

# Boiler Breakdown Insurance

## Insurance Product Information Document

Smart-Sure Limited is an Appointed Representative of Asurit Limited who is authorised and regulated by the Financial Conduct Authority (FCA)  
Smart-Sure Ltd Firm Reference Number: 564582. This policy is underwritten by City and Commercial Insurance, Guernsey.



This document provides a summary of the key information relating to this boiler breakdown policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of insurance?

This is a **Boiler Breakdown Policy**. It is an insurance policy that will assist you and pay for the call out, labour, parts and materials to repair your boiler in the event of a breakdown.



#### What is insured?

- Breakdown of gas boilers used for the provision of heating



#### What is not insured?

- General maintenance or servicing
- Pre-existing damages/faults
- Damage due to events which are not unforeseen
- Non-gas appliances
- Removal of sludge or hard water scale deposits



#### Are there any restrictions on cover?

- Boiler Breakdown Cover Basic the claim limit is £250 per claim
- Boiler Breakdown Cover Essential the claim limit is £500 per claim.
- Boiler Breakdown Cover Premium the claim limit is £1000 per claim
- Please refer to the policy schedule for the excess applicable to your policy.



#### What are my obligations?

- Ensure the boiler is serviced annually
- Observe and keep to the terms of the policy
- Disclose all facts related to the boiler
- Demonstrate co-operation in an event of claim
- Notify us of pre-existing faults

### Where am I covered?

Please refer to the policy schedule.

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### When and how do I pay?

You can pay either a single annual insurance premium or by monthly premiums. The payment will be taken either via your Bank Card or via Direct Debit.

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### When does the cover start and end?

Please refer to the policy schedule.

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### How do I cancel the contract?

If you find this policy unsuitable, you can cancel this policy anytime by contacting us on **03333 449669**, you can also choose to send an email at [\*\*enquiries@smart-sure.com\*\*](mailto:enquiries@smart-sure.com) or if you prefer to write to us, then please refer to the following address:

**Smart Sure Insurance 1st Floor, AGF House 3-5 Rickmansworth Road, Watford, WD18 0GX**