SSE Home Services
Your policy booklet
Welcome and thank you for choosing us

This Policy Booklet gives details of the Product you have chosen. We want you to be sure the Product is appropriate for your needs so please carefully read this Policy Booklet (which includes the terms and conditions), together with the Confirmation of Sale Letter and Insurance Product Information Document, as these form the basis of your Agreement with us.

About our Products 4
Definitions and explanation 6
Your cover, what’s included? 10
Section 1 - Breakdown Contract 12
Section 2 - Service Contract 17
General conditions 20
General exclusions and limitations 22
Complaints 23
Legal 24
Personal information 26
Ending your policy 27
Cancellation form 29
Telephone numbers and contact details On back cover
About our Products

Our Products are made up of a Breakdown Contract and a Service Contract. The exception to this is Gas Boiler Service Care, which is a Service Contract only.

Section 1 - The Breakdown Contract

This part of the Product provides cover for Breakdowns and Faults and is:

• an insurance contract underwritten by AmTrust Europe Limited
• regulated by the Financial Conduct Authority
• sold, arranged and administered by SSE Home Services Limited

Section 2 - The Service Contract

This part of the Product provides your Initial Inspection and Annual Service (where applicable) and is:

• not an insurance contract
• not regulated by the Financial Conduct Authority
• a contract between you and us which is administered by SSE Home Services Limited
• fully compliant with Gas and Electrical Safety Regulations and our own internal servicing procedures
This table confirms the features of your selected Product and where you will find more details in this Policy Booklet.

<table>
<thead>
<tr>
<th></th>
<th>Breakdown Contract Feature</th>
<th>Service Contract Feature</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Boiler Breakdown (Page 12)</td>
<td>Initial Inspection / Annual Service (Page 17)</td>
</tr>
<tr>
<td></td>
<td>Heating Breakdown (Page 13)</td>
<td>Landlord Gas Safety Certificate (Page 17)</td>
</tr>
<tr>
<td></td>
<td>Excess (Page 13)</td>
<td>Electrical Inspection / 5 yearly Inspection (Page 18)</td>
</tr>
<tr>
<td></td>
<td>Electrical Wiring Breakdown (Page 14)</td>
<td></td>
</tr>
<tr>
<td>SSE Heating Cover</td>
<td>✔️ ✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>SSE Heating Cover 50</td>
<td>✔️ ✔️ ✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>SSE Landlord Heating Cover</td>
<td>✔️ ✔️</td>
<td>✔️ ✔️</td>
</tr>
<tr>
<td>SSE Boiler Cover</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>SSE Boiler Cover 50</td>
<td>✔️ ✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>SSE Landlord Boiler Cover</td>
<td>✔️</td>
<td>✔️ ✔️</td>
</tr>
<tr>
<td>SSE Electrical Wiring Cover</td>
<td></td>
<td>✔️</td>
</tr>
<tr>
<td>Gas Boiler Service Care</td>
<td></td>
<td>✔️</td>
</tr>
</tbody>
</table>
Definitions and explanation

This section provides an explanation of the meaning of the terms used throughout this Policy Booklet.

“Agreement”: means this Policy Booklet, your Confirmation of Sale Letter and Insurance Product Information Document for the Products You have with Us;

“Annual Service”: means an inspection of your Boiler and Controls. The boiler, flue and ventilation will be checked to ensure they are working in accordance with legislation and industry regulations. We will analyse the combustion gases produced by the boiler using a flue gas analyser. If it is not possible to undertake the analysis with the flue gas analyser or the results of the tests indicate further inspection is required, the boiler will be disassembled, cleaned and/or repaired;

“AmTrust Group”: means AmTrust Europe Limited and any company which is a holding company and/or subsidiary of AmTrust Europe Limited and any company which is a subsidiary of such holding company, where the terms “holding company” and “subsidiary” are defined in Section 1159 of the Companies Act 2006 as updated from time to time;

“Boiler and Controls”: means the boiler and all components within the boiler casing, on/off programmer and timer (including internet enabled heating controls), room thermostats, cylinder thermostat, central heating pumps, motorised valves and frost thermostats;

“Breakdown” or “Fault”: The internal failure or burning out of any component part of your System whilst in ordinary use necessitating repair or replacement before it can resume normal operation;

“Breakdown Contract”: the part of your Product which protects you in case of a Fault and/or Breakdown. This is an insurance contract underwritten by AmTrust Europe Limited and regulated by the Financial Conduct Authority;

“Business Day”: means Monday to Friday 9am to 5pm in Scotland (other than Christmas Day, Boxing Day, 1st and 2nd January);

“Cancellation Period”: means the 14 calendar day period in which to cancel your Product, with no penalty, from the day you receive your Confirmation of Sale Letter;
“Central Heating System”: means (i) everything included under Boiler and Controls, and (ii) water circulating pumps and interlocks, hot water flow and return lines (pipe work), radiators, thermostatic radiator valve (TRVs), hot water cylinder, expansion tank, System bypass valve, zone valves, zone switches and gas supply pipework inside your Property between your meter and boiler only. It also includes any essential components required for the operation of the System, installed by us or passed at Initial Inspection e.g. magnetic/System filter, condensate pump or trace heating kit;

