

Boiler Breakdown Insurance

Insurance Product Information Document

Smart-Cover Insurance Services is a trading name of Smart-Cover Direct Limited, an Appointed Representative of Asurit Limited who is authorised and regulated by the Financial Conduct Authority (FCA) Smart-Cover Direct Limited Reference Number: 600428. 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.

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.

When does the cover start and end?

Please refer to the policy schedule.

How do I cancel the contract?

If you find this policy unsuitable, you can cancel this policy anytime by contacting us on **03333 449559**, you can also choose to send an email at enquiries@smart-cover.co.uk or if you prefer to write to us, then please refer to the following address:

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