

**Phoenix Heating Specialists
Cover Plan
Terms & Conditions**



Welcome to the Phoenix Care Plan

Firstly, we would like to take this opportunity to thank you for choosing Phoenix Heating Specialists to be your central heating/boiler care providers.

Our sole ambition at Phoenix Heating Specialists is to provide our customers an unrivalled level of service and be there for you when you need us the most. We are of a firm belief that our cover plans remain at a fixed price, with no unfair price hikes and quality customer service guaranteed.

In alignment with our effort to create a transparent and hassle-free care plan, we have made our Terms and Conditions easy to navigate with only information that is absolutely necessary. This is however a legally binding agreement between us (the service plan provider) and you (the customer).

We want you to know exactly what you're paying for and what your cover plan does & does not include. We therefore ask that you read these terms and conditions clearly so that you are confident the cover plan chosen is the one best suited for your needs.

We have created our cover plans based on customer feedback and looking at the shortfalls of other companies within the industry. Our hope is to attend all call outs within 24 hours of been logged, meaning a swift and efficient resolution to your problem and no more waiting around in the cold.

All documents and all communication with you about this policy will be in English.

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4. **What we are not able to cover** - This section lists our 'general exclusions'. They are important to understand because we cannot cover certain things.
5. **Safety and Security** - This section explains the procedures we take to look after the safety and security of our customers and engineers.
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1. DEFINITIONS

Some phrases that we use in these terms and conditions have specific meanings. When you see these words appear in the document, look at this list for the specific meaning.

- **agreement** All the documents that give you information about your policy. This includes the welcome letter and these terms and conditions.
- **beyond economic repair (BER)** When according to the expert judgement of our claims team the cost of repair is more than the value of the boiler.
- **claims team** The Phoenix team responsible for organising claims.
- **callout fee** The amount you will be required to pay towards each claim you make under this policy.
- **home** A building designed for residential use that you own and either live in or rent out for someone else to live in, including any attached garage or conservatory.
- **residential use** A building where fewer than half of the rooms are used for any type of commercial purposes. We can only cover it if the total output of all boilers combined is less than 70kW.
- **start date** The day your contract comes into effect. This date is confirmed on your welcome letter.
- **system** A particular area of the home that we have agreed to protect, depending on the cover level selected. These are the boiler and controls, central heating and plumbing.
- **we/us/our** Phoenix Heating Specialists Limited
- **welcome letter** The email or letter which forms part of the policy containing your name, home address, level of cover provided, any addons and any callout that may apply.
- **you/your** The person listed as the policy holder.

2. WHAT IS INCLUDED IN YOUR POLICY

Once you have signed up to one of the Phoenix Heating Specialists cover plans, we will send you a welcome letter confirming the start date of your cover. You will be notified on your welcome letter the cover plan you have selected and be asked to set up a direct debit schedule. A link will be sent to the email address used during your initial enquiry which will enable you to set this up.

Prices and price change - All of our policies are annual contracts but you can pay for your policy by either monthly or annual Direct Debit:

Your agreement shows the total amount you will pay and the length of your contract.

Our price will not change over a 12-month period unless you change your agreement, or the Government changes the relevant tax rate.

Renewals - All of our contracts are renewed every 12 months however we will write to you at least 30 days before your cover plan is due for renewal and inform you if there are any price changes. We will keep renewing your cover plan automatically, until you ask us to stop.

Our Products and Services

We have a range of plans that cover various heating components within your house. Some of our plans cover every component, others are specific dependant on the plan you choose best suites your needs.

YOUR HEATING

What is covered

Phoenix Warranty +

This cover plan is ideal for those customers that have recently had a new boiler installation and benefit from a manufacturer's warranty. As part of this cover plan, we will cover the following:

Boiler – We will co-ordinate all repairs with the manufacturer on your behalf. This means that you just simply have to notify us of an issue. We will then make a judgement based on the information provided on whether you require a manufacturer's visit.

Annual gas boiler service and safety check – This is an annual inspection which is mandatory should you want your manufacturer's warranty to remain valid. It's also a vital aspect of ensuring that your boiler works trouble free for as long as possible.

Central heating system – As part of our warranty + Package, we also cover your central heating system. This covers your existing radiators, radiator valves and all pipework supplying said radiators.

What is not covered

Here are the things we do not cover specific to the product. There are also general exclusions in their own section.

