

Energy Plus Protection

Feb 2022

This document contains

- Eligibility criteria
- Tariff Terms & Conditions
- Insurance product information documents
- About our insurance services document
- Services Cover (HomeCare) Terms & Conditions

It's important that you read all of the information in this document

How Covid-19 rules are affecting our services

We're once again offering our full range of appointments. But in line with official guidance, we can't offer non-emergency visits if there's anyone in your home who's shielding, self-isolating or has Covid-19 symptoms. See our Covid-19 FAQs at <https://www.britishgas.co.uk/covid19> for full details.

Eligibility Criteria

- You own the home that you are taking the tariff out on
- You have a gas boiler and controls that are in good working order
- You will manage your account online
- You are not an existing British Gas or British Gas Evolve energy customer
- You do not have an existing services or warranty agreement (including HomeCare 1-4, Boiler and Central Heating Breakdown Cover, Plumbing and Drains Cover, Home Electrical Cover, Gas Appliance Check or Cover and Kitchen Appliance Cover) or any service products provided with a previous tariff. As this is an introductory offer, if you have any active services agreement, or had a services product with equivalent features in the last 3 months or more than once in three years and choose to take this tariff we will not set up any of the services. The terms of this energy tariff will continue to apply for each fuel on this tariff
- You do not have a prepayment meter or a smart meter in prepayment mode

Tariff terms and conditions

About your tariff

Energy Plus Protection Feb 2022 prices are fixed until 28 February 2022. 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. The price of your tariff won't go up or down unless you change your tariff, change how you pay us (for example you stop paying by Direct Debit) or the government or regulator does something or plans something that means the price must change. For example, changing the amount of VAT we must charge. We'll contact you if there is a change to your price. For more details about the rates we charge go to www.britishgas.co.uk/alltariffs

How it works

Customers will need to switch their energy tariff for both gas and electricity to this tariff.

This tariff includes an introductory offer for 12 months of Central Heating Breakdown Cover, Plumbing and Drains Cover and Home Electrical Cover (your **Services Cover**) which automatically renews after 12 months unless terminated earlier in accordance with the terms of your policy (cancellation fees may apply).

As this is an introductory offer, if you have any active services agreement, or had a services product with equivalent features in the last 3 months or more than once in three years and choose to take this tariff we will not set up any of the services. The terms of this energy tariff will continue to apply for each fuel on this tariff

Excesses apply to the **Services Cover** and this is the amount you need to pay towards each completed repair.

Central Heating Breakdown Cover - £99 excess

Plumbing and Drains Cover - £60 excess

Home Electrical Cover - £60 excess

Information about what is and is not included in your **Services Cover** can be found in the HomeCare Terms and Conditions and the Insurance Product Information Document(s), below.

Both this tariff and the associated **Services Cover** will need to be in the 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 **Services Cover** once your order has been completed. Your **Services Cover** and tariff are separate agreements and may have different start and end dates.

We'll use the same Direct Debit details you give us when buying this tariff to set up two Direct Debits, one for your energy tariff (payable to British Gas Trading Limited) and one for your **Services Cover** (payable to British Gas Services Limited). The first Direct Debit for your **Services Cover** will start 12 months after your **Services Cover** start date.

We'll contact you at least 25 days before your **Services Cover** renewal date to notify you of your renewal price, and you can choose to change or cancel your contract if you wish. If you do nothing your **Services Cover** will renew onto the renewal price.

Your **Services Cover** will be administered by British Gas Services Limited which is authorised and regulated by the Financial Conduct Authority. The HomeCare Terms and Conditions apply to your **Services Cover**. If there is any difference between what we say in these terms and conditions and what British Gas Services Limited say in the HomeCare Terms and Conditions about your **Services Cover**, the HomeCare Terms and Conditions takes priority.

Manage your account online

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

- your bills and statements will be available online and not sent to you
- you can check your account details on our website or app
- you can find information about your tariff and account on our website
- you can contact us using our web chat service.

Your bills and statements will be available on our website at www.britishgas.co.uk/identity/. We'll send you emails when your bills and statements are ready and prompt you for meter readings (if we don't automatically receive them). You should provide meter readings for your fuels when we prompt you for them to help ensure your bills are up to date.

Smart meters

If you don't have smart meters (either for both fuels or just one fuel), by joining this tariff you agree to book an installation appointment within 3 months and be at home for the appointment by going to www.britishgas.co.uk/smart-home/smart-meters.html

Your home needs to meet certain requirements to enable us to fit these meters. For example, safe access to the existing meters and a good mobile signal at your home. Although this tariff and Services Cover are for home owners only, 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. 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 joining 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 your ability to switch supplier or tariff is unaffected, but we may not be able to take your meter readings remotely. If the smart meters don't send us meter readings automatically, you'll need to send us meter readings when we prompt you for them.

