

# Boiler Breakdown Insurance

## Insurance Product Information Document



**Company: Smart-Cover Insurance Services**

**Product: Boiler Breakdown Insurance**

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 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
- ✓ Assist you and pay for the
  - Call out
  - Labour
  - Parts and materials
- ✓ Contribution towards replacement
- ✓ Unlimited number of callouts



#### 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.
- ! This policy is subject to underwriters approval
- ! You cannot make a claim within the first 14 days



#### Where am I covered?

- ✓ In the UK, the Isle of Man and the Channel Islands.



#### 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



#### When and how do I pay?

You can pay either via your Bank Card or via Direct Debit. You also have three payment frequencies to choose from which are A) Monthly, B) Quarterly, C) Annually.



#### 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 03333449559, you can also choose to send an email at [enquiries@smart-cover.co.uk](mailto:enquiries@smart-cover.co.uk) and if you wish to write to us, then please refer to the below address:

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

Should you choose to cancel the policy within 14 days of receiving the policy documents or the start date of your policy (whichever is later), you will receive a full refund of any premiums paid and the cancellation will be effective immediate. This Policy will be cancelled on request once any outstanding payments have been received. If you have made a claim during the policy period, we reserve the right to deduct the cost of that claim from any refund of premium which is due to you. We will tell you if we are making this deduction.