

## Summary of Cover - Gas Central Heating Breakdown

This cover meets the need of homeowners who require insurance and expert assistance in the event of a gas central heating breakdown at their domestic property.

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### What is covered?

If you suffer a breakdown of your domestic gas central heating system, you are covered for call-out, parts, materials, labour and VAT providing your boiler is not beyond economic repair. Your policy covers the repair of your gas fired central heating system (excluding warm air and LPG heating systems). In the event that your boiler is beyond economical repair (where it costs more to repair the boiler than replace it) or where parts required to remedy the breakdown and/or failure are no longer available. Providing we source and install your new replacement boiler, we will offer a 50% discount on the cost of the new replacement boiler (excluding installation costs.) The maximum permissible output of your domestic gas fired boiler under this cover is 60kW. The maximum permissible output of your domestic gas fired boiler under this cover is 60kW.

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### What is not covered?

You will not be covered for problems caused by failure of the external public services to the property. The policy does not provide cover for the replacement of the boiler or any appliances.

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### Are there any cover limits?

There are no cover limits for this policy, either for the cost of claims or the number of claims you can make. This policy does not cover the cost of replacement or repair where the boiler is beyond economical repair.

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### Who is eligible to apply?

All homeowners are eligible to apply, unless the property is a mobile home, bedsit, in multiple occupancy or is used for commercial purposes, in which case the property can't be covered. Council or Housing Association tenants will not need this service.

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### Can you cover any type of boiler?

Provided your gas boiler meets the eligibility criteria, you can be covered. Boilers are considered eligible when their parts are available at most stockists and can be sourced within a reasonable timescale.

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### How do I know what type of boiler I have?

If you have a hot water tank in your home, it is likely that you have a conventional boiler. If you don't, it is probably a combination boiler.

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### When will I be covered?

Your policy starts the day your application is processed. To prevent claims on pre-existing problems and to keep premiums low, there is an initial period of 28 days where you will not be covered, giving you 11 months' cover in your first year.

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### Can I have a service on my boiler?

If you would like an annual service on your boiler, simply call your Broker and they will arrange this for you at a competitive price.

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**Who provides Gas Central Heating Cover?**

The insurance policy is provided and underwritten by Inter Partner Assistance SA, The Quadrangle, 106 – 118 Station Road, Redhill, Surrey, RH1 1PR, United Kingdom office, registered number FC008998. It is administered for you by HomeServe Membership Ltd, Cable Drive, Walsall, WS2 7BN (Registered in England no. 2770612). You will therefore have a contract with HomeServe Membership Ltd to administer the policy on behalf of the insurer, and a separate contract with Inter Partner Assistance SA. The total price you pay of £156 is unaffected by these arrangements. References to 'Gas Central Heating Breakdown' or 'Cover' in all documents include the services within both contracts.

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**Can I spread the cost of cover?**

If you would like to pay by Direct Debit you can pay monthly.

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**What happens next year?**

If you choose to pay by Direct Debit your policy will automatically renew. You will receive your new policy documentation in advance of renewal to give you time to consider whether the cover is still right for you. If you make any claim on the policy this may affect your future premium.

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**What if I am not satisfied?**

If this insurance does not provide the cover you need, you may cancel your policy within the cancellation period. If you wish to do so, then please write to us at the address shown on your policy schedule or contact your Broker on their customer services number. Should you cancel the policy within the cancellation period, we will refund any amount you have paid, provided no claim has been made against the policy in the meantime. Please note that you have a statutory right to cancel this policy within 14 days of purchasing the policy. This statutory period is included within the cancellation period.

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**For full Terms and Conditions please contact your Broker**

Information correct at time of going to print.