“Claim”: your request to attend a Breakdown or Fault which is covered by your Breakdown Contract and the action taken by our Engineers in accordance with this Agreement;

“Confirmation of Sale Letter”: the letter which confirms the information about your chosen Product and price;

“Contract Year”: means 12 months from your Product Start Date and each subsequent 12 month period thereafter;

“Engineer”: a Gas Safe registered engineer or suitably qualified electrician employed by us or appointed by us to act on our behalf;

“Excess”: the amount of £50 which is payable for each Claim with SSE Boiler Cover 50 and SSE Heating Cover 50. This must be paid before an Engineer will come to your Property;

“Fixed Electrical Wiring System”: means the wiring, light switches, light fittings, wall sockets, fuse boxes and circuit breakers inside your Property and inside linked outbuildings;

“Gas Products”: means (i) SSE Boiler Cover; (ii) SSE Heating Cover; (iii) SSE Boiler Cover 50; (iv) SSE Heating Cover 50; (v) SSE Landlord Heating Cover, (vi) SSE Landlord Boiler Cover and (vii) Gas Boiler Service Care;

“Insurance Product Information Document”: a short summary of the policy containing key information needed to make an informed decision about the product. IPID is presented in a standardised format;

“Insurer”: means AmTrust Europe Limited registered in England and Wales under number 01229676. Registered office: Market Square House, St James’s Street, Nottingham, NG1 6FG. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The financial services registration number is 202189. These details can be checked on the financial services register at www.fca.gov.uk or by contacting the Financial Conduct Authority on 0800 111 6768;
“Landlord Products”: means SSE Landlord Boiler Cover and/or SSE Landlord Heating Cover; Landlord Products are only available for domestic premises where the premises are let under a tenancy agreement;

“Pre-Existing Fault or System Deficiency”: a fault or system deficiency which, in our reasonable opinion, existed prior to your Product Start Date;

“Product”: the Product that you have chosen, as confirmed to you in the Confirmation of Sale Letter and your Insurance Product Information Document;

“Product Start Date”: for (i) online web sales is the next Business Day and (ii) for telephone sales is the date agreed during your sales conversation with us. The Product Start Date will be confirmed to you in your Confirmation of Sale Letter;

“Property”: the domestic property where the System is situated as confirmed in the Confirmation of Sale Letter;

“Service Contract”: the part of the Product which allows us to undertake an Initial Inspection and/or Annual Service and/or 5 yearly inspection (where appropriate). This is not an insurance contract. The Service Contract is between you and us;

“SSE Group”: means SSE plc (a company registered in Scotland under Company Number SC117119 whose registered address is Inveralmond House, 200 Dunkeld Road, Perth PH1 3AQ) authorised and regulated by the Financial Conduct Authority, reference number 695476 and any company which is a holding company and/or subsidiary of SSE plc and any company which is a subsidiary of such holding company, where the terms “holding company” and “subsidiary” are defined in Section 1159 of the Companies Act 2006 as updated from time to time;

“System”: depending on your Product this means, the Boiler and Controls, or the Central Heating System, or the Fixed Electrical Wiring System as appropriate;

“we” “us” or “our”: means SSE Home Services Limited, a company registered in Scotland with Company Number: SC292102 (and/or its permitted successor and assignees). Registered office: Inveralmond House, 200 Dunkeld Road, Perth PH1 3AQ. Authorised and regulated by the Financial Conduct Authority, reference number 695476;

“you” or “your”: means you, the customer who has entered into this Agreement and whose name is confirmed in the Confirmation of Sale Letter.
Your cover - what’s included?
See the table below to see what’s included when you choose any of our Boiler or Heating Breakdown Cover products.

<table>
<thead>
<tr>
<th></th>
<th>Boiler Breakdown</th>
<th>Heating Breakdown</th>
<th>Annual Service</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1</strong></td>
<td>Boiler</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>2</strong></td>
<td>Circulating pumps</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>3</strong></td>
<td>Flow and return lines (pipe work)</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td><strong>4</strong></td>
<td>Radiators</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td><strong>5</strong></td>
<td>Thermostatic radiator valves (TRVs) / Radiator valves</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td><strong>6</strong></td>
<td>Hot water cylinder</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td><strong>7</strong></td>
<td>Expansion tank</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td><strong>8</strong></td>
<td>Programmer and timer</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>9</strong></td>
<td>Room thermostat</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>10</strong></td>
<td>Cylinder thermostat</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>11</strong></td>
<td>System bypass valve</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td><strong>12</strong></td>
<td>Zone valves</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td></td>
<td>Frost/pipe thermostats</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td></td>
<td>Gas Safety Certificate (if a Landlord Product)</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

**Electrical Wiring Breakdown**

<table>
<thead>
<tr>
<th></th>
<th>Boiler isolation switch</th>
<th>Light fittings</th>
<th>Fuse box</th>
<th>Shower isolation switch</th>
<th>Wall sockets</th>
<th>Light switches</th>
<th>Loft lights and switches</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>13</strong></td>
<td></td>
<td>✓</td>
<td></td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>14</strong></td>
<td></td>
<td>✓</td>
<td></td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>15</strong></td>
<td></td>
<td>✓</td>
<td></td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>16</strong></td>
<td></td>
<td>✓</td>
<td></td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>17</strong></td>
<td></td>
<td>✓</td>
<td></td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>18</strong></td>
<td></td>
<td>✓</td>
<td></td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>19</strong></td>
<td></td>
<td>✓</td>
<td></td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Section 1: Breakdown Contract

This section of the Policy Booklet contains details of the features of your Product that are covered by the Breakdown Contract which is part of your Agreement.

