

# Insurance Product Information Document



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## Product: Boiler and Controls Breakdown Cover

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

### What is this type of Insurance?

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



#### What is Insured?

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



#### What is not Insured?

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



#### Are there any restrictions on cover?

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



#### Where am I covered?

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



#### What are my obligations?

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



#### When and how do I pay?

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



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

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



#### How do I cancel the contract?

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

We'll give you a full refund if you cancel within 14 days. If you cancel after 14 days, a pro rata refund will be provided. If we've carried out any work for you, you may have to pay cancellation charges.

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

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