

## POSTCODE BOILER COVER

*Cover for the Community*

### Welcome to Postcode Boiler Cover

Thank you for choosing Postcode Boiler Cover. We believe in affordable products, easy to understand language and great customer service. Just like our policy these terms and conditions are designed to be easy to understand, and represent the legal **agreement** between you and us. Please spend some time reading through this document so you'll know what's included in your **agreement** and what you're paying for.

### Major Emergencies

Major emergencies which could result in serious damage, injury or threat to life should be advised immediately to the public emergency services and/or your utilities (gas, electricity, water) supply company

If you think you have a gas leak you MUST immediately call the National Gas Emergency Service on 0800 111 999. The National Gas Emergency Service will attend your **property** and isolate the leak.

### Our Contact Details

policy@postcodeboilercover.co.uk  
01296706203

Our preferred means of communication is through the members page on our site via the contact us form, booking in a call time slot or booking appointments through the website. If we don't have an appointment on our site or you have an emergency, please call us direct. We would prefer to keep the lines open for us to best assist our customers. Other enquiries through email will be responded to promptly  
If you struggle with navigating online please call us for any assistance

### DEFINITIONS

Certain words or phrases used in these terms & conditions have a specific meaning. Each time we use them in bold, they'll have the same meaning.

#### Accidental Damage

If you or another household member does something without meaning to, that causes an **emergency** or breakdown.

#### Agreement

These terms and conditions and your **schedule**.

#### Assistance

Reasonable efforts to fix your **boiler**, system or restore facilities in an **emergency** or **breakdown** by providing support remotely, for example, over the phone.

#### Authorised contact

Someone who you have appointed to deal with your **agreement** on your behalf. If you are a landlord, you may authorise your tenant(s) or your managing agent to contact us in the event of an **emergency** or **breakdown**. Please contact us by phone, e-mail or in writing if you wish to arrange this.

#### Breakdown

A persistent fault with the facilities in your **home** (for example, heating, hot water, clean water or drainage) which has affected their normal operation

**Boiler**

A single natural gas domestic **boiler** of no more than 70kW output, from the appliance isolating valve, including all manufacturer's fitted components within the **boiler**.

**Central heating**

Components that are outside of a **boiler** but within a **central heating** system in your **home**. This may include a **central heating** pump, feed and expansion cistern, motorised valves, temperature and pressure controls, radiators, radiator valves, interconnecting pipework, timers, controls, programmers and.

**Claim** A request for a **repair** or **assistance** under the insurance features of this **agreement**.

**Commencement date** The start of your **agreement** as shown in your **schedule**.

**PBC** – Postcode Boiler Cover

**Drainage** Internal/external waste pipes and drains, of clay pot, plastic, PVC or concrete, in your **home** for which you are legally responsible, not including flexible pipework from your appliances.

**Landlord** owner of a property rented out to tenants

**Emergency/Emergencies** Major loss of facilities (for example, heating, hot water, clean water or **drainage**) in your **home**, or sudden and unexpected events (for example an uncontrollable leak) which, if not dealt with quickly, would in our opinion make your **home** unsafe or insecure, cause damage or further damage to your **home**, or cause personal, health risk to you or others.

**Engineer(s)** A qualified person approved and instructed by us to undertake **emergency** or **breakdown** work, or a **boiler** service. **Excess** As part of your cover, a £50 excess is to be paid before each breakdown or emergency visit

**Home** A building designed and used for residential purposes that you own and either live in or rent out for someone else to live in, including any attached garage or conservatory but not detached outbuildings or communal areas.

**Improvement** Steps identified by our **engineer** which are offered in order to enhance your facilities (e.g. 'smart' thermostats, thermostatic radiator valves, carbon monoxide monitor or other system upgrades)

**Maintenance** Steps identified by our **engineer** which aim to reduce the risk of a future **emergency** or **breakdown** (for example, powerflush, inhibitor, magnetic filters, replacing parts which are functioning but beginning to show wear and tear, or dealing with sludge, limescale or debris)

**Upgrade** If a **claim** arises that's not covered by your **agreement**, we can arrange for an **engineer** to help, but you'll be responsible for all costs quoted by us before the work is agreed, you will still be charged your £50 excess but this will be included in your quote if you go ahead with the work.

**Property** A **home** and all the land up to your boundary, including detached outbuildings.

**Plumbing** Hot and cold-water pipes and toilet cisterns in your **home** between, but not including the main internal stop-tap, internal taps and flexible pipework to your appliances.