Your Breakdown Contract is an insurance contract between you and AmTrust Europe Limited. It is regulated by the Financial Conduct Authority. It is sold, arranged and administered by SSE Home Services Limited.

This Section 1: Breakdown Contract of the Policy Booklet confirms that in accordance with the authorisation granted under a contract between SSE Home Services Limited and AmTrust Europe Limited and in return for payment of the premium, Amtrust Europe Limited agree to insure You against the cost of repair or replacement if You suffer a Breakdown or Fault in accordance with this Agreement.
Boiler Breakdown

This is designed to meet the needs of a property owner who wants to protect their Boiler and Controls against Breakdowns or Faults.

Features and benefits:

- Breakdown protection for a single Boiler and Controls
- Repairs to your Boiler and Controls, including thermostat and programmer
- Parts, labour and unlimited call-outs
- If we are unable to source parts for your boiler and it is less than 7 years old we will replace your boiler with one of a similar specification
- 24/7 help line
- 24/7 call-outs for emergency repairs

Key exclusions and limitations:

- Boilers greater than 70kW
- Boilers in commercial properties
- Repairs and or System flushes required as a consequence of sludge, limescale or corrosion
- Work required to upgrade your System to a suitable standard for cover or to meet current legislation and industry standards for example the Gas Safety Regulations
- Pre-Existing Faults or System Deficiencies
- Underfloor heating systems or any associated specialist controls
- Problems caused by blocked/frozen condensate pipework
- Liquefied petroleum gas (LPG), oil, renewable heat source and electrical heating systems

Please refer to page 19 onwards for general conditions and exclusions
Heating Breakdown

This is designed to meet the needs of a property owner who wants to protect their Boiler and Controls and Central Heating System against Breakdowns or Faults. In addition to boiler breakdown you also get the following:

Features and benefits:

Repairs to your Central Heating System, including:
- Radiators and pipework (house side of gas meter, gas pipe only covered from meter to boiler)
- Hot water cylinder
- Central heating expansion tanks
- Warm air vents

Key exclusions and limitations:
- Designer or non standard radiators, such as towel rail radiators, which will be replaced with a standard panel radiator
- Electric immersion heaters

Please refer to page 19 onwards for general conditions and exclusions

Excess

A £50 Excess is payable for each Claim on the Breakdown Contracts which have an Excess feature as detailed in the table on page 4.
Electrical Wiring Breakdown

This is designed to meet the needs of a property owner who wants to protect against various problems with their Fixed Electrical Wiring System.

Features and benefits:

• Repairs to your Fixed Electrical Wiring System
• Parts, labour and unlimited call-outs
• 24/7 emergency helpline
• 24/7 call-outs for emergency repairs

Key exclusions and limitations:

• Fixed electrical wiring in any non domestic or tenanted property
• Repairing the power supply to your Property or the electricity meter
• Any items that do not form part of the Fixed Electrical Wiring System. This includes timers, programmers, appliances, electric heating equipment, extractor fans, electrical garages doors/gates, security systems, security lighting, telephone wiring, smoke detectors and any wiring connecting aerials and satellite dishes
• Decorative or fluorescent light fittings, or transformers for decorative or low voltage lighting
• Major rewiring works. This Agreement only covers repairing Faults.

Please refer to page 19 onwards for general conditions and exclusions
Section 2: Service Contract

This section of the Policy Booklet contains details of the features of your Product that are covered by the Service Contract which is part of your Agreement.

The Service Contract is between you and SSE Home Services Limited. It is not a contract of insurance and is not regulated by the Financial Conduct Authority.
Gas Products
Initial Inspection / Annual Service

In the first year of your Agreement, we will undertake an Initial Inspection to determine if your Boiler and Controls and/or Central Heating System are suitable for us to cover. If they are not suitable, we will have to cancel your Agreement and refund what You have paid. If suitable, we will also complete your first Annual Service at the same time. In each subsequent Contract Year, we will carry out an Annual Service.