Pre-existing faults - Any problems that our engineers judge to have happened before the start of your cover plan.

Other types of boilers/ heaters - You are not covered for repairs to the following:

- Warm air units or fan convector heaters
- Electric Boilers
- LPG boilers
- Kickspace heaters

Controls - Repairs to the controls that make the boiler work, including the programmer, any thermostats, motorised zone valves and central heating pump.

Showers and taps - Repairing your showers and taps, their parts, and pumps.

Cold and hot pipework – Neither cold or hot pipework within the property are covered under this policy.

Drainage – Drainage throughout the property including sanitary drainage and rainwater drainage are not covered under this policy.

Gas fires and cookers – These gas appliances are not covered under your care plan.

Sludge - You are not covered for repairs where the damage is caused by rust, limescale, sludge or other debris which result in repairs or a Powerflush.

Gas supply pipework – Gas supply pipework is not covered under this policy.

Wi-fi or hub issues - Wi-Fi issues or internet connections that are necessary to make your controls and heating system function correctly.

Swimming Pools, Heat Pumps and Underfloor/Outdoor Heating - You are not covered for repairs to the following:

- Underfloor heating
- Solar Panels
- Any part of your boiler and controls which directly supplies a swimming pool
- Air or ground source heat pumps
- Any heating systems or controls designed for outdoor heating

Phoenix Silver Care plan

Boiler – Your boiler is covered in its entirety for all working components within the boiler case. If, however it is deemed that your boiler is beyond economical repair and is required to be replaced, we will provide you with a discount equivalent to your annual subscription costs for the cost of replacement.

Annual gas boiler service and safety check. – This is an annual inspection which is mandatory should you want your manufacturer's warranty to remain valid. It's also a vital aspect of ensuring that your boiler works trouble free for as long as possible.

Controls - Repairs to the controls that make the boiler work, including the programmer and any other thermostats that are integral to the functioning of the boiler. We will arrange replacement controls if our engineer advises that we are unable to repair.

What is not covered

Here are the things we do not cover specific to the product. There are also general exclusions in their own section.

Pre-existing faults - Any problems that our engineers judge to have happened before the start of your cover plan.

Other types of boilers/ heaters - You are not covered for repairs to the following:

- Warm air units or fan convector heaters
- Electric Boilers
- LPG boilers
- Kickspace heaters

Central heating system – Your central heating system. Including your existing radiators, radiator valves and all pipework supplying said radiators.

Showers and taps - Repairing your showers and taps, their parts, and pumps.

Cold and hot pipework – Neither cold or hot pipework within the property are covered under this policy.

Drainage – Drainage throughout the property including sanitary drainage and rainwater drainage are not covered under this policy.

Gas fires and cookers – These gas appliances are not covered under your care plan.

Sludge - You are not covered for repairs where the damage is caused by rust, limescale, sludge or other debris which result in repairs or a Powerflush.

Gas supply pipework – Gas supply pipework is not covered under this policy.

Wi-fi or hub issues - Wi-Fi issues or internet connections that are necessary to make your controls and heating system function correctly.

Swimming Pools, Heat Pumps and Underfloor/Outdoor Heating - You are not covered for repairs to the following:

- Underfloor heating
- Solar Panels
- Any part of your boiler and controls which directly supplies a swimming pool
- Air or ground source heat pumps
- Any heating systems or controls designed for outdoor heating

Phoenix Gold Care Plan

Boiler – Your boiler is covered in its entirety for all working components within the boiler case. If, however it is deemed that your boiler is beyond economical repair and is required to be replaced, we will provide you with a discount equivalent to your annual subscription costs for the cost of replacement.

Annual gas boiler service and safety check. – This is an annual inspection which is mandatory should you want your manufacturer's warranty to remain valid. It's also a vital aspect of ensuring that your boiler works trouble free for as long as possible.

Controls - Repairs to the controls that make the boiler work, including the programmer and any other thermostats that are integral to the functioning of the boiler. We will arrange replacement controls if our engineer advises that we are unable to repair.

Central heating system – Your central heating pipework, radiators and radiator valves are

covered under this policy. Also included is all external motorized valves, central heating pumps and bypass valves etc.

What is not covered

Here are the things we do not cover specific to the product. There are also general exclusions in their own section.

Pre-existing faults - Any problems that our engineers judge to have happened before the start of your cover plan.