**Repair**

Reasonable efforts to restore your facilities following an **emergency** or **breakdown** by sending an **engineer** to your **property**.

**Schedule**

The document confirming your **agreement**, personal, **property** and product details.

**We, us, our**

Postcode Boiler cover its authorised representatives and **engineers**, unless otherwise stated

**You, your**

The person named as the policyholder, or an **authorised contact**.

## HOW TO REQUEST A REPAIR OR ASSISTANCE

You may find that it is quickest and easiest to get in touch using our website. Or you can call us. You should contact us within 24 hours of the **emergency** or **breakdown** occurring and provide details of the situation. We'll first give **assistance** to you on action to take to protect yourself and your **property**. Please do not make arrangements yourself without prior authorisation from us. If you do, we will not reimburse any costs you may incur. If your desired appointment is not available online, please send a message request or ring the number so we can assist on getting to your emergency sooner.

All **claims** must be made to us and not to an **engineer** directly otherwise the work will not be covered by your **agreement**.

If we've agreed to your **claim**, we'll discuss the timing of your **repair** or **assistance** with you by phone, email or text.

We'll try to ensure that your **repair** or **assistance** is delivered as quickly as is reasonably possible, either by arranging an engineer visit or if appropriate, by phone. If exceptional events (for example, adverse weather or government health restrictions) prevent our **engineer** from attending your **property**, we will keep you informed. As our engineers are local and dedicated, we will work hard to get to you within 24hrs, normally the same day, please make us aware of any vulnerable peoples in the property. Please note in times of high volumes of emergencies, we may prioritize some work over others, due to the nature of the emergency and the vulnerability of the customer.

**14-Day Claims Exclusion** We won't cover a **claim** or undertake a **boiler** service within your cooling off period. If you have an existing problem before taking out the policy. We can do a one off repair at a discounted cost for signing up to our policy.

**Rescheduling a repair or assistance** Please provide at least 24 hours' notice of your intention to reschedule.

### Delayed or rearranged appointments

We're not responsible for any losses incurred as a result of delayed, rearranged or cancelled appointments.

### Engineer unable to park or access property

Following the scheduling of a visit, if our **engineer** is unable to access your **property**, for example if they are unable to park their vehicle at or nearby, you may incur an additional fee of £30. Engineers must not access properties alone e.g. a key left out for the engineer, and there must always be an adult present.

## HOW TO DISCUSS OR CANCEL YOUR AGREEMENT

**To discuss your agreement** If you need to contact us regarding your **agreement**, please contact us in writing, by e-mail or using the contact form on our website

**To cancel your agreement** Only you or your **authorised contact** can cancel your **agreement**. Please contact us in writing, by e-mail or by using the contact us form on our website, if you wish to cancel.

### If you cancel within 14 days

This is your cooling-off period, which begins when you receive the details of your **agreement**. You may cancel your **agreement** without penalty and we'll refund any premiums you've paid. Please see General Exclusions section for **claims** within the first 14 days.

### If you cancel after 14 days

You may be liable to pay off the remainder of your contract with us. You must give 30 days notice of your intention to cancel with us with full details on why you wish to leave. Cancellations are dealt with case by case. We don't want to lose any of the community and are happy to discuss any issues you are having before deciding on leaving.

### Cancellation Charges

You may be charged the remainder of your policy if you wish to cancel with us, or the charges incurred with services provided by us compared to local rates, this may include parts etc dependant on length of agreement remaining.

## WHEN WE MAY CANCEL YOUR AGREEMENT

We may cancel your **agreement** immediately if:

- you give us false, misleading or inaccurate information;
- you put our people's health and safety at risk, for example, physical or verbal abuse;
- your **property** is unfit or unsafe to work in;
- you don't let us in to your **property** to work, despite several attempts;
- we advise you to make permanent fixes, upgrades or improvements, but you don't; or - you don't make your payments.

## HOW TO MAKE A COMPLAINT

It's our intention to give you the best possible service but if you have any questions or concerns about your **agreement** or the handling of a **claim**, you can contact us by post, e-mail or by phone. You can also use the contact page on our website. We will endeavour to resolve your complaint in a timely matter and will arrange a visit if required by a lead engineer or manager.

## OUR POLICY FEATURES

### Annual Service

You can book your annual service online using the members page on our website, we will also send you available dates via email throughout the course of your policy for you to choose from. We may call to book your service in if we don't hear from you however it is your responsibility to get your service scheduled in. We will endeavour to complete your boiler service within 12 months of your start date. There after we will aim to complete your next service between 11 and 13 months afterwards. We reserve the right to reschedule, cancel or bring forward your boiler service if available due to work volumes and or emergencies.

