancel the following products \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_



### When we can cancel

We can cancel your **agreement** or **product** if:

- You give us false information
- Your boiler or appliance isn't on our **approved list**
- We find a pre-existing fault during your **first service**
- We can't find the parts we need to **repair** your boiler, appliance or system, despite our attempts
- You put our people's health and safety at risk, for example, physical or verbal abuse
- Your **home** or **property** is unfit or unsafe to work in
- You don't let us in to your **home** or **property** to work, despite several attempts
- We tell you to make permanent **repairs** or improvements, but you don't
- Or, you don't make your payments We'll try writing to you to collect the money you owe. If we don't hear from you and you don't pay, we'll cancel your **agreement** no less than 30 days after the date we first found out your payment had failed. You may also have to pay cancellation charges - see cancellation charges table.

If we cancel your **agreement** or **product**, we'll refund you for the rest of the time you've already paid for. If we've completed any **repair** or **replacement** since you bought or renewed your **agreement** or **product**, you may also have to pay

cancellation charges - see cancellation

If we cancel your **agreement** or **product** at your **first service**, we'll refund you in full, unless we've completed any work since you bought your **agreement** or **product** in which case you may have to pay cancellation charges – see cancellation charges table.

Where you have Boiler and Controls Breakdown Cover or Central Heating Breakdown Cover; and

- We can't get hold of the parts we need to fix your **boiler and controls** or **central heating**
- And, we haven't told you before that we may not be able to find them

we'll refund any money you have paid for these **products** since your last claim, up to a maximum of three years.

We can cancel your Boiler IQ if:

- You do not have a HomeCare **product** or British Gas warranty that covers your boiler
- You move **home**
- Or, you replace your boiler with a boiler that's not compatible with the **boiler IQ hardware**

If you have Boiler IQ and we don't contact you to let you know your boiler has failed to produce heat or hot water but subsequently our engineer using their expert judgement agrees there was a boiler failure, we'll refund any money you have paid for this **product** since your last notification alert.

# How to make a claim

For a breakdown or repair call **0800 048 1000**, go to [britishgas.co.uk/breakdown](http://britishgas.co.uk/breakdown) or use the British Gas App.

If you'd like a security password or have any special needs, please let us know when you call.

Our breakdown line is open 24/7. We record calls to help improve our service to you. Calls to 0800 numbers are free from mobiles and landlines.

## Other useful contacts

A gas escape	<b>0800 111 999</b>	
A first service or annual service visit	<b>0800 294 9678</b>	<a href="http://britishgas.co.uk/ASV">britishgas.co.uk/ASV</a>
A general enquiry, to complain or if you're moving home	<b>0800 048 1000</b>	<a href="http://britishgas.co.uk/contactus">britishgas.co.uk/contactus</a> <a href="http://britishgas.co.uk/homemove">britishgas.co.uk/homemove</a>

If you're a landlord or tenant	<b>0800 107 7798</b>
To cancel all or part of your agreement	<b>0800 294 9123</b>
Alternative formats Braille/large print/audio tape	<b>0800 048 1000</b>
Textphone for the hard of hearing	<b>18001 0800 316 3772</b>

British Gas is the trading name of British Gas Insurance Limited and British Gas Services Limited. British Gas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England and Wales (Registered No. 06608316). British Gas Services Limited is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales (Registered No. 03141243).  
Registered Office for both companies: Millstream, Maidenhead Road, Windsor, Berkshire SL4 5GD.



# Important Information about our insurance services

British Gas Services Limited  
The Causeway, Staines, Middlesex TW18 3BY

**1. The Financial Conduct Authority (FCA)**

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

**2. Whose products do we offer?**

- ☐ We offer products from a range of insurers.
- ☒ We only offer products from a limited number of insurers. Ask us for a list of insurers we offer insurance from. We only
- ☐ offer products from a single insurer.

**3. Which services will we provide you with?**

- ☐ We will advise and make a recommendation for you after we have assessed your needs.
- ☒ You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

**4. What will you have to pay us for our services?** ☐ A fee.

- ☒ No fee.



Production:Clients:BritishG as- B G:CUSTOMER_RETENTION:728811:Artworks and linked files:Studio:728811-1_BG_MI230_IDD_A4_V0.indd	Time: 16:01 GMT DI: Chris	
Trim: 297x210mm    Bleed: 3mm    ARTWORK @ 100%    Export Option: EG+ Main Preset		
Lakeside House, 30 The Causeway, Staines, TW18 3BY   www.egplusww.com		

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

British Gas Services Limited is authorised and regulated by the Financial Conduct Authority. Our Financial Services register number is 490568.

Our permitted business is the sale and administration of general insurance contracts.

You can check this on the Financial Services Register by visiting the FCA’s website [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on 0800 111 6768, and from abroad on +44 207 0661 0005.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

... in writing                      British Gas Services, Customer Relations, PO BOX 4394, Dunstable LU6 9LG

... by phone                      0800 048 1000\*

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

\*We record calls to help improve our service to you. Calls to 0800 numbers are free from mobiles and landlines.

British Gas is a trading name of British Gas Services Limited which is authorised and regulated by the Financial Conduct Authority. Registered in England & Wales (Registered No. 03141243). Registered office: Millstream, Maidenhead Road, Berkshire SL4 5GD. britishgas.co.uk