

SSE Heating Breakdown Cover Insurance



Insurance Product Information Document

Company: SSE Home Services Limited

Product: SSE Heating Breakdown Cover

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your Policy Booklet and Confirmation of Sale letter.

What is this type of insurance?

This SSE Heating Breakdown Cover insurance policy provides cover against breakdowns to your gas boiler, controls and central heating system.



What is insured?

- ✓ Repairs to your single boiler, controls and full central heating system, including thermostat and programmer
- ✓ Repairs to radiators and pipework (house side of gas meter, gas pipe only covered from meter to boiler)
- ✓ Parts and labour
- ✓ 24/7 emergency helpline
- ✓ 24-hour call-outs for emergency repairs
- ✓ A £250 payment when your boiler is Beyond Repair and you arrange a new one to be installed



What is not insured?

- ✗ Initial inspection or annual services of your system
- ✗ Repairs or flushes required as a consequence of sludge, limescale or corrosion
- ✗ Work required to upgrade the boiler or system to meet current industry standards
- ✗ Pre-existing faults or system deficiencies
- ✗ Underfloor heating systems or associated specialist controls
- ✗ Problems caused by blocked or frozen condensate pipework
- ✗ Liquefied petroleum gas (LPG), oil and electrical heating systems
- ✗ Designer or non standard radiators, such as towel rail radiators
- ✗ Boilers in commercial properties or greater than 70KW
- ✗ Electric immersion heaters



Are there any restrictions on cover?

- ! For each call-out or repair to your system you will be charged an excess of £90 (including VAT). The excess must be paid before an engineer will come to your property.



Where am I covered?

- ✓ This policy is available in mainland GB for the property stated in your policy documentation.



What are my obligations?

You must:

- provide us with honest, accurate and complete information.
- inform us without delay of any changes in your situation.
- in the event of a claim notify us as soon as possible.



When and how do I pay?

You can pay your premium as a one-off payment by debit/credit card or cheque, or in monthly instalments by direct debit for the 12 months duration of your contract.



When does the cover start and end?

Your cover will take effect on the date stated in your policy documentation. The duration of cover is 12 months.



How do I cancel the contract?

- You have a 14 calendar day period in which to cancel your Product, with no penalty, from the day you receive your Confirmation of Sale Letter. This is known as your Cancellation Period.
- If we have carried out any works or you have made a claim, you will be responsible for the cost incurred.
- You may also cancel this cover at any time after the Cancellation Period by letting us know either in writing, by telephone or by email. However, you will be responsible to pay us for any cover provided and any fees incurred.
- To cancel, simply write to us at SSE Home Services Limited, Inveralmond House, 200 Dunkeld Road, Perth PH1 3AQ telling us you want to cancel. If it's easier, you can phone us on 0345 076 7646, or email us at home.services@sse.com.
- Cancelling your Direct Debit without contacting us will not mean you have cancelled your cover with us.