### Landlord Safety Certificate

You can book your annual Landlord safety certificate the same way you book a service. This service includes certificate, Gas Safety and Boiler. Additional appliances (gas hob, fires etc) will charged at an additional rate of £25 plus VAT per appliance. We will work with you to have your cert completed within 30 days either side of your certificate expiry date each year. We reserve the right to rebook your visit due to work volumes and or emergencies. Upon sign up please send us a copy of your latest gas safety inspection certificate for us to book in your renewal.

## BOILER BREAKDOWN

### What we can cover

**Repairs or assistance** following a **boiler emergency** or **breakdown** in your **home**  
**Trace and repair for leaks on your gas pipe where the supply pipes to your appliances are visible and accessible (please see trace and access section)**  
**Condense pipe leaks and blockages where accessible**

### What we aren't able to cover

Please note some parts of your system not included may be replaced as an upgrade (see upgrade section)  
Damage caused by limescale, sludge or debris **Maintenance and Improvement work**;  
Existing faults or installation defects  
Manufacturer defects when the boiler has not be correctly registered e.g noisy gas valves  
Replacement of your **boiler's** flue;  
Replacement of your gas supply pipe;  
Any non-natural gas appliances;  
At Risk or Immediately Dangerous situations found from installation or appliance defects set out by the Gas safe classification procedures.  
Main Heat Exchangers where the boiler was not registered correctly by the installers or not within manufacturers warranty

*If you think you have a gas leak you MUST immediately call the National Gas Emergency Service on 0800 111 999. The National Gas Emergency Service will attend your property and isolate the leak.*

## CENTRAL HEATING BREAKDOWN

### What we can cover

**Repairs or assistance** following a **central heating emergency** or **breakdown** in your **home**.  
**Controls for your central heating system including timers, thermostats and thermostatic rad valves.**

*If you require a like for like replacement of a thermo- stat/TRV (for example a 'smart' or internet-connected device), we will install the replacement but you will be responsible for the cost of the replacement.*

Central heating circulating pumps  
Zone Valves, Motorised heads

*We may not always be able to replace with the same brand but will always use approved brands as replacements which allow us to fix your breakdown quickly and normally the same day, however, some brands are not inter changeable and may take longer than usual to order the correct part, we will do our best to get you up and running as soon as possible. If parts are no longer available or work cannot be completed in a reasonable time we may offer you and upgrade at a reduced cost in order to get you working again.*

Leaks on any central heating component including Radiators and Towel rails.  
Leaks on visible accessible pipework (please see trace and access section)

### What we aren't able to cover

Please note some parts of your system not included may be replaced as an upgrade (see upgrade section)

The removal of limescale, sludge or debris; or parts that have failed due to limescale, sludge or debris

**Maintenance** and **Improvement work; Repairing** or replacing:

inclusive of booster pumps, and filters;  
Electric heating, such as storage heaters, panel heaters and fan convactor heating  
Solid Fuel Heating Systems;  
Underfloor heating;  
Warm air units;  
Designer radiators, other than towel rails;  
Electrical elements in radiators;  
Existing faults  
Elson tanks;  
Combined heat and power systems;  
Replacement of hot water storage/cylinders  
Electric immersion heaters

*If you think you have a gas leak you MUST immediately call the National Gas Emergency Service on 0800 111 999. The National Gas Emergency Service will attend your property and isolate the leak.*

## PLUMBING AND DRAINAGE

### What we can cover

**Repairs** or **assistance** following a **plumbing** (for example, a leak) and some internal **drainage** (for example, a blockage on kitchen sink) system **emergency** or **breakdown** in your **home**.

### What we aren't able to cover

Please note some parts of your system not included may be replaced as an upgrade (see upgrade section)

**Maintenance** and **Improvement** work;

**Repairing** or replacing:

White goods  
Frozen pipes which have not resulted in a leak or permanent blockage;  
Steel or lead pipes;  
Rainwater, guttering, fall pipes, down pipes and soil vent pipes;  
Fountains, ponds, water features or garden irrigation systems;  
Manholes and their covers, cesspits, soakaways, septic tanks, vacuum **drainage** systems, electric pumps  
Concealed toilets leaks or breakdowns  
Leaks on toilet waste systems  
External Pipe blockages  
Blocked Toilets;  
External toilets, unless the **emergency** or **breakdown** impacts your only working & accessible toilet facility;  
External pipes and underground pipes between your **home** and detached outbuildings;  
Sanitary ware;  
Showers and their parts including the shower unit, pump, controls, outlet or shower head;  
**Plumbing** and filtration systems for swimming pools and spa baths;  
Partially blocked **drainage** that cannot macerators;  
Taps  
Water supply pipes  
Water meters.  
Mains pipework before Stop Cock  
Blue/Black mains pipework

