

Home Emergency Repairs Terms and Conditions

Protecting your home 24/7 365 days

Your 24/7 emergency assistance contract provides attendance by a suitably qualified repairer and could protect you from the up to £500 worth of costs arising from: -

- Central heating and hot water system breakdown
- Plumbing & drainage leaks and blockages
- Broken w/c
- Loss of electrical power
- Gas leaks affecting your central heating boiler
- Failed locks and windows
- Pest control
- Boiler Replacement

[TO REPORT AN EMERGENCY CALL 01977786922](tel:01977786922)

Lines are open 24/7

Please read this document carefully to familiarise yourself with our terms and conditions and how you can contact us if you have a home emergency.

If you are unsure about anything in this document, please email info@homeemergencyrepairs.co.uk

Terms and Conditions

1. Introduction

It is important that You read these terms and conditions thoroughly.

Home Emergency Repairs Limited provides home emergency assistance for homeowners. Our Home Emergency assistance is only available to owner occupiers and private tenants (not social, homes of multiple occupancy or housing association tenants). If you are a private tenant, you should consult your landlord before entering into a contract with us as it will not be possible to provide you with emergency assistance without confirmation of the landlord's agreement.

No advice or recommendations are given at the point of sale and it is your responsibility to ensure that your agreement meets your requirements, so please read these terms and conditions thoroughly, in conjunction with Your Schedule to confirm that the Home Emergency Service Contract you have purchased meets your requirements. If anything is incorrect, or you have any questions, you should contact us immediately.

2. Definitions

Wherever the following words and phrases appear, they will have the following meaning: "Agreement" or "Contract" mean this Home Emergency Service Agreement, including these Terms and Conditions and the Schedule.

"Approved Engineer" means a qualified person (Gas Safe Registered) approved and instructed by the helpline to undertake Emergency work.

"Assistance" means the reasonable efforts made by the Approved Engineer during a visit to your home to complete a temporary repair to limit or prevent damage, or if at a similar expense, the cost of completing a permanent repair in respect of the cover provided.

"Call-out" means a request for Emergency Assistance, even if the request is subsequently cancelled.

"Claim" means an occasion where we have provided Emergency Assistance following a Call-out.

"Contract Price" means the price You must pay for Your Home Emergency Service Contract.

"Contract Year" means the fixed price term period of 12 months commencing on the Start Date of Your Home Emergency Service Contract, or if you elect to renew your Home Emergency Service Contract the period of 12 months commencing on the renewal date.

"The Fixed Price Term" is the fixed term of 1 year.

"Controls" means the programmer / time clock, room thermostat (if fitted), cylinder thermostat (if fitted), and zone valves (but excluding the fused spur switch and any thermostatic radiator valves).

"Domestic Purpose" means at least half the rooms in your home must be used for normal living purposes, and not more than half the rooms are used in connection with a business, trade or profession.

"Emergency" means sudden and unforeseen damage to something in your property, such as an escape of water which must be stopped to prevent further immediate damage within the property.

"Excess" means an amount that is paid where the cost of an emergency claim exceeds the sum of £500.

“Home” means your private domestic dwelling where you reside, or the property you rent out, including any garage connected to your property, but excluding all outside areas including (but not limited to) workshops, gardens, outbuilding and sheds.

“Renewal Date” means the anniversary of the date of which your renewed Home Emergency Repairs Service Contract starts.

“Schedule” means the policy documents which we will send you at the start of your Home Emergency Repairs Service Contract, which will set out the contract price and your monthly payments.

“Annual Boiler Service” means an annual service to ensure the boiler in your Home Emergency Repairs Service Contract are safe and in good working order. We only carry out these services between March and November, as long as 3 months have passed since the start of the service contract. If we have a repair to do between December and February, we’ll do the service at the same time.

“Sludge” means dirty water contaminated by particles of dirt, rust or other foreign contaminants, that is deposited as water passes through the components of the central heating system.