Other types of boilers/ heaters - You are not covered for repairs to the following:

- Warm air units or fan convactor heaters
- Electric Boilers
- LPG boilers
- Kickspace heaters

Showers and taps - Repairing your showers and taps, their parts, and pumps.

Cold and hot pipework – Neither cold or hot pipework within the property are covered under this policy.

Drainage – Drainage throughout the property including sanitary drainage and rainwater drainage are not covered under this policy.

Gas fires and cookers – These gas appliances are not covered under your care plan.

Sludge - You are not covered for repairs where the damage is caused by rust, limescale, sludge or other debris which result in repairs or a Powerflush.

Gas supply pipework – Gas supply pipework is not covered under this policy.

Wi-fi or hub issues - Wi-Fi issues or internet connections that are necessary to make your controls and heating system function correctly.

Swimming Pools, Heat Pumps and Underfloor/Outdoor Heating - You are not covered for repairs to the following:

- Underfloor heating
- Solar Panels
- Any part of your boiler and controls which directly supplies a swimming pool
- Air or ground source heat pumps
- Any heating systems or controls designed for outdoor heating

Platinum Phoenix Care Plan

Boiler – Your boiler is covered in its entirety for all working components within the boiler case. If, however it is deemed that your boiler is beyond economical repair and is required to be replaced, we will provide you with a discount equivalent to your annual subscription costs for the cost of replacement.

Annual gas boiler service and safety check. – This is an annual inspection which is mandatory should you want your manufacturer's warranty to remain valid. It's also a vital aspect of ensuring that your boiler works trouble free for as long as possible.

Controls - Repairs to the controls that make the boiler work, including the programmer and any other thermostats that are integral to the functioning of the boiler. We will arrange replacement controls if our engineer advises that we are unable to repair.

Central heating system – Your central heating pipework, radiators and radiator valves are covered under this policy. Also included is all external motorized valves, central heating pumps and bypass valves etc.

Gas supply pipework – Gas supply pipework is covered under this care plan. This includes gas pipework from the meter however anything prior to the exit of the gas meter is not included and is the responsibility of your gas provider.

Cold and hot pipework – Both hot and cold pipework within the property are covered under this policy. This includes service valves, flexible hoses

What is not covered

Here are the things we do not cover specific to the product. There are also general exclusions in their own section.

Pre-existing faults - Any problems that our engineers judge to have happened before the start of your cover plan.

Gas fires and cookers – These gas appliances are not covered under your care plan.

Other types of boilers/ heaters - You are not covered for repairs to the following:

- Warm air units or fan convactor heaters
- Electric Boilers
- LPG boilers
- Kickspace heaters

Drainage – Drainage throughout the property including sanitary drainage and rainwater drainage are not covered under this policy.

Showers and taps - Repairing your showers and taps, their parts, and pumps

Sludge - You are not covered for repairs where the damage is caused by rust, limescale, sludge or other debris which result in repairs or a Powerflush.

Wi-fi or hub issues - Wi-Fi issues or internet connections that are necessary to make your controls and heating system function correctly.

Swimming Pools, Heat Pumps and Underfloor/ Outdoor Heating - You are not covered for repairs to the following:

- Underfloor heating
- Solar Panels
- Any part of your boiler and controls which directly supplies a swimming pool
- Air or ground source heat pumps
- Any heating systems or controls designed for outdoor heating

3. HOW TO

How to organise an annual service visit - All products include an annual service which is a check-up of your gas boiler, central heating, and ventilation each year to make sure they are working safely in line with the relevant laws and regulations.

Arranging the annual service visit – We will contact you during the summer months as we use the quieter times of the year to prioritize routine maintenance so that we are readily available throughout the winter months to cater for repairs and emergency breakdowns.

We will make three attempts to contact you to arrange your annual service. Should we fail to carry out your annual service this may jeopardise your heating plan and we may opt to cancel your policy.

We will try to complete your annual service on the anniversary of your last service. However sometimes your annual service may be more than 12 months after your last service visit. In periods of local or national high demand for our services (usually due to cold weather), Phoenix will prioritise breakdowns and therefore Phoenix may need to rearrange these.

What's involved in an annual service - Your annual service may include testing the gas your boiler produces. If it is necessary to take your boiler apart to adjust or clean it, we will do so.