Benefits and features:

• An Initial inspection and/or Annual Service to ensure your System is suitable for cover and keep your boiler running safely

Key exclusions:

• Boilers greater than 70kW
• Boilers in commercial premises
• Liquefied petroleum gas (LPG), oil, renewable heat source and electrical heating systems
• Work required to bring your System to a suitable standard for cover or to meet current legislation and industry standards
• Underfloor heating systems or any associated specialist controls

Please refer to page 19 onwards for general conditions and exclusions

Landlord Gas Safety Certificate

• This is applicable to Landlord Products only
• A Landlord Gas Safety Certificate is provided for all Landlord owned gas appliances in the Property
Electrical Wiring
Initial / Five Yearly Inspection

Where necessary and advised during or following the sales process, we will carry out an Initial Inspection of your Fixed Electrical Wiring System to confirm it is suitable for our electrical wiring Product. If it is not suitable, we will have to cancel your Agreement and refund what You have paid. Further inspections will be completed after every five years of continuous cover.

Benefits and features:

• An Initial Inspection of your Fixed Electrical Wiring System if identified as required during or following the sales process, plus an inspection every five years of continuous cover

Key exclusions and limitations:

• Fixed electrical wiring in any non domestic or tenanted property
• Any items that do not form part of the Fixed Electrical Wiring System. This includes timers, programmers, appliances, electric heating equipment, extractor fans, electrical garages doors/gates, security systems, security lighting, telephone wiring, smoke detectors and any wiring connecting aerials and satellite dishes
• Decorative or fluorescent light fittings, or transformers for decorative or low voltage lighting

Please refer to page 19 onwards for general conditions and exclusions
General conditions

This section contains further information about your Product and any general limitations and exclusions that apply.

1. PRODUCT START DATE AND DURATION

1.1 Your Product will start on your Product Start Date as confirmed in your Confirmation of Sale Letter. Your Agreement is for 12 months from the Product Start Date.

2. PAYMENT

2.1 Your price is confirmed to you in your Confirmation of Sale Letter. If you fail to make payments when due, we reserve the right to suspend your Product until you pay us the unpaid amounts and if you continue to fail to pay us we will cancel your Product.

3. ANNUAL SERVICES AND INITIAL INSPECTIONS

3.1 Where we write to you requesting you contact us to arrange an appointment for an Annual Service or Initial Inspection and you fail to contact us within 28 days, in the case of an Annual Service we will deem it to be complete and in the case of an Initial Inspection we reserve the right to cancel your Product.

3.2 If an Annual Service or Initial Inspection appointment has been agreed with you and you fail to contact us within 28 days, in the case of an Annual Service we will deem it to be complete and in the case of an Initial Inspection we reserve the right to cancel your Product.

3.3 Customers with Breakdowns will be treated as a priority over Annual Services and Initial Inspections. This means your Annual Service or Initial Inspection may be rearranged during periods within which we are experiencing a high volume of Claims. In these circumstances we will discuss the options with you. To minimise the potential impact of this, Annual Services are usually arranged during the summer months. We cannot guarantee that this will be on the anniversary of your previous Annual Service or Initial Inspection however it shall be completed once in a Contract Year.

4. UPGRADE WORK

4.1 At the Initial Inspection or on a subsequent visit, we may identify upgrade work required to bring your System up to our standards for this Agreement. Any such upgrade work performed by us will be chargeable and is not included in the price of your Product or under this Agreement.

4.2 If you decline to undertake any upgrade work identified, we will either exclude the relevant System parts from this Agreement until the upgrade work has been completed to our satisfaction, or we will cancel this Agreement.

4.3 Any repairs required as a consequence of/or on excluded System parts will be chargeable.

5. APPOINTMENTS

5.1 Where we consider a Claim is an emergency, we will respond as soon as possible. All other Claims will be scheduled for our core working hours. Core working hours are between 8am and 8pm Monday to Friday and 8am to 2pm on a Saturday.
6. CLAIMS AND REPAIRS

6.1. In the period between the Product Start Date and us carrying out an Initial Inspection, we may be unable to repair your System if it is not suitable for our cover, and/or charge you for any repairs which are due to a Pre-Existing Fault or System Deficiency.

6.2. If we identify that your System is not suitable for our Products, we will notify you of this in writing. We will then cancel this Agreement and refund you any monies that we have received from you in your current Contract Year.

6.3. There is no limit on the number of Claims you may make during the course of this Agreement.

6.4. The repairs covered by this Agreement will depend on the type and level of Product you have chosen.

6.5. For Products with an Excess, a charge is payable for each Claim and this must be paid before an Engineer will come to your Property. Only one Excess shall be payable in relation to each Claim. An Engineer will determine whether a fault is related to any of our recent repairs or work, and if this is the case we will refund the Excess to you.

6.6. If your Claim is in any way dishonest or exaggerated we will not pay any benefit in relation to the fraudulent act or Claim under this Agreement. We may cancel your Agreement immediately and backdate the cancellation to the date of the fraudulent action. We may also take legal action against you and notify the police.

7. RENEWALS

7.1. We will write to you at least fourteen (14) days before your Agreement is due for renewal to let you know about any changes to your Agreement including changes to your price.

7.2. Automated decision making. We use an automated calculation to enable us to make a fair and responsible decision on what pricing we can offer you based on the cost of maintaining your boiler. We will consider:
   (a) your boiler make and model;
   (b) the length of time you have had cover;
   (c) your geographical location; and
   (d) your claims history.