“Start Date” means the date on which Your Home Emergency Repairs Service Contract will start, as set out in your schedule.

“Trace & access” means the costs of carrying out access works or introducing specialised equipment in order to locate a problem or carry out a repair, including but not limited to the costs of remedial works to rectify any damages caused in consequence of such an action, any damages caused in the course of repair and in damage in consequence of the incident or the repair process

“Work” means the Service and repairs that we may carry out at on the occurrence of any uncertain event relating to the systems or appliances detailed in Your Home Emergency Repair Service Contract.

“We / Us / Our” means Home Emergency Repairs Limited, a Company incorporated in Scotland (Company Number SC650621) and with its registered office at Lagmhor Office, C/O JGBC Ltd, Dunkeld, Perthshire PH8 0AD.

“You / Your” means the person who has entered into this Home Emergency Repairs Service Contract with us.

3. Fees and Payment

3.1 Fixed Price Term & Period of Contract

The Fixed Price Term is the number of years that You choose to fix Your price for. This is 1 year.

The period of Contract is 12 months. You must pay for your Home Emergency Repairs Service Agreement on a monthly basis. We will collect the fee for this service agreement by Standing Order from your bank account on an agreed date of each month. Subject to the successful collection of that monthly fee, we will provide the cover detailed in this service agreement for the month in which the monthly fee has been collected. If the monthly fee is unable to be collected any claim during this period may be declined based on our absolute sole discretion.

3.2 Price Changes

Your Contract Price may change if the government introduces a change in the relevant tax rate, under this circumstance you will not be entitled to cancel your Home Emergency Repair Service Contract. We may also make changes to Your price to reflect increases or

reductions in the actual or projected costs of providing Your Home Emergency Repairs Service Contract including, but not limited to, the number, costs or timing of work carried out which we, as part of our pricing of this Home Emergency Repairs Service Contract, have assumed or projected will be made under this Home Emergency Repairs Service Contract. We will always inform you about any changes to your contract price and monthly instalments.

3.3 Payments

If the Monthly payment is not received on the due date for payment:

- An administration charge will be added for each monthly payment that has not been cleared in full on the required date previously agreed. This will be a £25 sum which should be made payable to Home Emergency Repairs Limited.
- We shall have the right to suspend the supply of services until all outstanding monthly payments or full payment of contract is made;
- In the event that we provide a service to you and no payment is made, you will be required to pay the full outstanding amount on receipt of the invoice;

4. What is covered?

4.1 For the avoidance of doubt, this is an agreement for the provision of specific services supplied inside your home for domestic purposes and at our absolute sole discretion. This is not a contract of insurance, a guarantee or an insurance policy. Please note we do not replace complete boiler units if they are unrepairable or beyond economical repair. The agreement covers an annual service visit and home emergency assistance as set out below. Please refer to the Schedule for full details of your cover under this agreement.

4.2 Annual Service Visit

Your contract includes an annual service visit - annual service visit means a visit we carry out in each period of contract to check that the elements included in your contract are safe and in good working order - We will contact you to arrange a visit to your home each year of the contract, to inspect your boiler and central heating system.

We will check that Your boiler, its flue and ventilation are working in accordance with legal requirements and regulations, and we will analyse the combustion gases that your boiler produces using a probe, where appropriate. We will disassemble your boiler to clean it, if the tests indicate that this is necessary; this is to help make sure that they are safe and in good working order. Your agreement with us covers the cost of sudden unforeseen failure of your appliance only and not the cost of any repairs that we find necessary during the inspection.

To arrange your annual service visit, we may contact you via phone, email or text. Should you not respond, we will assume that you don't wish to have an annual service visit for that particular period of contract, and we will move your annual service visit due date to approximately the same time in the following contract year. In these instances, we will not reimburse any of the Home Emergency Repairs Service Contract fees. You will still be entitled to have your annual service visit before the end of your period of contract, but you will need to contact us to arrange an appointment.