When we complete the annual service, our engineer will give you, or we will send you, a checklist that shows you exactly what we looked at as part of the annual service. If we find a problem or fault that needs to be fixed, we tell you about it and if its covered under your policy, we will arrange the work to be carried out.

Welcome Service - Depending on your circumstances, we may need to do a welcome service. This is a check to see if your system can be covered and that there are no pre-existing faults. We will usually do this within 28 days of your policy start date.

If we find your existing boiler and controls is not on the approved list or it has an existing fault, we will either:

- offer you a different cover plan

- cancel your cover plan with phoenix heating specialists
- tell you what needs to be done to fix it – and give you a quote for the cost of the repair.

Once Phoenix or someone else has fixed it then Phoenix Heating Specialists can then cover you.

If your system passes the welcome service, our engineer will do an annual service immediately afterwards.

How to organise a claim

Arranging a claim - We aim to handle all claims as quickly and as efficiently as possible and strive to keep you updated along the entire process. To make a claim call us on 01482 247 909 and you will get through to someone who can help you. Alternatively, you can speak to our team on our Livechat software on our website or submit a repair request using our website.

Grace period before you can request a repair - You will not be able to request a repair in the first 14 days of your start date.

Paying callout fees – None of our care plans incorporate excess charges. This means you have complete clarity and assurance that should you request a repair under an item covered within your policy, it will be covered providing its not caused from sludge, mis-use or beyond economical repair.

Arranging a time to visit or make repairs - We will try and arrange a repair or visit at a time that is convenient to you, unless something beyond our control makes that impossible – in which case a member of our team will let you know as soon as possible and arrange another time when our engineer can visit.

Cash payments - We will not offer you cash instead of carrying out a welcome service, an annual service, repairs, or replacements.

If you miss any payments - Before we book your annual service or claim, Phoenix will require you to pay for any unpaid/overdue premium payments and our engineer may not visit the home before these are paid.

How to make a change to your contract

Moving home - Please tell us if you move to a new house as soon as possible, as your cover plan is based on your current home. Depending on the circumstances, you may need to take out a new cover plan and cancel your existing cover plan. We may need to arrange a welcome service and we may need to charge you for this.

Changes to your home or boiler - You need to let us know if there are any changes to your contact details including telephone number, address, or email. If you change your boiler during the contract period, you will need to inform us so we can confirm if your new boiler is on the approved list.

Your policy will continue as normal until you tell us. If your new boiler or appliance cannot be

covered, we might need to cancel or change your cover plan. It is your responsibility to check that you still need the same level of care. (This may not be the case if your new boiler has a manufacturer's warranty).

Upgrades / Downgrades - If you wish to upgrade your policy to a different level of cover or change your callout fee, you can do this at any point. Depending on the circumstances, we may need you to sign up to a new cover plan and cancel your existing policy. You will not be able to downgrade midway through your contract for free as this would count as a cancellation.

How to cancel your contract

How to cancel - All our contracts are annual contracts, so you are not able to cancel for free once you pass through your cooling off period.

Cancelling in your cooling off period (within 14 days) - You can cancel your policy within 14 days of the start date or, if later, within 14 days of the date you receive this Policy Document. We will refund any premium you have paid if you have not had a service. If we have carried out any work for you before the cooling off period ends and then you cancel your contract, you will have to pay cancellation charges to cover the cost of work done as follows:

Annual Service or Welcome Service - £85
Landlord Gas Safety Record - £100

If you want to cancel after 14 days - If you have not had a repair or a service visit/Landlord Gas Safety Record from us, you are free to cancel without any fee as long as you give us one month's notice. We will not offer any refunds for any previous months you have paid for. We will return any unused premiums if you paid annually.

If you had a repair or service visit/Landlord Gas Safety Record, we will cancel your agreement from the date you tell us but you will have to pay cancellation charges to cover the cost of work done as follows:

Annual Service or Welcome Service - £85
Landlord Gas Safety Record - £100

Repair - the remaining balance outstanding under the agreement. For example, if you have 5 months left of your contract you will need to pay an amount equivalent to 5 outstanding payments.

When we have to cancel - We can cancel your contract or cover straight away if:

- You give us false information
- Your boiler is not on our approved list
- We find an existing fault during your welcome service
- We cannot find the parts we need to repair your boiler, appliance or system, despite our best attempts
- You put our people's health and safety at risk, for example, through physical or verbal abuse

- Your home is unfit or unsafe to work in
- You do not let us in to your home to work, despite several attempts
- We tell you to make permanent repairs or improvements, but you do not; or
- You do not make your payments

We will try writing to you to collect the money you are due to pay. If we do not hear from you and you don't pay, we'll cancel your contract no less than 30 days after the date we first found out your payment had failed.