   If your boiler is considered to be non-standard by SSE and/or you have made a claim against your product and/or you live in an area where we have a higher cost to serve your individual renewal price may increase.

7.3. If you pay by Direct Debit, credit /debit card we will automatically renew your Agreement after this time, unless you tell us before the renewal date you do not want to renew.

7.4. If for any reason we are unable to take a payment for renewal then you will no longer be covered until we receive payment.

7.5. We may choose to change the Insurer providing the Breakdown Contract. In the event this happens, we will notify you and (other than the change to the Insurer) we will ensure this does not affect your rights under this Agreement.

8. LANDLORD PRODUCTS

8.1. When your gas safety check is due we will send you an email, letter, or SMS or call you to arrange it. We will try to get hold of you up to three times. If we do not hear back from you after that, we will not try again. It is then up to you to contact us to arrange your gas safety check.

8.2. For Landlord Products we will complete the service and provide a gas safety certificate once every Contract Year for all landlord owned gas appliances. We will use
reasonable endeavours to complete this around the expiry of the previous year’s gas certification. The certificate will be issued to the landlord following our visit.

8.3. Landlords are legally responsible for ensuring that gas safety certification is completed annually and for providing the tenant with a copy of the gas safety certificate within 28 days of the gas safety check. We shall not be held responsible in the event that, despite our reasonable endeavours, we are unable to carry out the gas safety check or certification by the anniversary of your previous gas safety check or certification, or for any failure on your part to carry out your responsibilities as a landlord.

9. GENERAL EXCLUSIONS AND LIMITATIONS

9.1. When undertaking Claims, we may charge for work required to gain access to your System if it is built into the fabric of your Property. This includes, but is not limited to, pipes buried in walls or floors. Alternatively, we may ask you to have this work completed by a third party.

9.2. We will charge for or decline to perform work required to remove asbestos.

9.3. We will decline to perform work in areas which, in our reasonable opinion, are unsafe, including, but not limited to, unfloored loft areas.

9.4. Any parts we replace will be to a standard specification, if you request replacement parts which are to a higher specification a charge will be applied for the incremental cost of these parts and for labour costs if an extra visit is required to fit these parts.

9.5. This Agreement does not cover:

(a) repairs required due to System design faults, System Deficiencies or manufacturer design faults;
(b) repairs that are required as a consequence of your own, or a third party’s misuse, wilful damage, negligence or poor workmanship;
(c) repairs undertaken by a third party and not instructed by us;
(d) repairs required as a consequence of damage by pets and/or vermin;
(e) faults caused by changes, loss or fluctuation to utility supplies (electricity, gas or water), floods, storms, freezing, lightning, explosion, subsidence, or any other structural changes;
(f) redecoration and replacement or repair of any floor coverings or fixtures and fittings;
(g) any work on pipework and electricals serving swimming pools or garden features;
(h) the Internet connection or any internet connected devices used to control internet enabled heating controls (for example, your smart phone or tablet);
(i) loss, damage or liability arising from pollution or contamination;
(j) any damage deliberately caused by or arising from a criminal act committed by you, or by any other person living with you;
(k) any Claim resulting from terrorism, war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, terrorist activity of any kind;
(l) any Claim directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds;
(m) any Claim resulting from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

10. ADDITIONAL GAS PRODUCT EXCLUSIONS AND LIMITATIONS

10.1. This Agreement covers one boiler per Property. Properties with more than one boiler will require an Agreement for each additional boiler.

10.2. Only Central Heating Systems which comply with the Gas Safety (Installation and Use) Regulations 1998 (as amended from time to time), the relevant manufacturer’s instructions and the relevant British Standards will be covered by this Agreement.

10.3. If we are unable to source spare parts from our approved suppliers, we will replace your boiler with one of a similar specification, provided your boiler is less than seven years old.

10.4. For boilers older than seven years, if we are unable to source spare parts from our approved suppliers, you will be eligible for a 10% discount on the cost of a replacement boiler if the boiler is purchased from and installed by us. This discount cannot be used by you in conjunction with any other offer, discount or promotion.

10.5. If spare parts are available but, in our opinion, the cost of carrying out a repair to your boiler is more than the cost of providing a replacement, we may replace your boiler with one of a similar specification.

10.6. We may charge for work required to rectify blockages or remove airlocks.

10.7. This Agreement excludes:

(a) combined cooking/heating appliances and/or individual gas space heaters such as gas fires, flued wall heaters and flueless heaters;

(b) systems which have two or more different fuel type heat sources connected to the same Central Heating System;

(c) repairing or replacing flues that are not part of the boiler. This Agreement only covers the cost of standard flue kits supplied with the appliance. Where flues are covered by this Agreement the cost of any specialist equipment and/or labour required to access and/or undertake work to these flues will be chargeable;

(d) repairing or replacing parts that do not affect the functionality of the System;

(e) the servicing, maintenance or certification of flueless space heaters;

(f) weather compensators or any specialist controls associated with it;

(g) systems containing a gas boiler and a gas range (e.g. Aga or Rayburn) connected to the same Central Heating System.

