BoilerCare Value Insurance



Insurance Product Information Document

Company: Domestic & General Insurance PLC Product: BoilerCare Value Policy

Registered in England and Wales. Domestic & General Insurance PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number 202111.

This is a summary of our insurance policy. The full terms, conditions, limitations and exclusions can be found in other documents, including the terms and conditions.

What is this type of insurance?

Breakdown insurance covering your product, i.e. your gas boiler (not including the flue) and its controls (the programmer, central heating circulating pump, motorised valve(s), zone valve or diverter valve, room thermostat and the cylinder thermostat). It also protects your system (the radiators, radiator valves, expansion tank, the accessible and visible pipework directly associated with the provision of central heating and vented hot water cylinders holding less than 40 gallons or 182 litres). All together these are the product.



What is insured?

- breakdown after the end of the manufacturer's quarantee period
- ✓ repairs (including parts and labour) over the policy term
- a new boiler up to the value of £750 (for example where we cannot repair it or we decide that it is uneconomical for us to repair your product)



What is not insured?

- costs arising from not being able to use your product, damage of any kind or neglect
- ★ costs for replacing any accessories
- x taps and their direct supply pipes
- thermal stores (cylinders running directly off mains pressure water, and not from a cold-water storage cistern/tank, and can often be identified as a cylinder which is not open to the atmosphere)
- work arising from sludge or hard water scale deposits in the system
- work on inaccessible or non-visible pipework
- an excess of £0, £50 or £95, depending on the product you have selected



Are there any restrictions on cover?

- you must be at least 18 years old and resident in the UKyour product must be in good working order when this policy starts
- your boiler must not be a commercial or industrial grade boiler
- your boiler cannot be located on a boat/mobile home



Where am I covered?

✓ in the UK



What are my obligations?

- to give us true, factual and not misleading information
- to install, maintain and use the product in a private home, for non-business purposes and to follow the manufacturer's instructions
- to ensure your product meets relevant safety standards and is safe to work on



When and how do I pay?

You can either pay the total premium (inclusive of all applicable taxes) in one payment in full in advance before the policy will start or in instalments by Direct Debit.



When does the cover start and end?

The policy period begins on the date we process your application and lasts for a year (unless ended in accordance with these terms and conditions). If you pay by Direct Debit, your protection will automatically continue for another year with a new policy at renewal, unless you tell us otherwise. If you cancel in the 14 day cooling off period you will receive a full refund. If we provide you with a new boiler or a contribution towards a replacement, the policy will end immediately. No premium paid will be refunded.



How do I cancel the contract?