Environmental benefits from buying electricity on this tariff

We match the electricity you buy from us on this tariff with 100% renewable energy by purchasing Guarantees of Origin (GoO) certificates or Renewable Energy Guarantee of Origins (REGOs) certificates or both.

This means purchasing certificates that guarantee electricity has been generated from a renewable source to match the electricity that you'll use. We'll buy these when your tariff starts, and we'll check at the end of the annual compliance period to make sure that we purchased enough GoOs or REGOs certificates or both to the electricity used. If you used more electricity than we originally purchased and assumed you would use, we'll purchase more certificates to cover what you did use.

The certificates are in addition to our legal obligations and schemes and separate from the existing subsidies. Please note, the electricity you use won't be the same energy that was generated from the renewable sources.

For more information about our fuel mix, environmental benefits which are in addition to our legal obligations, government support for renewable energy supply and how electricity is physically distributed go to www.britishgas.co.uk/greentariffs.

Paying for your energy

You'll need to pay by Direct Debit. 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. 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 you have prepayment meters or we replace your meters with prepayment meters

This tariff is not available with prepayment meters. If you have a prepayment meter at your property, or 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 prepayment to our cheapest tariff which is available to prepayment meter customers at that time. For any fuel which is not on prepayment these existing terms will apply. We'll let you know if your tariff has changed because you have a prepayment meter.

Your **Services Cover** will continue and will automatically renew after 12 months unless cancelled separately.

If you want to change your meters

You need to contact us to discuss this. This tariff including the **Services 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. For more information go to www.britishgas.co.uk/cooloff.

You can switch to another supplier without giving us any notice. If you switch to another energy supplier after the 14 day period and before 11 January 2022, we'll charge you an exit fee of £20 for electricity and £20 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, there are no exit fees.

Your **Services Cover** will continue and renew automatically even if you cancel this tariff. If you want to cancel the Central Heating Breakdown Cover, Plumbing and Drains Cover or Home Electrical Cover for any reason, then this must be done separately by contacting British Gas Services Limited. Cancellation charges may apply. Details can be found in your [HomeCare Terms & Conditions](#).

If you cancel your Services Cover

You have 14 days from the day you receive your **Services Cover** contract pack to change your mind about the **Services Cover**. If you cancel the **Services Cover** provided with this tariff, this energy tariff will continue without the **Services Cover** until 28 February 2022, unless the tariff is cancelled earlier in accordance with these terms and conditions. You may be charged a cancellation fee if you cancel your **Services Cover** after you have had work done.

If we can't take you onto Central Heating Breakdown Cover

If we realise at a breakdown visit that we can't cover your central heating system for example because we find a pre-existing fault or parts are no longer available, we will cancel it for you, free of charge. If this happens, your Plumbing and Drains Cover and Home Electrical Cover will continue to automatically renew after 12 months, unless cancelled in accordance with the HomeCare terms and conditions.

Moving Home

You can take this tariff without the **Services Cover** with you if you move home. However, you will have to contact us as soon as possible about your **Services Cover** as it will not transfer to the new property and will need to be cancelled. When you contact us, we can go through the options 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 01 March 2022, 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 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) 28 February 2022; 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) 28 February 2022. 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.

After the tariff ends, the **Services Cover** will continue until you cancel it.

Other things to bear in mind

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
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.

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: **Central Heating Breakdown Cover**

This document provides a summary of the key information relating to this Central Heating 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?

Central Heating Breakdown Cover provides cover for repairs in the event of breakdown or damage to your boiler and central heating system.



What is Insured?

- ✓ Unlimited repairs to your gas central heating system, including 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 the product start date
- ✗ Removing sludge or scale or repairing the damage it causes if we've already told you about it
- ✗ Showers, taps and 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
- ✗ Replacement of curved or designer radiators



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.

Insurance Product Information Document

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Product: Plumbing and Drains Cover

This document provides a summary of the key information relating to this Plumbing and Drains 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?

Plumbing and Drains Cover provides cover for repairs in the event of breakdown or damage to your plumbing and drains and the water supply pipe within the boundary of your property.



What is Insured?

- ✓ Unlimited repairs to your plumbing system and the water supply pipe within the boundary of your property
- ✓ Unlimited repairs and unblocking of drains and waste pipes
- ✓ All parts and labour
- ✓ Non-emergencies and emergencies
- ✓ Accidental damage
- ✓ Cover up to £1,000 (including VAT) to gain access and make good for each repair
- ✓ Replacement of parts that we can't repair (subject to terms and conditions)



What is not Insured?