11. ADDITIONAL ELECTRICAL WIRING COVER EXCLUSIONS

11.1. This Product is only available for domestic properties that you own and occupy.

11.2. Where we have not deemed it necessary to carry out an Initial Inspection, we may charge you for any repairs which are due to a Pre-Existing Fault or System Deficiency which we identify when we first attend your Property.

11.3. If we identify at the Initial Inspection or any subsequent inspection that your System is not suitable for our SSE Electrical Wiring Cover, we will cancel this Agreement and refund you any monies that we have received from you in the current Contract Year.

12. COMPLAINTS

12.1. We are committed to offering excellent
customer service. However, we recognise that things do sometimes go wrong. If you feel something has gone wrong and you wish to complain please:

Telephone us on:
0345 076 7646
If our adviser cannot help, please ask for a manager.
Or write to us at:
Head of Home Services
PO Box 7612
Perth
PH2 1FZ
Or email us at:
headofhomeservicesteam@sse.com
We’ll do our best to resolve the complaint fairly. Once we have completed our investigation, we will provide a final response.

12.2. Alternatively, at any stage, you have the right to contact the Financial Ombudsman Service if your complaint relates to the Breakdown Contract.

12.3. The Financial Ombudsman Service can review complaints from ‘eligible complainants’ which includes private individuals and sole traders and small partnerships with a yearly turnover of less than £1 million.

Further information can be found at: http://www.financial-ombudsman.org.uk/default.htm

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

By telephone on: 0800 023 4567 or 0300 123 9123
By email: complaint.info@financial-ombudsman.org.uk

12.4. If you have a complaint relating to your non insurance product with us, and we are unable to settle it, we will issue you with a deadlock letter. At this point you have the right to contact the Alternative Dispute Resolution service, Utilities ADR:

Utilities ADR
12 Walker avenue
Stratford Office Village
Wolverton Mill
Milton Keynes
MK12 5TW

By telephone: 0203 137 8268
By visiting: www.utilitiesadr.co.uk

12.5. If you purchased your product online, you also have the option to visit the European Commission’s online dispute resolution platform which will help route your query or concern to us and/or the relevant ombudsman and may assist to resolve complaints.

12.6. This complaints procedure does not affect any legal right you have to take action against us.

13. COMPENSATION

13.1. SSE Home Service Limited and the Insurer are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet the obligations of your Breakdown Contract (Section1). General insurance is covered for 90% of the Claim, without any upper limit. You can get more information about the compensation scheme from FSCS at www.fscs.org.uk or by telephoning 0800 678 1100.

14. LEGAL

14.1. We may assign or transfer all or any part of our rights and subcontract any of our obligations under this Agreement without
your consent provided that the transferee holds the applicable industry registration where necessary. Your rights under this Agreement will not be affected.

14.2. We will always communicate with you (including our terms and conditions) in English.

14.3. We may vary the terms and conditions of this Agreement. If we vary the terms and conditions to your material disadvantage, we will notify you of such variations and the date on which they will start by providing you with thirty (30) days notice of this. If you notify us that you are cancelling this Agreement then such variations shall not be effective in respect of this Agreement. You will not have to pay a termination charge and we will refund any payments you have made in advance. Otherwise the new terms and conditions will apply commencing on the notified date.

14.4. Any delay on your or our part in enforcing any term of this Agreement will not prevent either of us from enforcing that term later.

14.5. We do not limit our liability for death or personal injury caused by our negligence. This is a consumer contract so we are not responsible for any business losses.

14.6. Otherwise we will only be responsible for any loss or damage which is a foreseeable result of our breaching this Agreement or our failing to use reasonable care and skill. Our maximum liability arising out of this Agreement is limited up to £100,000 in any Contract Year. Loss or damage is foreseeable if either it is obvious that it will happen or if, at the time the Agreement was made, both we and you knew it might happen, for example, if you discussed it with us during the sales process.

14.7. Notices required under this Agreement will be in writing and delivered by hand, sent by post or email (where provided and permitted). We will send notices to your billing address. We will assume you have received the notice 3 Business Days after we have sent it unless we receive evidence to the contrary. Unless otherwise stated in this Agreement, please send postal notice(s) to:

SSE Home Services Limited
Inveralmond House
200 Dunkeld Road
Perth
PH1 3AQ

or email us at: home.services@sse.com

14.8. If any part of this Agreement is not permitted or is held to be ineffective by any court of law or other regulatory or competent body this will not affect any other part of this Agreement.

14.9. If your boiler, appliance or System is covered by a third party warranty, it’s your responsibility to make sure that any work we do doesn’t affect that warranty.

14.10. If our supply of the Products is delayed by an event outside our control then we will contact you as soon as possible to let you know and we will take steps to minimise the effect of the delay. Provided we do this we will not be liable for delays caused by the event, but if there is a risk of substantial delay you may contact us to end this Agreement and receive a refund for any Products you have paid for but not received.

14.11. We are under a legal duty to supply Products that are in conformity with this Agreement. Nothing in this Agreement will affect your statutory legal rights.

