

## Gas Central Heating Cover Level 2 – Policy Summary

Please read this document carefully. It provides a summary of the key features provided by this insurance. Full details are contained in the Terms and Conditions.

### Type of Insurance

Gas Central Heating Cover Level 2, covers you in the event of a breakdown of your gas central heating system which includes if present; single boiler (max output 65kw), pump, thermostatic valves, motorised valves, cylinder thermostat, time, pressure and temperature controls, radiators, pipework, conventional cylinder, feed and expansion tank, together with integral circulator providing hot water if fitted with isolating valves.

### Significant Features and Benefits

We've rethought home assistance by creating a unique solution that gives you the Service you've always hoped for.

<p><b>3 Way Helpline</b></p>	<p><b>Agreed Appointment Times</b></p>	<p><b>Maintenance</b></p>	<p><b>Unlimited</b></p>	<p><b>Unlimited</b></p>
<p>Help at anytime throughout the year.</p> <p>If your system has broken down, the engineer will understand your problem before they arrive. Suspected parts can be brought in the first instance.</p>	<p>Agreed appointment times for callouts, meaning you don't have to wait in all day for an engineer to turn up. Arranged when you call the 3 way helpline.</p>	<p>An initial service in the first year of your agreement.</p> <p>An annual service in each subsequent year of your agreement.</p>	<p>Parts and labour.</p>	<p>Callouts to keep your system working as provided by your agreement.</p>

**Home Assistance designed around you**

### Emergency Accommodation

In the event of the property becoming uninhabitable as a result of events covered under your policy and remaining so overnight, we shall pay up to £150 towards your overnight accommodation.

### Initial Service

Before we can provide cover, we will inspect your system to make sure it is safe and in good working order. If the service reveals a problem we will tell you what work is needed and how much it will cost you for that work to be done to bring it up to an acceptable standard, alternatively we will cancel the agreement and refund your money. Once your system has been accepted, we will aim to provide a safe, high quality service to maintain and repair your heating system.

### Annual Service

We will normally carry out an annual service around the same time each year where possible. This will depend on our workload and your preference for an appointment. As long as we can get into your home, we will always make sure we check that your system is safe.

### Significant Exclusions

Below are the main exclusions of the policy, please refer to the Terms and Conditions for full details.

- Adjustments to time and temperature controls.
- Any domestic water supply from the hot water cylinder or the gas appliance up to and including the taps.
- The cold water supply tank, its feed and outlets.
- Any defects or inadequacy attributable to the original design or method of construction of the central heating system.
- The changing of non-valved circulating pumps.

## **Significant Limitations**

**Below are the main limitations of the policy, please refer to the Terms and Conditions for full details.**

We will not be liable for any of the following:

- a) Obsolete or unobtainable parts due to the age of your boiler or heating system.
- b) Loss or damage arising from circumstances known to you prior to the start of this policy.
- c) Any repair in a property that has been unoccupied for more than 30 consecutive days.
- d) Loss or damage however caused to the contents of the property or personal items such as paintings, electrical goods, jewellery, clothing etc.

## **Length of Policy**

This policy provides cover that begins on the start date. The minimum period for which you may hold this policy is 12 months.

## **Cancellation Right**

We hope you are happy with the cover this policy provides. However if you decide to cancel the policy within 14 days of taking it out you will receive a full refund. If you cancel within the first 12 months charges may apply depending on what maintenance has been carried out, please see full terms and conditions for details of this.

We may cancel your policy if we find something wrong at the initial service or we have advised you that permanent repairs or improvements are needed and you do not follow our advice. We have the right to cancel your cover at any time by giving you 30 days notice in writing.

## **Making a Claim**

Please call 01277 243047 giving your name, policy number, address and description of your emergency. We will then aim to arrange a suitable approved contractor to visit the property, as agreed with you and the approved contractor, to make an emergency repair. Lines are open 24 hours a day, 365 days a year.

## **How to Complain**

If you have a complaint with regards to a claim please write to: The Complaints Manager, Home 3 Assistance Ltd, 1 Future Walk, West Bars, Chesterfield S49 1PF.

If you remain dissatisfied you may be able to refer to the Financial Ombudsman Service (phone: 0845 080 1800). Home 3 Assistance Limited is a member of the Financial Services Compensation Scheme so you may be entitled to compensation if we cannot meet our obligations. Insurance advising and arranging is covered for 90% of the claim without upper limit.

## **Who provides this Insurance**

Your Gas Central Heating Cover Insurance policy is provided by the Insurer through Home 3 Assistance Limited ('Home 3'). You have a contract with both Insurer and Introducer.

### ***Insurer***

Your Gas Central Heating Cover Insurance policy is underwritten by the Insurer, Mapfre Asistencia Compania Internacional de Seguros y Reaseguros Sociedad Anonima (FSA firm number 203041) a company registered as a foreign company in the United Kingdom with company number FC021974, and whose principal office is at Alpha House, 24a Lime Street, London, EC3M 7HS.

### ***Introducer***

All claims management and administration of this Gas Central Heating Cover Insurance policy is provided by Home 3 acting as agent for the Insurer. Home 3's full company name is Home 3 Assistance Limited (registered in the UK number 6594429) and the registered office address is 1 Future Walk, West Bars, Chesterfield S49 1PF.