- ✗ Pre-existing faults or design faults
- ✗ Showers and sanitary ware
- ✗ Deliberate damage or faults caused by someone else you have used for repairs
- ✗ System improvements or upgrades
- ✗ Shared drains
- ✗ Water supply pipes that do not supply your home
- ✗ Repairs that are purely cosmetic
- ✗ Pipes between your home and outbuildings



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



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.

Insurance Product Information Document

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Product: **Home Electrical Cover**

This document provides a summary of the key information relating to this Home Electrical 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?

Home Electrical Cover provides cover for repairs in the event of breakdown or damage to your mains electrical system in your home and outbuildings.



What is Insured?

- ✓ Unlimited repairs to your mains electrical system and wiring in your home and outbuildings
- ✓ Unlimited repairs to your fuse box, light fittings, switches and sockets
- ✓ All parts and labour
- ✓ Non-emergencies and emergencies
- ✓ Accidental Damage
- ✓ Cover up to £1,000 (including VAT) to gain access and make good for each repair
- ✓ Replacement of parts that we can't repair (subject to terms and conditions)
- ✓ Repairs to your electric vehicle charging unit, if we installed it



What is not Insured?

- ✗ Pre-existing faults or design faults
- ✗ Showers, taps and sanitary ware
- ✗ Deliberate damage or faults caused by someone else you have used for repairs
- ✗ System improvements or upgrades
- ✗ Electrical appliances, cooker hoods or extractor fans over 15cm diameter
- ✗ Repairs that are purely cosmetic
- ✗ Wires between your home and your outbuildings



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



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.

Important Information about our insurance services

Scottish Gas is the trading name of 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 Financial Services products from British Gas Insurance Limited.

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. We represent you and not the insurer for the sale of insurance products.

4. What will you have to pay us for our services?

- ☐ A fee.
- ☒ No fee.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy. British Gas Services Limited gets paid commission from the insurer, which is made up of a percentage of the premium.

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 or by contacting the FCA on 0800 111 6768, and from abroad on +44 207 066 1000.

6. Ownership

British Gas Trading Limited, British Gas Services Limited and British Gas Insurance Limited are subsidiaries of Centrica Plc.

7. What to do if you have a complaint

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

... in writing Services Customer Relations, PO Box 699, Winchester, SO23 5AR.

... by phone 0333 202 9832*

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

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

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HomeCare range Terms & Conditions

Please keep this booklet in a safe place for future use





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 visit britishgas.co.uk/help-and-support or call 0333 200 8899.

At British Gas, we care about privacy and we protect your personal data. We want to be transparent about how we use your personal data, so before you read our Terms and Conditions, we want to point out that British Gas Services Limited is the data controller of your personal data. Although our Privacy Notice does not form part of the contract between you and British Gas Services Limited, you should read our Privacy Notice, to understand how we collect and use your personal data and your data protection rights. Please see our Services Privacy Notice at britishgas.co.uk/privacy

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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 for your non-insurance **products** and the administrator for British Gas Insurance Limited (the underwriter) of your insurance **products**. British Gas Services Limited 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 access to your appliance or system, and then **repairing** any damage we may cause in doing so, 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. See page 29 for more details.

accidental damage

- when you do something that stops your boiler, appliance or system from working properly, without meaning to.

agreement

- these terms and conditions and your statement confirming each **product** you have with us. If you have Energy Extra with us this will be in a separate **agreement**.

annual service

- a check in each **period of agreement** to ensure that

your boiler, gas appliance or **central heating**, and ventilation is working safely and in line with relevant laws and regulations. See page 28 for more details.

approved list

- boilers, appliances or parts that we can **repair** or **replace**.

authorised contact

- a **managing agent**, **landlord** or any named person who you've authorised and who we've agreed can act on your behalf to make arrangements under your **agreement** in relation to a **property**.

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 a heat output capacity of up to 70kW – as well as the flue and the controls that make it work, including

the programmer, any thermostats, motorised zone valves and central heating pump.

boiler data

- information we receive from your **boiler IQ hardware**.

boiler IQ hardware

- the diagnostic module attached to your boiler and the hub connected to your broadband router.