## Upgrades

Upgrades on your system are quoted at a discount compared to local rates, these will normally be done on site by the engineer who will inspect the work before any work is agreed

Upgrades to your system include;

Improvements to your plumbing, heating or Boiler systems

Rectification on At Risk or Immediately dangerous situations on your Boiler or heating system as per Gas Safe due to defects on installation or the safe working of your appliance (this may be noted on your service visit)

Breakdown avoidance work, issues found on your system that may cause you issues in the future, normally quoted at a better rate than your excess fee if completed on the same visit

Replacement of parts not normally covered under your agreement e.g. kitchen tap replacement quoted at a discount compared to local rates

Visits for work not normally covered under your agreement e.g blocked toilets

## Trace and Access

Although rare, Some work may not be covered due to access (e.g. leaking pipes under floor) we will make reasonable access when required but do not hold any responsibility for any damage caused on the visit.

Leaks in ceilings;

Reasonable access can be made when tracing leaks coming through ceiling or through walls in your property, however these can be hard to trace and cause significant damage, we will do not hold any responsibility for work required repairing damage caused for access requirements, we recommend you consult your buildings/home insurance before any access is made. If it is more beneficial to lift flooring or any other means to gain access to your issue all work will be discussed before commencing or we may recommend getting a professional trades person in to create the access required. Any upgrade work requiring access will need to be made prior to work commencing.

Access to concealed sanitary ware such as toilets will need access made before visit, in most circumstances we make the repair without requiring access. We will not remove any sanitary ware from situ unless an emergency and discussed prior to work starting, we do not hold any responsibility for damage caused during this process.

In the event of a vulnerable customer or an emergency we will look to work hard in rectifying but will always discuss potential issues before work commences

## YOUR RESPONSIBILITIES

### Boiler servicing

We may not make repairs to, or provide assistance for your boiler, if it has not been serviced annually. You should keep documentation relating to your annual boiler services to show to our engineer, if requested. An annual service is available from PBC or can be obtained from other national or local service providers. Existing warranty or guarantee If your boiler or system is covered by a third-party warranty, it's your responsibility to make sure that any work we may do doesn't affect that warranty. We will not be liable if any work we conduct on your boiler or system does not comply with the manufacturer's warranty.

If we can't turn off the external water supply stop-tap to your home to complete your repair it's up to you to get your water supplier to turn it off. External water supply stop-tap

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, change, and renew your agreement. If you provide incomplete or inaccurate information, we may cancel your agreement and/or decline any claim.

Please tell us immediately: - If you change address or no longer own the property; - If your use of the property changes which means your agreement would no longer meet your requirements; or, - If you change the boiler or system in your property.

In the event of an emergency or breakdown, you should take reasonable steps to limit any further damage (for example, by containing a leak or turning off the water supply at source). We will not accept responsibility for damage caused if you've failed to reasonably limit damage. If the emergency or breakdown was caused by accidental damage, we will provide assistance or undertake repairs. Limiting damage/accidental damage Necessary Maintenance If you are in any doubt, please contact us. When you inform us of a change, we'll tell you how it affects your agreement.

We understand that you may not be aware of the full details relating to your boiler, for example its age. Our engineer will verify your boiler's details during a service visit to your property.

When attending an emergency or breakdown, our engineer may diagnose that maintenance is necessary in order to prevent a future emergency or breakdown. This may include but is not limited to: - power flushes; - action to prevent or limit damage caused by hard water and limescale; As this work is not covered by your agreement, it's your responsibility to have it completed. We may not make repairs or provide assistance on that part of your boiler or system unless the work has been carried out.

Notifying us of a claim, you should report a claim within 24 hours of the emergency or breakdown occurring, unless exceptional circumstances prevent this.

Parking You must ensure that our engineer is able to park his/her vehicle at or nearby your property. Please advise when making your claim if there are parking restrictions or parking permits required. Rescheduling a visit If you need to reschedule an engineer visit, you should provide at least 24 hours' notice.

Recovering losses caused by third parties If you request a repair, replacement or other assistance under your insurance policy you must give the insurer all the help necessary to recover any losses owed to the insurer from third parties, following any repair, replacement or other assistance that we provide. You may be asked to help to recover losses before or after we carry out any repair, replacement or assistance. Reasonable Access - You must give reasonable access to enable appropriate work to be carried out including following any advice from the engineer and/or customer helpline in removing furniture if this is deemed necessary.