14.12. This Agreement and any disputes arising from it shall be governed by either the laws of England and Wales in the exclusive jurisdiction of the Courts of England and Wales if the Property is in England or Wales; or the laws of Scotland in the exclusive
jurisdiction of the Scottish Courts if the Property is in Scotland.

15. PERSONAL INFORMATION

This section explains how we use the information we collect about you when you buy our Products under this Agreement. We will tell you if we significantly change the information we ask for or the way we use it. If you would like more details about the way we use your personal information, please see our privacy notice available at https://www.sse.co.uk/about-us/legal/privacy-policy

If you would like a printed copy of our privacy notice, please get in touch.

How we Collect Information

15.1. We may collect information about you when you use our website; correspond with us by phone, letter, email, SMS or otherwise; or in the course of providing you with the Products. We may receive information about you from third parties, such as Credit Reference Agencies.

How we use your Personal Information

15.2. We, our employees and/or our agents, contractors, and companies within the SSE Group, may use your information to:

(a) provide you with online services;
(b) identify you;
(c) detect and prevent crime, fraud or loss;
(d) contact you or authorised third parties (including AmTrust Europe Limited) to administer any accounts, services or Products. If you provide us with an email address we may use it to send contract fulfilment and other account or services related information;
(e) contact you to collect feedback, for example through surveys or questionnaires;

(f) train our staff and improve our Products or services;
(g) conduct, and contact you in relation to, market research;
(h) identify offers and home services or payment advice tailored to your needs.

Marketing

15.3. Unless you ask us not to, we may contact you in writing, by phone and (where you have consented) via email or SMS, with information on the Products and services that we, or other companies within the SSE Group, and occasionally our carefully selected partners offer. We may use third parties to send marketing communications. Unless you have asked us not to, we may also use your email address to show you digital advertisements via social media, on search engine results pages, or on other websites.

15.4. You may opt out at any time from receiving marketing messages by contacting us and giving your account details.

Sharing

15.5. We may share your information with third parties, including:

(a) companies that provide, review and/or receive services in relation to our website or Products;
(b) regulators or legally appointed bodies, for regulatory or legal purposes;
(c) where appropriate, individuals such as family members or cohabitants, previous tenants, landlords, or organisations such as letting agents, who/which may require, or provide, information about you or your premises or who introduced you to us;
(d) organisations involved in the prevention
or detection of crime or collection of taxes or similar impositions. If we have a reasonable suspicion an offence is being, or has been, committed we will investigate and may record information on your account and share the information with relevant third parties (such as the Police);

(e) if you fail to make payments we may share information with debt collection and tracing agents;

(f) other authorised third parties or named account holders on any account you hold with us.

Occasionally, the other people or organisations we pass your information to might be outside of the European Economic Area (EEA). Because of that, we may pass your information to countries that have different standards and laws about protecting personal information.

15.6. Your information comprises all the details we hold about you and your transactions and includes information obtained from third parties. We may use and share your information with AmTrust Europe Limited who provide the Breakdown Contract under this Agreement. For more information as to how AmTrust Europe Limited will use your personal information please see their privacy notice at www.amtrusteurope.com

Recording of Communications

15.7. We may monitor and record any communications, including phone conversations, emails, SMSs and web chats, to ensure that we provide a good service, meet our regulatory and legal responsibilities, and to train our staff.

16. ENDING YOUR POLICY

16.1. You may end this Agreement at any time as long as you let us know. Your Agreement will end immediately upon receipt of your instruction.

Write to us at:
SSE Home Services Limited
Inveralmond House
200 Dunkeld Road
Perth
PH1 3AQ
Telephone us on:
0345 076 7646
Email us at:
home.services@sse.com
Or use the Cancellation Form at the back of this Booklet.

16.2. Cancelling your Direct Debit without contacting us will not mean you have ended your Agreement with us. If you end this Agreement after your Product Start Date and you pay monthly by Direct Debit, we will stop taking payments after we have processed the cancellation.

Your cancellation rights

16.3. 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.

16.4. In the event you cancel your Product within the Cancellation Period and we have done work for you before the Cancellation Period ends, you will have to pay for the works we have undertaken. This will include if you make a Claim during the Cancellation Period or if you have had an Annual Service and/or an Initial Inspection completed by us. You will be responsible for the costs incurred in this regard.

Your termination rights

16.5. You may terminate this Agreement at any time as long as you let us know. If you
terminate after the Cancellation Period, a termination charge will be payable for the cost incurred and service provided for the time on cover.

**Termination charge**

16.6. If this Agreement is terminated due to us changing the terms and conditions, or your System is not suitable for the Product, then we will not charge you a termination charge.

