

# Home Emergency Insurance

## Insurance Product Information Document



**Company:** OVO (S) Home Services Limited has been authorised to issue policies and handle claims and complaints as an agent on behalf of **OVO Insurance Services Ltd**; registered in Bailiwick of Guernsey; authorised and regulated by the Guernsey Financial Services Commission (2570126)

### Product: SSE Heating Breakdown Cover

This document is a summary of the key information relating to the Insurance Contract. Full details on the contract, product and terms and conditions can be found in your policy documentation.

### What is this type of insurance?

This SSE Heating Breakdown Cover insurance policy provides cover to meet the needs of a property owner who wants to protect against the costs associated with the breakdown of their gas boiler, controls and central heating system.



#### What is insured?

- ✓ Repairs to your single boiler
- ✓ Repairs or replacement of:
  - ✓ Time and Temperature Controls
  - ✓ Frost/Pipe Thermostats
  - ✓ Circulators/Pumps
  - ✓ 2 and 3 Port Water Diverter valves
  - ✓ Printed Circuit Boards
  - ✓ Heat Exchangers
  - ✓ Radiator Supply Pipework (from Central Heating Boiler)
  - ✓ Standard Radiators and their Standard or Thermostatic Valves
  - ✓ System By-Pass Devices
  - ✓ Central Heating/Hot Water Storage Tanks and Cylinders
  - ✓ Condensate Pumps and Trace Heating Kits



#### What is not insured?

- ✗ Repairs or flushes required as a consequence of sludge, limescale or corrosion
- ✗ Work required to upgrade or bring your system to a suitable standard for cover or to meet current legislation and industry standards for example Gas Safety Regulations
- ✗ Pre-existing faults or system deficiencies
- ✗ Underfloor heating systems or associated specialist controls
- ✗ Problems caused by blocked or frozen condensate pipework
- ✗ Warm air, 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 this cover?

- ! For each call-out or repair to your system you will be charged an excess of £50. The excess must be paid before an engineer will come to your property.
- ! Customers in their first policy year are unable to make a Claim within the first 18 days of the contract. This is known as the Claims Freeze Period.
- ! We won't repair or replace your boiler if we identify, acting reasonably, that the cost of parts required to repair your boiler exceeds its current value or where parts are no longer readily available from our suppliers. We will, however, in this circumstance, pay you £250 if you have a new boiler installed.
- ! For customers setting up a new policy with a start date on or after 01/02/2021 we only cover boilers shown on the Boilers We Cover list accompanying your sales letter. This can also be found at [www.sse.co.uk/home-services/regulations](http://www.sse.co.uk/home-services/regulations)



## 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.
- If an engineer requires access to parts of the System built into the fabric of your Property, it is your responsibility to expose the required areas to enable the engineer to complete the work.
- It is your responsibility to validate that your boiler is one of the Boilers We Cover and inform us if it is not.



## When and how do I pay?

You can pay your premium as a one-off payment by debit/credit card, or in monthly instalments by direct debit for the 12 month duration of your contract. Your policy will automatically renew and if paying by direct debit we will continue collecting premiums unless you notify us that you wish to cancel the policy.



## When does the cover start and end?

Please see your policy documentation for the dates the insurance cover will start and end on.



## How do I cancel the contract?

**If you wish to cancel your policy please contact OVO (S) Home Services:**

- ✓ **By Telephone:** 0345 076 7646
- ✓ **By email:** [home.services@sseenergyservices.com](mailto:home.services@sseenergyservices.com)
- ✓ **By post:** OVO (S) Home Services Limited, Grampian House, 200 Dunkeld Road, Perth PH1 3GH
- ✓ Cancelling your direct debit without contacting us will not mean you have cancelled your cover with us.

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