British Gas Powerflush

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

central heating

- the heat and hot water system on your **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

- a check to confirm whether we can cover your **boiler and controls** or **central heating**. See page 28 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

- the building, including any attached garage or conservatory where you live or a home you own, including holiday homes or rental **properties**.

landlord

- someone who owns a **property** which they don't occupy and which may be occupied by a tenant.

light fitting(s)

- the electrical cable and fixings up to and including standard light bulb holders, individual downlight fittings embedded into ceilings and fluorescent tube assembly and starter units.

managing agent

- someone who provides managed services to a **landlord** in relation to one

or more **properties**.

managing agent insurable interest

- in relation to any insurance **product**, where a **managing agent** has a contractual obligation to maintain 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.

period of agreement

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

product/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/ repaired

- to fix your boiler, appliance or system following an individual fault or breakdown but not **repairs** that are purely cosmetic (for example mould, dents or scratches) 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

- 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; and

- for Kitchen Appliance Cover we'll provide a contribution towards a **replacement** appliance with similar functionality from our approved supplier. See page 29 for more details.

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

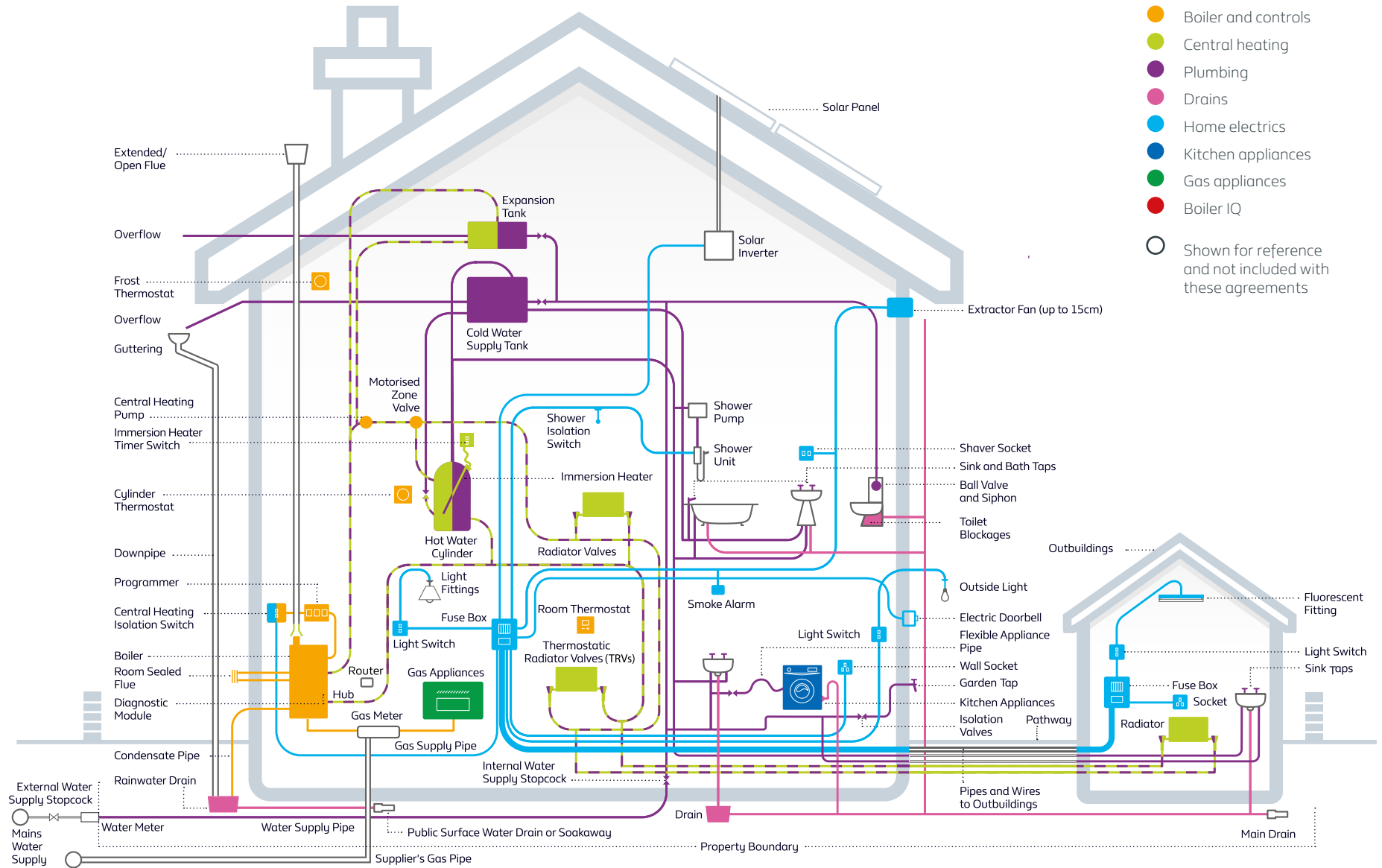
- the document that shows the **products** you have with us, the **period of agreement**, how much you're paying and any **excess** or **fixed fee**.