How to make a complaint

Our mission is to provide customers with the highest level of service. If we have fallen short of your expectations, we will make every effort to resolve the issue quickly for you. To give you even more protection in case something goes wrong, there are various levels of escalation that you can turn to.

Step 1: Contact Phoenix (for all types of complaints) Please get in touch with us as soon as possible if there is anything wrong with any part of your policy.

- Call us on 01482 247 909
- Email us at info@phoenixheatingspecialists.co.uk

We take any complaint seriously and we will do our best to fix any issue as soon as possible. If we need time to investigate, we will let you know and keep you updated.

If your complaint relates to a repair, you can escalate it to the underwriter if it has not been resolved by the end of the third working day.

Step 2: Appeal to Financial Ombudsman If you are not satisfied with the outcome from the underwriter, then you can contact the Financial Ombudsman Service.

- Post: Exchange Tower, London E14 9SR
- Phone: 0300 123 9123 or 0800 023 4567
- Email: complaint.info@financial-ombudsman.org.uk

4. WHAT WE ARE NOT ABLE TO COVER

It is important to read and understand this section because there are some things that we have decided not to cover.

These conditions exist to make sure we provide you with the best service we can, using our expertise. We have spent a lot of time working with our customers and engineers to decide what we choose not to cover to keep our prices low and our customer service high.

Existing faults - We will not include repairs of any faults that existed before you took out the cover plan. This includes design or installation faults. Our engineer will use their expert judgement to decide when the fault happened.

Beyond Economic Repair - Boilers have a limited life. Depending on the make or model of the boiler this can be between 7-20 years. This means that the value of a boiler falls over time. Sometimes when the cost of the repair for the boiler is likely to be more than the current value of your boiler, we will not be able to carry out the repair and instead declare the boiler beyond economical repair.

As previously stated, if the boiler is required to be replaced then we will refund the annual subscription cost and provide this as a discount towards the purchase of a new boiler. In the event you opt to get a third party to complete the installation, we will refund six months (if paid) of the annual subscription.

When spare parts are no longer available - We will provide replacements with similar functionality to the replaced parts, but these might not have the exact same features. If you decide to give us a replacement part that you have purchased yourself, our engineer will install it if the replacement part is on our approved list.

We will try to get parts from the original manufacturer or our suppliers but if a part cannot be sourced that we need, we may cancel your contract.

If you have an older boiler there is a chance that we may not be able to get hold of all the parts we need to fix your boiler or central heating. If we've agreed to cover a boiler or appliance, we'll do what we can, within reason, to repair it but might not always be able to locate the required part. If you can find a manufacturer approved part, we will be happy to fit it and reimburse you if you give us a receipt.

Damage caused by others - We are unlikely to agree to repair any faults or design faults that are caused by interference by anyone apart from us, including 3rd party engineers or utility suppliers. This includes if the damage is caused by a power cut.

Our engineer will use their expert judgement to decide how the damage happened and whether anyone other than us carries out any work on your boiler, appliance or system and damaged it.

Intentional Damage or Negligence - We will not repair or replace any parts that have been deliberately damaged, misused or neglected. Our engineer will use their expert judgement to decide how the damage happened.

Curved or designer radiators - Your care plan will not replace curved or designer radiators. By designer radiator we mean a radiator

- of particular artistic design
- of intricate shape; or
- made from materials such as glass, marble, stone, wood, cast iron or similar non-standard material

Any damage that's covered by home insurance - Your cover plan does not 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.

Making any improvements – All our cover plans are designed for repairs to your systems and therefore your cover plan does not include any improvements or upgrades such as:

- replacing working radiators
- swapping standard radiator valves for thermostatic ones
- adding extra radiators

Where Phoenix informed you that an improvement is necessary, the engineer may not continue to make repairs on that part of your boiler, appliance or system until the work has been carried out.

Steel iron or lead pipes - Your cover plan does not cover the repair or replacement of steel iron or lead pipes. The only exception to this is your gas supply pipe.

Energy/central heating management systems - Your cover plan will not repair or replace energy or central heating management systems.