## GENERAL CONDITIONS

**Call recording** Calls may be recorded to help improve our service.

**Damage caused by us** We'll take all reasonable steps to avoid damaging your **property** during a **repair**. Occasionally there may be some unavoidable damage. We'll only compensate you for damage caused by wilful negligence.

**Domestic use** Your agreement only includes cover for your **property** if used for domestic purposes. This may include home office or schooling use, or domestic renting but not where the main purpose of the **property** is commercial use.

**Exceptional circumstances** In extreme weather or similar situations, we may need to reschedule your **repair** or **boiler** service. We'll try to inform you as quickly as possible but sometimes we may not be able to inform you until the scheduled visit date. We'll try, at all times, to minimise inconvenience to you.

**Existing warranty or guarantee** We may limit the level of **assistance** we provide for **boiler claims** where an installer or supplier guarantee, or warranty exists. We may direct you to the installer or manufacturer for a solution in the first instance to prevent voiding of any guarantee/warranty.

**Gas Safety** There may be situations when, for reasons of safety, we declare your **boiler** 'at risk' or 'immediately dangerous' 'At Risk' is a potentially dangerous appliance where one or more faults exist and which, as a result, may endanger life or **property**. An example of this is inadequate ventilation. In these circumstances, we have a duty to switch the appliance off and advise you not to use it. 'Immediately Dangerous' is a dangerous appliance/installation which if left connected to a gas supply is an immediate danger to life or **property**. Examples of this are combustion products entering the room, and gas escapes. In these circumstances, we have a duty to disconnect the appliance from the gas supply. You are responsible for the cost of work we undertake to address an 'At Risk' or 'Immediately Dangerous' appliance.

**Length of agreement** Your **agreement** has a 24-month duration. This ensures a price guarantee for our services

**Communities** Our cover is currently only available in certain communities in order to keep the best rate available for our customers, these mainly include new build areas less than 8 years old

**Price & price changes** The price of your **agreement** includes tax and VAT at the relevant rate and won't go up or down over the length of your **agreement**, unless you change your **agreement** or the government changes the relevant tax rate.

#### **Payments and missing payments**

Our default method is monthly direct debit paid by you on an agreed date each month. After successful collection, we'll provide the cover and services in your **agreement** up to the date of your next monthly payment. Your **schedule** will confirm your payment method. If you do not pay on the due date we may suspend your **agreement** and you may not be able to **claim**.

You may remain liable for outstanding and due payments for the period to the cancellation date.

If you want to **claim** while your account is suspended, you may be required to pay any outstanding payments before an **engineer** will be sent to your **property**.

#### **Renewals**

Our policy runs for 24 months this is to enable a price guarantee. We'll contact you at least 25 days before your **agreement** renewal date. Your **agreement** will automatically renew unless you choose to cancel. Automatic renewal ensures that you remain covered. If you wish, you may opt out of automatic renewal by contacting us.

#### **Replacement Parts**

We'll use manufacturer or approved supplier replacements where we can. We may use replacements from approved third parties but will not use refurbished/second-hand parts, or parts you supply.

There may be times when replacement parts are unavailable, delayed or no longer available due to circumstances outside our control. If replacement parts are delayed or unavailable, we will where possible, conduct a temporary **repair**. When a delayed replacement part is received, we'll complete the **repair** on a second visit. We are not responsible for any loss or damage resulting from a delay in obtaining or receiving delivery of any replacement parts.

#### **If parts are no longer available**

If parts are no longer available for your **boiler** we will deem it to be **beyond economic repair**

#### **Our guarantee for our work**

If a part supplied is confirmed as faulty by the manufacturer or approved supplier within 12 months of our **engineer** installing it, we'll replace it without charge. If we've carried out a **repair** and the **emergency** or **breakdown** occurs again within 10 days, we'll arrange a further **engineer** visit without charge unless the fault is separate to the original visit

If we've carried out a **boiler** service and you notify us of a related **boiler** fault within 7 days, we'll arrange a further **engineer** visit without charge. If we find that the fault is unrelated to the **boiler** service, then an **excess** will be payable if you have selected a product with an **excess**.

**Your agreement** Only you can benefit from your **agreement**.

#### **Talking with us**

We want to help you in every way we can. If you have any issues we are happy to have an open conversation and do what we can to give you the best possible experience. Please never hesitate to contact us, arrange a phone call appointment, email us, or request a visit to discuss face to face.