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.



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.

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 Nos	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	✓	✓	✓	✓	✓	✗	✗	✗	Boiler, controls and central heating on a service and repair basis and plumbing and drains on a repair only basis
10-14	HomeCare Four / Energy Extra 400	✓	✓	✓	✓	✓	✓	✗	✗	Boiler, controls and central heating on a service and repair basis and plumbing, drains and home electrics on a repair only basis
12-14, 16-17	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	✗	✗	✗	✓	✗	✗	✗	✗	Plumbing on a repair only basis
12-13	Plumbing and Drains Cover	✗	✗	✗	✓	✓	✗	✗	✗	Plumbing and drains on a repair only basis
14	Home Electrical Cover	✗	✗	✗	✗	✗	✓	✗	✗	Home electrics on a repair only basis
15	Gas Appliance Cover	✓	✗	✗	✗	✗	✗	✓	✗	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

● Boiler and Controls

What's covered

- ✓ 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 room sealed flue up to one metre in length and the flue terminal;
 - 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 us under either a warranty or HomeCare **product**; or
 - it caught fire or exploded, providing you gave us access to carry out your **annual service** within every **period of 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 room sealed flue up to one metre in length and the flue terminal if we can't **repair** it
- ✓ A **first service** or **annual service** (see page 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

- ✗ 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** open flues and their terminals or flues over one metre in length
- ✗ **Replacing** or topping up your system inhibitor unless we've removed it
- ✗ Any part of your **boiler and controls** which directly supplies a swimming pool
- ✗ Resetting your controls or **replacing** the batteries
- ✗ **Repairing** or **replacing** your **central heating** system
- ✗ **Repairing** or **replacing** air or ground source heat pumps

● Central Heating

What's covered

- All **repairs** to the heat and hot water system on your **property**, for example:
- 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 page 28)

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
- ✗ Any part of your **central heating** which directly supplies a swimming pool

● Plumbing

What's covered

- ✓ All **repairs** to the plumbing system on your **property**, for example:
 - 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;
 - 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**
- ✓ A **replacement** of parts that we can't **repair**. We will **replace** a pair of taps to a single item of **sanitary ware** where only one can't be **repaired**
- ✓ **Accidental damage**

What's not covered

- ✗ Showers and their parts, shower pumps, **sanitary ware**, spa baths, seals and grouting
- ✗ 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 **home** and any detached outbuildings on your **property**
- ✗ 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 **home**
- ✗ Water meters
- ✗ Plumbing in your outbuildings if the supply is provided by a separate mains connection than to your **home**
- ✗ **Repair** and/or maintenance of devices fitted to your plumbing system that are designed to assist in the detection of leaks

● Drains

What's covered

- ✓ Unblocking **drains** to restore flow
- ✓ **Repairing drains** where we deem the **drain** to be unserviceable to restore flow
- ✓ **Repairing** leaks to waste water pipes and soil and vent pipes
- ✓ A **replacement** of parts that we can't **repair**
- ✓ **Accidental damage**

What's not covered

- ✗ 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 **drains**
- ✗ Shared **drains**



● Home Electrics

What's covered

- ✓ All **repairs** to the mains electrical system and wiring on your **property**, for example:
 - the fuse box, **light fittings**, switches, sockets, isolation switches and your immersion heater timer switch;
 - extractor fans up to 15cm in diameter;
 - doorbells and smoke alarms that are connected to the wiring; and
 - outside lighting as long as it's fixed to your **home** or outbuildings and fitted less than ten metres above ground
- ✓ A **replacement** of parts that we can't **repair**
- ✓ **Accidental damage**
- ✓ **Repairs** to your electric vehicle charging unit, if we installed it, following breakdown, **accidental damage**, or damage caused by vandalism or theft

What's not covered

- ✗ Electrical appliances, burglar alarms and camera systems
- ✗ Showers and their parts, shower pumps, cooker extractor hoods, storage and panel heaters, underfloor heating, swimming pools, controls, pumps, detectors, timers and programmers, electrical plugs, 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 **home** and any detached outbuildings, outdoor fittings or appliances on your **property**
- ✗ Electrics in your outbuildings if the supply is connected to a separate electricity meter than to your **home**
- ✗ Rubber or lead covered cables
- ✗ Complete system rewire
- ✗ Outside lighting not fixed to your **home** or outbuildings

