

Insurance Product Information Document

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Product: HomeCare Four/Complete

This document provides a summary of the key information relating to this HomeCare Four/Complete insurance policy. Complete pre-contractual and contractual information on the product is provided in the terms and conditions.

What is this type of Insurance?

HomeCare Four covers repairs in the event of breakdown or damage to your boiler, central heating system, plumbing, drains and mains electrical system. Also included is an annual service of your boiler** by a British Gas approved engineer to ensure it continues to run safely and efficiently



What is insured?

- ✓ Unlimited repairs to your gas central heating system, including boiler and controls and gas supply pipes that are visible and accessible
- ✓ Unlimited repairs to your plumbing system and the water supply pipe within the boundary of your property
- ✓ Unblocking of drains & repairs to restore flow where drain is deemed unserviceable
- ✓ Unlimited repairs on leaking waste pipes
- ✓ Unlimited repairs to your mains electrical system and wiring
- ✓ All parts and labour
- ✓ Emergency, priority and standard repairs
- ✓ Annual service of your boiler**
- ✓ Accidental Damage
- ✓ Cover up to £1,000 (including VAT) to gain access and make good for each repair
- ✓ Boiler replacement if we can't repair it and it is less than 7 years old (or less than 10 years old and we installed it and have covered it ever since)
- ✓ Replacement of parts that we can't repair (subject to terms and conditions)
- ✓ Repairs/replacement of your electric vehicle charger unit installed by us on or after 1st February 2020



What is not insured

- ✗ Claims within the first 14 days of you taking out the product
- ✗ Replacement of your fuse box if we cannot source suitable parts to repair it
- ✗ Pre-existing faults or design faults
- ✗ Removing sludge or scale or repairing the damage it causes if we've already told you about it
- ✗ Showers and sanitary ware
- ✗ Deliberate damage or faults caused by someone else you have used for repairs
- ✗ System improvements or upgrades
- ✗ Shared drains
- ✗ Excavation directly under the property where there is a risk to foundations
- ✗ Electrical appliances, cooker hoods or extractor fans over 15cm diameter
- ✗ Water supply pipes that don't supply your home
- ✗ Repairs that are purely cosmetic
- ✗ Replacement of curved or designer radiators
- ✗ Repairs to steel gas supply pipes, or any gas supply pipe that are not visible or accessible
- ✗ Elson tanks and other specialist cylinders
- ✗ Electric vehicle chargers installed before 1st February 2020 and those not installed by us



Are there any restrictions on cover?

- ! Domestic use only and you own the home that you are taking cover out on
- ! We'll carry out your first service** to check that your boiler is on our approved list there are no pre-existing faults with the system stopping us from covering you
- ! If you have chosen to pay an excess you will need to pay this for each completed repair or replacement

**Your annual service may be more than 12 months apart.



Where am I covered?

- ✓ Mainland United Kingdom. If there are postcode areas that we are unable to cover, we will inform you prior to purchase.



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to questions we may ask you when you take out, make changes to, make a claim on and renew this policy
- It's your responsibility to keep us informed of any changes to your contact details or change of address
- It's also your responsibility to inform us if you change a boiler that's covered by us so that we can check continued eligibility and appropriateness of cover



When and how do I pay?

You can pay for your product yearly by cheque, debit or credit card or Direct Debit - or monthly by Direct Debit. If you have chosen Direct Debit, the start date will be shown on your schedule.

**When does the cover start and end?**

You'll find your cover start and end dates in your policy documentation.

**How do I cancel the contract?**

If you cancel within the 14-day cooling off period, we will provide a full refund of your premiums less the cost of any service or repair received.

If you cancel after 14 days, we will refund any premium paid for the remaining insured period less any administration fees or charges where a repair or service has taken place.

You can cancel your policy by calling on 0333 202 9523 or writing to us at: HomeCare Membership Office, Murdoch House, Bothwell Road, Uddingston G71 7UD.