

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.
- ✓ Assistance to pay for the .
 - Call out
 - Labour
 - Parts and materials
- ✓ Losses up to the value of £250 per claim for Boiler Breakdown Cover Basic.
- ✓ Losses up to the value of £500 per claim for Boiler Breakdown Cover Essential.
- ✓ Losses up to the value of £1000 per claim for Boiler Breakdown Cover Premium.
- ✓ Advice on what action to take to protect you and your home.
- ✓ A callout from a Gas Safe registered engineer.
- ✓ A local engineer sourced from our nationwide network of engineers.
- ✓ A 12 month guarantee after a permanent repair is completed.
- ✓ £40 towards alternative heating in the event that the service takes longer than 60 hours from the point at which our approved engineer visits you and diagnoses the requirement.
- ✓ Maximum contribution of up to 100% of the claim limit if the boiler is unrepairable and under 7 years old.
- ✓ Maximum contribution of up to 60% of the claim limit if the boiler is unrepairable and between 7 and 10 years old.
- ✓ Maximum contribution of up to 20% of the claim limit if the boiler is unrepairable and over 10 years old.
- ✓ Unlimited number of callouts and claims.
- ✓ Dedicated helpline open 6 days a week.



What is not insured?

- ✗ Corrosion or any work arising from hard water scale deposits.
- ✗ Solar powered panels or ground, air or water source heat pumps.
- ✗ Circumstances known to you prior to the commencement date of your policy or incidents which occur within the waiting period.
- ✗ General maintenance.
- ✗ Boilers which are more than 15 years old.
- ✗ Any pre-existing or foreseen faults.



Are there any restrictions on cover?

The claim limits, per claim, are as follows:

- ! Boiler Breakdown Cover Basic and Boiler Breakdown Cover 250 policies, the claim limit is £250 per claim
- ! Boiler Breakdown Cover Essential and Boiler Breakdown Cover 500 policies, the claim limit is £500 per claim.
- ! Boiler Breakdown Cover Premium and Boiler Breakdown Cover 1000 policies, the claim limit is £1000 per claim.

The waiting period - Please also note that any incident which occurs in the first 14 days after the policy commencement date is not covered. However, should you require emergency assistance during this period please contact the Helpline who will be able to provide cover on a pay on use basis



Where am I covered?

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



What are my obligations?

- Observe and keep to the terms of the policy
- Cooperate fully with the contractor and us
- Minimise any emergency costs and try to prevent anything happening that may cause a claim
- Allow the insurer at any time to take over and conduct in your name any claim, proceedings or investigation



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 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.