● Gas Appliance

What's covered

- ✓ All **repairs** to:
 - the gas appliance(s) shown on your **statement**; and
 - the room sealed flue up to one metre in length and the flue terminal
- ✓ A **replacement** if we can't **repair** it because it caught fire or exploded, providing you gave us access to carry out your **annual service** within every **period of agreement**
- ✓ An **annual service** (see page 28)
- ✓ A **replacement** of the room sealed flue up to one metre in length and the flue terminal if we can't **repair** it
- ✓ **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 gas appliance catching fire or exploding

What's not covered

- ✗ **Repairing** or **replacing** open flues and their terminals or any flue over one metre in length
- ✗ Damage caused by limescale
- ✗ Flueless fires

● Kitchen Appliance

What's covered

- ✓ 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 more
- You may be required to provide proof of purchase to help verify the appliance value
- You 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 the **product** start date or the addition of a new appliance
- ✗ 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
- ✗ Appliance(s) designed for commercial use

● Boiler and Controls Breakdown

What's included

- ✓ 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 room sealed flue up to one metre in length and the flue terminal;
 - 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 us under either a warranty or HomeCare **product**
- ✓ 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 room sealed flue up to one metre in length and the flue terminal if we can't **repair** it

What's not covered

- ✗ Anything that happens within the first 14 days of the **product** start date
- ✗ **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** open flues and their terminals or flues over one metre in length
- ✗ **Replacing** or topping up your system inhibitor unless we've removed it
- ✗ 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

● Central Heating Breakdown

What's included

- ✓ All **repairs** to the heat and hot water system on your **property**, for example:
 - 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 the **product** start date
- ✗ **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)
- ✗ **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.

British Gas also offers on demand home improvement services. Please see contact details on the back page for further information.

Service and Inspection Products

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Service and Repair Warranty Products

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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 **boiler IQ hardware**
- ✓ **Monitoring** your boiler
- ✓ Contacting you when we identify your boiler is failing to provide heat or hot water to arrange a **repair** under your HomeCare **product** or warranty
- ✓ **Repairing** or **replacing** your **boiler IQ hardware** if it develops a fault

What's not included

- ✗ **Repairing** or **replacing** your **central heating** system
- ✗ **Repairing** or **replacing** your **boiler and controls**
- ✗ A **first service** or **annual service**
- ✗ 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 **boiler IQ hardware**

Gas Appliance Check

What's included

- ✓ An **annual service** for the gas appliance(s) on your **statement**

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 **repairs** or **replacements**

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**

Gas Safety Check & 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, 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

Gas Safety Certificate (CP12)

This can only be purchased with a **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

What's not included

- ✗ **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

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 up to a maximum of 14 circuits
- ✓ 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

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

Service and Repair Warranty Products

The table below shows 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.

Page Numbers	Product As shown on your statement	Product Features			
		Annual Service	Gas Appliance	Boiler & Controls	Central Heating
23	Gas Appliance Care	✓	✓	✗	✗
24	Boiler and Controls Care	✓	✗	✓	✗
24-25	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.

If you bought a new boiler from British Gas New Heating Limited, they may have provided you with a warranty. After the warranty finishes, we'll offer you the chance to buy a similar product.

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**

● 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**.

What's included

- ✓ All **repairs** to:
 - the gas appliance(s) shown on your **statement**; and
 - the room sealed flue up to one metre in length and the flue terminal
- ✓ An **annual service**
- ✓ A **replacement** of the room sealed flue up to one metre in length and the flue terminal if we can't **repair** it

What's not included

- ✗ **Accidental damage**
- ✗ **Repairing or replacing** open flues or flues over one metre in length and their flue terminals
- ✗ Damage caused by limescale
- ✗ Flueless fires

● 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 room sealed flue up to one metre in length and the flue terminal;
 - 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 us under either a warranty or HomeCare **product**
- ✓ 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 page 28)
- ✓ A **replacement** of the room sealed flue up to one metre in length and the flue terminal 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** open flues and their terminals or flues over one metre in length
- ✗ **Replacing** or topping up your system inhibitor unless we've removed it
- ✗ Any part of your **boiler and controls** which directly supplies a swimming pool
- ✗ Resetting your controls or **replacing** the batteries
- ✗ **Repairing** or **replacing** your **central heating** system
- ✗ **Repairing** or **replacing** air or ground source heat pumps

● Central Heating

What's included

- ✓ All **repairs** to the heat and hot water system on your **property**, for example:
 - 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 page 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

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 contact 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.

Similar services

Our insurance **products** are underwritten by British Gas Insurance Limited. We may decide to change our insurer and in such circumstances, we will write to you with details of the new proposed insurer prior to your renewal date. In accordance with our Services Privacy Notice which can be found at britishgas.co.uk/privacy, to ensure continuity of your insurance we may transfer your data to the new insurer to enable the new insurer to use your data in order to prepare premium and renewal documents for your **agreement**.