16.7. The termination charge is the total of:

(i) **A charge for the Breakdown Contract, which is:**
   
   (a) if you have made a Claim, the annual cost of the Breakdown Contract; or
   
   (b) if you have not made a Claim, the proportional charge for the time you have had the Product. E.g. if you have had the Product for 100 days, you will be charged:
       
       \[
       \left( \frac{\text{annual cost of your Breakdown Contract} \times 100}{365} \right)
       \]

(ii) **A charge for the Service Contract, which is:**

   (a) if you have had a service completed, the annual cost of the Service Contract; or
   
   (b) if you have not had a service completed, the proportional charge for the time you have had the Product. E.g. if you have had the Product for 100 days, you will be charged:
       
       \[
       \left( \frac{\text{annual cost of your Service Contract} \times 100}{365} \right)
       \]

(iii) **An administration fee of £5.00**

Less:

(iv) **Any payments made by you and received by us towards the cost of this Agreement, excluding payments for chargeable work or Excess.**

**Our termination rights**

16.8. We may terminate your Agreement in the following circumstances if:

(a) you have given us false information which results or may result in us suffering material loss or damage or being in breach of the law;

(b) you do not make an agreed payment;

(c) there are any health and safety issues;

(d) your System is not on our approved list;

(e) you do not give us access to your Property when it is needed;

(f) we are not reasonably able to find parts for your System;

(g) upgrade work identified at an Initial Inspection or Annual Service which we request you to complete so we can provide the Product has not been completed within a reasonable time;

(h) you should have bought a Landlord Product instead of standard Products;

(i) you have bought the Product in respect of a commercial Property;

(j) you have breached the terms of your Agreement; or

(k) you no longer own or occupy your Property.

16.9. If we terminate this Agreement for any reason then the Product will cease immediately. We will advise you orally or in writing (whichever occurs first). We will follow any oral notification in writing.

For the avoidance of doubt, you will be responsible for the cost of the Product until the date that the Product ceases, either at renewal date or if you cancel before renewal date and you will be responsible for paying the termination charge.
Cancellation form

If you have changed your mind and wish to cancel, please complete and return the form below.

Send to: New Customer Centre, Cancellations, SSE Home Services Limited, Grampian House, 200 Dunkeld Road, Perth, PH1 3GH

Or email us on: home.services@sse.com

I/We [*] hereby give notice that I/We [*] cancel my/our [*] contract of sale of the following:

...................................................................................................................................................................................................................

Ordered on: Date ............/............/............

Name of consumer(s), ..............................................................................................................................................................................................................

Address of consumer(s), ..............................................................................................................................................................................................................

.............................................................................................................................................................................................................. Postcode........................................

Signature of consumer(s), ..............................................................................................................................................................................................................

Date........... / ............../..................

[*] Delete as appropriate

SSE and associated brands: Southern Electric; Scottish Hydro and SWALEC are all trading names of SSE Home Services Limited which is a member of the SSE Group. The Registered Office of SSE Home Services Limited is Inveralmond House, 200 Dunkeld Road, Perth, PH1 3AQ. Registered in Scotland No. SC292102. SSE Home Services Limited is authorised and regulated by the Financial Conduct Authority (FCA) under reference number 695476. You can check this on the Financial Services Register by visiting the FCA website.
How to contact us and useful information

General enquiries (including Claims)
0345 076 7646
24 hours a day, 365 days a year

Can you smell gas?
0800 111 999
24 hours a day, 365 days a year

Have you had a power cut?
Call 105, alternatively call the number on your electricity bill

Boiler and Heating Cover
0345 076 7645

Free energy efficient installations
0345 078 3248

Gas boiler installations
0345 076 7648
8.30am-8pm Mon-Thu,
8.30am-6pm Fri, 9.00am-1pm Sat

Join us for energy, home phone or broadband
0345 026 7058

For energy saving tips
sse.co.uk/BeingGreen/EnergyEfficiency

For more information
sse.co.uk/homeservices

Email
home.services@sse.com

For fault finding tips
youtube.com/yourssetv

For more info on switching to us for energy
sse.co.uk/gasandelectricity

For more info on Phone & Broadband
sse.co.uk/phoneandbroadband

Our customer service guarantee

We’ll call you back when we say we will. We’ll never transfer you more than once when you call us, unless you agree. We’ll give you an opportunity to speak to a manager if you ask.

Last updated: May 2018

SSE and associated brands: Southern Electric, Scottish Hydro, SWALEC and Atlantic are all trading names of SSE Electricity Limited registered in England and Wales number 04094263 (supply of electricity and Feed-In Tariffs); Southern Electric Gas Limited registered in England and Wales number 02716495 (supply of gas); SSE Retail Telecoms Limited registered in England and Wales number 10086511 (supply of home phone and broadband); SSE Home Services Limited registered in Scotland number SC292102 (boiler and heating repair, servicing, cover, boiler installations and electrical wiring cover); SSE Energy Solutions Limited registered in Scotland number SC386054 (energy efficiency installations and insulation products). All members of the SSE Group. The registered office of SSE Electricity Limited, Southern Electric Gas Limited and SSE Retail Telecoms Limited is No. 1 Forbury Place, 43 Forbury Road, Reading, RG1 3JH. The registered office of SSE Home Services Limited and SSE Energy Solutions Limited is Inveralmond House, 200 Dunkeld Road, Perth, PH1 3AQ. SSE Electricity Limited is an appointed representative of SSE Home Services Limited. SSE Home Services Limited is authorised and regulated by the Financial Conduct Authority (FCA) under reference number 695476. You can check this on the Financial Services Register by visiting the FCA website.