External water supply stopcock (also known as stop tap or stop valve) - If the engineer is unable to turn off the external water supply stopcock to your home to complete your repair, it will be your responsibility to arrange for this to be turned off.

Any other loss or damage (consequential damage) - Your Cover plan is not responsible for any loss of, or damage caused as a result of, your boiler, appliance or system breaking, leaking or failing unless you can show that we caused the damage.

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

The Phoenix Power Flush is our way of removing that sludge from your system. We will tell you if your system needs a power flush to work properly. Please note that this will cost extra as this is not included in your cover plan.

If someone else carries out a power flush for you, we will need to see the receipt before we are able to carry out any more repairs or replacement work for damage caused by sludge. We may also request the completion of a PH water sample to ensure that the work has been carried out to the correct quality.

Getting access and reinstatement - Our engineer will let you know if they need to remove cupboards or make holes in original surfaces in order to make a repair.

We will fill in any excavation and leave the surface level where we have made access to an external drain or external water supply pipe, however we are not responsible for reinstating floor coverings, fixtures or fittings to their original standards.

5. SAFETY AND SECURITY

Our products are unique to insurance as they involve sending engineers into people's homes to fix issues with complicated systems such as boilers. Therefore, we place extra importance on the safety of our customers and engineers. We have several processes in place to make sure of this.

Our engineers - The claims team will send an approved Gas Safe engineer to carry out the work for your gas heating and appliances.

Getting into your home - To keep our customers safe, our engineer will only work on your home if there is someone 18 years or older there the whole time. They must be able to give instructions to our engineer on your behalf.

It is your responsibility to arrange for the engineer to access your home. If the engineer is unable to access your home, you will need to rearrange the appointment. If you do not arrange a new appointment, your cover plan will continue. After three failed attempts to get into your home, we may cancel your cover plan.

Safety risks in your home - Our engineer will not start or continue doing any work in your home if they believe there's a health and safety hazard. Our engineer will only return to finish the work if that risk has gone. Asbestos needs to be removed before the engineer can repair your boiler, central heating, or gas supply pipe. You will also need to arrange and pay for someone else to remove the asbestos and give the claims team a Certificate of Reoccupation, which proves that all asbestos has been removed in line with legislation and it is safe to return to the home. Only after this can our engineer start working again.

If your system is unsafe or against regulations - From time to time, we may inform you that your system needs repairs or improvements, to keep it working safely, but are not covered by your cover plan (for example, if your ventilation doesn't meet current Gas Safe regulations).

If you decide not to follow this advice, you may not be covered for any further repairs to your boiler or system under this cover plan, and your cover plan will keep running until you or we change or cancel it.

When this happens, you will still be liable for the agreed payments under the cover plan until the end date or it is cancelled.

6. LEGAL INFORMATION

This cover plan was arranged by Phoenix Heating Specialists Limited.

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

- Not pay your claim; and
- Recover (from you) any payments we have already made in respect of that claim; and
- End your insurance from the time of the fraudulent act; and
- Inform the police of the fraudulent act. If your insurance ends from the time of the fraudulent act, we will not pay any claim for any incident which happens after that time and may not return any of the insurance premium(s) already paid.

Law and Jurisdiction - This policy shall be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England.

Information you have provided – Insurance Act 2015 - You must take reasonable care to provide accurate and complete answers to all the questions you are asked when you take out or make changes to this policy.

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

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

No term of this cover plan is intended to limit or affect the statutory rights and obligations of the parties to this contract under the Insurance Act 2015.

Recovering losses caused by third parties - If you request a repair, replacement or service under your cover plan you will give us all the help necessary to recover any losses owed to us from third parties, following any repair or replacement that we carry out. We may ask you to give us help to recover losses before or after we carry out any repair or replacement.

Under warranty from a third party - If your boiler, appliance or system is covered by a third-party warranty, it is your responsibility to make sure that any work we do doesn't affect that warranty. We will not be liable if any work we conduct on your boiler or system does not comply with the manufacturer's warranty.

Who can benefit from this contract? - Nobody other than you can benefit from your cover plan. However, you can add authorised people onto your account from whom we will take instructions.

Our guarantee for our work - If we have supplied any faulty parts, we will repair or replace any parts we have supplied. We will also fix any faulty work that we have carried out within 12 months from the date that we carried out the work. This does not 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.