In accordance with our Services Privacy Notice which can be found at britishgas.co.uk/privacy, we may introduce insurance **products** provided by British Gas Insurance Limited or other underwriters that provide similar services and extra benefits to those that are currently being provided under our service and repair warranty **products**.

If you currently have a service and repair warranty **product** which is due for renewal, we may replace that **product** with a **product** suitable for you and, if you pay by Direct Debit, renew it every year until you tell us otherwise.

Renewals

We'll contact 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 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**; and
- 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 have, at all relevant times, a **managing agent insurable interest** in the elements covered by your **agreement**.

Recovering losses caused by third parties

If you make a claim under your **agreement** or **product** you must, at our request and expense, do everything we reasonably require to enable us to recover losses we become entitled to from other parties, following our **repair** or **replacement**. We may require you to carry out such actions before or after we carry out any **repair** or **replacement**.

Your responsibilities

Changing your address

If you move to a new **home**, you need to tell us as soon as possible. We'll cancel your **agreement** at the old address and we can start a new **agreement** at your new address if you wish to continue with cover. If you're an Energy Extra customer and you move **home**, we'll cancel your **agreement** at the old address and 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 and you must ensure you obtain any job sheets or advice that the engineer leaves with that person.

If you are a tenant, it is your responsibility to ensure that you have obtained the relevant consent from your landlord to enable you to give instructions to our engineer and that you pass any job sheets or advice from the engineer back to the landlord.

It is your responsibility to get consent from any relevant third parties (such as a neighbour) where you and they, for example, share a water supply pipe or driveway.

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.

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 password security guidelines and advice as well as other manufacturer security instructions (including, but not limited to, complying with any firmware and software update notifications) 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

If your **product** includes a **first service** it is usually carried out in the first 42 days of your **product** commencing or you changing 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 a **first service** – even if you've just moved in. Instead you will receive an **annual service**.

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 boiler and controls and/or central heating **products**. Other **products** you hold with us will not be impacted

Annual service

We'll send you or your **authorised contact** an email, letter, text message or we'll call you to arrange your **annual service**. We'll try to contact you up to three times. If we don't hear back from you after the third time or you are not at the **property** when our engineer visits, we won't try again and won't refund the cost of the missed **annual service**. You can still contact us at any time

to book it. Your **annual service** may be more, or less, than 12 months after your last service visit.

In periods of local or national high demand for our services (such as cold weather), we prioritise breakdowns and may need to rearrange your **annual service**.

For boilers and **central heating** your **first service** counts as an **annual service**.

One of our engineers will visit your **home** to complete your **annual service**. This will include testing the gases your appliance or boiler produces.

If the visit shows that it's necessary to take your appliance or boiler apart to adjust or clean it, we'll do so.

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; or
- is service only, our engineer may give you a quote to have the work done

Tenants or letting agents arranging visits

Your tenants or letting agents can call us directly to arrange an engineer's visits. In this scenario, it remains the landlord's responsibility to obtain any job sheets or advice that the engineer leaves with that person.

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

During epidemics or pandemics, we will adhere to Government guidelines concerning restriction of non-essential travel and may have to reschedule your repair or visit until such time as the restrictions have been eased.

Our engineers

Normally, we'll send a British Gas or Dyno engineer to carry out the work. In some cases, we may send a suitably qualified contractor instead.

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**. 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 validate 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 as long as the card holder is present to authorise their card being used. 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

In addition to the cost of parts and labour, our insurance **products** and our non-insurance service and repair warranty **products** cover up to £1,000 including VAT for getting **access and making good** but this does not apply to the boiler which should be readily accessible for inspection and maintenance in accordance with the boiler's manufacturing guidelines.

We won't be responsible for **repairing** any pre-existing damage, nor will we **replace** or restore the original surface or coverings, for example, tiles, floor coverings, decoration, grass or plants.

Replacement parts

We'll try to get parts from the original manufacturer or our approved suppliers. We'll try to 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, but we'll only accept responsibility for our workmanship.

If we can't get hold of the parts we may need to cancel your **agreement** (or part of it).

If we've agreed to cover a boiler or appliance but warned you that it might be difficult to find **replacement** parts, we'll do what we can, within reason, to **repair** it.

Twelve month guarantee

We guarantee to **repair** or **replace** any faulty parts we've supplied, or fix any faulty work that we've done for twelve months from the date that we did the work.

This doesn't affect your statutory rights under the Consumer Rights Act 2015, if applicable, and any laws that **replace** it.

