

Summary of Cover

HomeCare Four (Including Excess Version)

HomeCare Four is a product designed to meet the demands and needs of customers who want to protect their gas boiler, controls and central heating on a service and repair basis and their plumbing, drains and home electrics on a repair only basis.

This is not a statement of the full Terms and Conditions of your product but a summary of the main features, benefits, exclusions and limitations which have been set out below. A full description of the cover provided can be found in the product wording on pages 10, 11, 12 and 13 of the Terms and Conditions and should be read in conjunction with your annual statement.

Significant Features and Benefits

- ✓ Repairs to your gas central heating system, including boiler and controls, plumbing, drains and electrics
- ✓ Annual service of your boiler
- ✓ Accidental damage
- ✓ Up to £1,000 to gain access and make good for each repair

Significant Exclusions and Limitations

- ✗ Removing sludge or scale or repairing the damage it causes if we've already told you about it
- ✗ Showers and their parts, shower pumps sanitary ware and sealant
- ✗ Shared drains
- ✗ Faults caused by someone else you used for repairs or design faults
- ✗ Electrical appliances, cooker hoods or extractor fans over 15cm diameter

Excess amount payable (See page 28 of the Terms and Conditions)

You can choose to pay an excess and the amount you agree to pay (as shown on your statement) is payable each time we complete a repair for you – whether you report it to us, or we find it during a first service or annual service.

This product is underwritten by

This product is 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.

British Gas Services Limited is the administrator for British Gas Insurance Limited. British Gas Services Limited also holds premium and claims monies as agent of British Gas Insurance Limited.

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

Duration of product

The length of your agreement is normally twelve months but if you have any other products with us it may be less as we normally make sure that they all renew at the same time. The cover begins on the date that we accept your application until your agreement runs out. All agreements are renewable at the end of your period of agreement. It is important that you review your cover during this period to ensure that it remains adequate for you.

Making a claim

For breakdown or repairs call 0800 048 1000. Our breakdown line is open 24/7 (calls to 0800 numbers are free). You can also book an engineer online at britishgas.co.uk/breakdown or use the British Gas App.

Renewing your product

We'll write to you at least 25 days before your agreement is due for renewal to let you know if any of your products or prices are changing. It is important that you review this renewal document to ensure the cover remains adequate for you. If you pay by Direct Debit we'll keep renewing your agreement automatically until you ask us to stop.

Making a complaint

If you have a complaint about any part of our service or your products, please phone us on 0800 048 1000 (calls to 0800 numbers are free) or write to us at:

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

Or, you can email us at: ServicesCustomerTeam@britishgas.co.uk

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

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

financial-ombudsman.org.uk
Telephone Number: 0800 023 4567

Compensation

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 or product

You can cancel your agreement or a product at any time, by calling 0800 294 9123 (calls to 0800 numbers are free) or writing to us at:

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

We'll give you a full refund of your product if you cancel within 14 days unless you have made a claim. The 14 days begins from the start date, or from the date you receive the policy documents if this is later. This is your cooling off period.

If you cancel after your cooling off period and you pay monthly by Direct Debit your cover will continue to the end of the period your last payment is for. If you pay in any other way, including yearly by Direct Debit, your cover will continue to the end of the month in which you tell us and we'll refund you the remaining amount.

If we do work before you cancel your product you'll have to pay cancellation charges- see cancellation charges table on page 34 of the Terms and Conditions.