

Summary of Cover - Gas Central Heating Breakdown Cover with Annual Boiler Service

This cover meets the need of homeowners who require an annual boiler service and insurance and expert assistance in the event of a gas central heating breakdown at their domestic property.

What is covered?

If you suffer a breakdown of your domestic gas central heating system, you are covered for call-out, parts, materials, labour and VAT providing your boiler is not beyond economic repair. Your policy covers the repair of your gas fired central heating system (excluding warm air and LPG heating systems). The maximum permissible output of your domestic gas fired boiler under this cover is 60kW.

What is not covered?

You will not be covered for problems caused by failure of the external public services to the property. The policy does not provide cover for the replacement of the boiler or any appliances.

Are there any cover limits?

There are no cover limits for this policy, either for the cost of claims or the number of claims you can make. This policy does not cover the cost of replacement or repair where the boiler is beyond economical repair. On the rare occasion that a boiler is found to be beyond economical repair (where the cost of repairs exceeds the current value of the boiler) a £200 cash contribution will be given towards the cost of a new gas boiler.

Who is eligible to apply?

All homeowners are eligible to apply, unless the property is a mobile home, bedsit, in multiple occupancy or is used for commercial purposes, in which case the property can't be covered. Council or Housing Association tenants will not need this service.

Can you cover any type of boiler?

Provided your gas boiler meets the eligibility criteria, you can be covered. Boilers are considered eligible when their parts are available at most stockists and can be sourced within a reasonable timescale.

How do I know what type of boiler I have?

If you have a hot water tank in your home, it is likely that you have a conventional boiler. If you don't, it is probably a combination boiler.

When will I be covered?

Your policy starts the day your application is processed. To prevent claims on pre-existing problems and to keep premiums low, there is an initial period of 28 days where you will not be covered, giving you 11 months' cover in your first year.

When will I receive my annual boiler service?

We will arrange for an engineer to carry out the service of the gas fired boiler to statutory requirements, manufacturer's recommendations and relevant codes of practice. We will arrange with you a date for this boiler service during the period of cover. Please note boiler services are normally undertaken Monday to Friday, 9am to 5pm, between April and September.

The annual boiler service element of Gas Central Heating Breakdown Cover is not underwritten by Inter Partner Assistance SA and is not regulated by the FSA. Cancellation rights will not apply if you have had your annual boiler service carried out.

Who provides Gas Central Heating Cover?

The insurance policy is provided and underwritten by Inter Partner Assistance SA, The Quadrangle, 106 – 118 Station Road, Redhill, Surrey, RH1 1PR, United Kingdom office, registered number FC008998. It is arranged and administered for you by Homeserve Membership Ltd, Cable Drive, Walsall, WS2 7BN (Registered in England no. 2770612). You will therefore have a contract with Homeserve Membership Ltd to arrange and administer the policy on behalf of the insurer, for which the cost to you is £5.00, and a separate contract with Inter Partner Assistance SA. The total price you pay of £226.58 is unaffected by these arrangements. References to 'Gas Central Heating Breakdown Cover' or 'Cover' in all documents include the services within both contracts.

Can I spread the cost of cover?

If you pay by Direct Debit you can pay quarterly or monthly. Quarterly payers will pay 1 instalment of £56.66 and 3 instalments of £56.64. Monthly payers will pay 1 instalment of 18.90 and 11 instalments of £18.88. Payment by any other method will be one annual payment.

What happens next year?

If you choose to pay by Direct Debit or credit/debit card, your policy will automatically renew. You will receive your new policy documentation in advance of renewal to give you time to consider whether the cover is still right for you. If you make any claim on the policy this may affect your future premium.

What if I am not satisfied?

If the insurance policy does not provide the cover you need, you should return your Policy Summary to Freepost RLYC-LXAL-GEEH, Customer Admin Department, Homeserve, Cable Drive, Walsall, WS2 7BN, within 42 days of the start of the period of insurance or within 42 days of the day you receive the policy documents, whichever is the later.

Any premium paid will be refunded in full, providing no claim has been made. If you cancel after this 42 day period (which includes the statutory 14 day cancellation period), your cover will cease and you will not receive a refund of any premium paid.

For full Terms and Conditions please call Homeserve FREE on 0800 408 9229.

Information correct at time of publication (08/09).