If you want independent advice about your rights, you can speak to Citizens Advice or Trading Standards.

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.

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

Your **products** don't include cover for any faults or design faults that:

- were already there when your boiler, appliance or system was installed;
- existed when you first took out the **product**;
- we've told you about before and you haven't fixed, or, if the work has been completed by a third party, where work, in our opinion, has not been completed to a satisfactory standard;
- we couldn't reasonably have been expected to know about before, for example, faulty pipes that don't have the correct protection, or which are buried under concrete floors; or
- prevent access because a part of your system has been permanently built over

Work carried out 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, or that work has not been

completed properly, 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, escape of water, 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 and controls**, appliance, device or system covered under this **agreement**.

Communication connections

We're not responsible for your internet connection nor the data transmission to, or from any boiler, appliance, device or control system and we're not responsible for **repairing** or **replacing** any network hub,

smart speaker or voice controlled equipment or any smart functionality, for example, connectivity to or from your thermostat or radiator valves and mobile devices.

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 boiler, appliance or system breaking or failing unless we caused it. For example damage caused by water leaks. We're also not responsible for any losses incurred as a result of delayed, rearranged or cancelled appointments.

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** smoke alarms that are past their recommended replacement date or expiry date, **replacing** working radiators, swapping standard radiator valves for thermostatic ones or **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.

Complaints

To make a complaint:

- contact us at **britishgas.co.uk/complaints**;
- call us on **0333 200 8899**; or
- write to us at:
**British Gas Services
Customer Relations
PO Box 699
Winchester
SO23 5AR**

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 your complaint relates to one of our insurance **products** and 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

If your complaint relates to one of our non-insurance **products** and 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 Alternative Dispute Resolution service (Utilities ADR).

For more information visit www.utilitiesadr.co.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

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 90% of the claim, without any upper limit. You can get more information about the compensation scheme from FSCS at fscs.org.uk or by phoning **0800 678 1100**.

Cancelling your agreement

Your cancellation rights

How you can cancel

You can cancel your **agreement** or a **product** at any time, by calling **0333 202 9523** – 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; and
- 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 **products** you may have to pay cancellation charges - see cancellation charges table.

If you cancel after 14 days

We'll cancel your policy from the date you notify us and we'll refund you for the rest of the time you have already paid for.

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.

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 on the right side of this page shows you the amount you may 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 per piece of work completed
Gas safety certificate	from £24*
Gas safety check and gas safety certificate	from £24*
Electrical installation condition report	from £150**
Boiler IQ installation	from £49***

* 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 or do not renew a **product** and then buy a **product** with similar features from British Gas:

- more than once in three years; or
- within three months

then you may not be eligible for any promotional offers or new customer prices.

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**;
- your **product** does not include a **first service** and we find a pre-existing fault at your first breakdown;
- 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 or emailing 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. Where you have

Boiler and Controls Cover or Central Heating Cover and we can't find the parts we need to **repair** your **boiler and controls** or **central heating**, if you decide to cancel and contact us accordingly, we'll refund any money you have paid for these **products** since your last renewal date or your last claim, whichever was the more recent.

If we've completed a **repair, replacement** or an **annual service** since you bought or renewed your **agreement** or **product**, you may also have to pay cancellation charges – see cancellation charges table.

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
- you decide to cancel and contact us accordingly, we'll refund any money you have paid for these products since your last successful claim or your last renewal date (if this informed you that we may not be able to source the parts), whichever was the more recent, 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**, you may find that it is quickest and easiest to contact us at **britishgas.co.uk/breakdown**, or via the **British Gas App**. Alternatively, you can call us on **0333 200 8899**. If you'd like a security password or have any special needs, please call us and let us know.

Our breakdown line is open 24/7. We may record calls to help improve our service to you. Call charges to 03 numbers will cost no more than 01 or 02 numbers, please check with your phone provider.

Other useful contacts

A gas escape		0800 111 999
A first service or annual service visit	britishgas.co.uk/ASV	0330 100 0079
A general enquiry	britishgas.co.uk/contactus	0333 200 8899
To make a complaint	britishgas.co.uk/complaints	0333 200 8899
Moving home	britishgas.co.uk/homemove	0333 200 8899
If you're a landlord or tenant	britishgas.co.uk/ home-services/landlords	0333 202 9798
To cancel all or part of your agreement		0333 202 9523
Alternative formats – Braille/large print/audio tape	britishgas.co.uk/psr	
Home improvements	britishgas.co.uk/ home-improvements	0333 230 6674



Download the British Gas App today and spend less time running your home, and more time enjoying it. With the touch of a finger, you can submit meter readings, pay your bill, and book a repair or boiler services.



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