Annual boiler services are carried out between *March and November each year. However, if we attend and carry out repairs to your boiler we will carry out the necessary checks on the same visit. We will not re- attend to service your boiler if we have carried out a repair on your boiler within the same contract year.

*These dates maybe subject to change

4.3 Home Emergency Cover

Out with the annual service, we will provide Home Emergency Repairs assistance for the items covered by the agreement and detailed in Schedule 1 at the foot of this document. If an emergency occurs, you should call our 24/7 response line on [Coming soon]. Our highly trained staff will check the details of your claim, including if your agreement with us is valid and that payments are up to date.

Please note that our assessment of whether your situation constitutes an emergency and the resulting decision is ours alone to make and is final. We will always act reasonably in making that assessment and decision.

There is no limit to the number of call outs you can make, but each claim is subject to a £500 limit. If the repair cost exceeds this sum, you will be liable to pay the Excess.

Home Emergency Repairs cover will commence after 28 days from the date of this agreement.

5. Renewals

We will send you a renewal notice, by email 28 days before the end of the fixed price term showing the price you will pay in the next period of Contract. We will give you 28 days' notice to tell you of any changes to what is included in your Home Emergency Repairs Service Contract, unless exceptional circumstances apply.

To protect your cover your contract will automatically be renewed for a further 12 months unless you tell us within the last 28 days of any period of contract that you do not want to renew.

At the end of the fixed price term, the price of your contract may change; this can be because of general inflation and/or because we have more detailed and accurate information on your boiler and/or central heating system, as well as your breakdown history, meaning the price we charge when your contract renews will be tailored to You.

6. Moving Home

If You are moving out of your home, you will need to tell us as soon as possible about any change of address. We will move the current contract to your new home, if applicable, subject to a 28-day exclusion period.

7. Gaining Access to Your Property and Arranging Appointments

Our approved engineers will only work in your property if there is somebody aged 18 years or over there, at all times. It is your responsibility to allow us access to your property. If we cannot gain access, we will not be able to carry out the necessary work, and you will need to arrange another appointment. You will need to notify us within 24 hours to arrange a suitable appointment. If you call us out and nobody is in, a second visit will be chargeable at £99.

If you do not arrange another appointment, or we cannot gain access, your contract will continue, even though we have not been able to carry out the work. If, after several attempts, we have not been able to complete an appointment, or We still cannot gain access, we may email you to let you know that we have cancelled your agreement.

8. Safety Advice

We may advise you that permanent repairs or improvements are needed to help make sure your appliance or system works safely (for example, to keep to Gas Safety Regulations, such as upgrading your ventilation to meet current standards). If you do not follow our advice, your contract will continue to run, unless the contract is cancelled.

9. Spare Parts

If our approved engineer does not carry the spare parts needed on the day of your appointment, we can normally get hold of most items the following working day (as we use a large approved supplier). If not, we will obtain and install parts, as soon as possible. We may use other approved, used parts, or parts that have been reconditioned by the original manufacturer or approved third parties.

10. Guarantees

We guarantee work for a period of 14 days from the date we completed the work, subject to our general terms and conditions. If you experience the same fault again within 14 days, any excess applicable will be waived. The rights in relation to any guarantee that we give you apply in addition to, and do not affect, your legal rights under the Consumer Rights Act 2015, or any replacement legislation. You can get advice about your rights, from the Citizens Advice Bureau or Trading Standards Department.

11. Internet Connected Heating Controls

Also known as Remote Heating Control or Hive Active Heating, internet connected heating controls allow you to control your central heating system remotely. This Home Emergency Repairs Service Contract excludes your broadband connection, mobile phone and any other internet connected heating control equipment.

12. Your Cancellation Rights

You may cancel this Contract within 14 calendar days of agreeing to the contract by emailing us at the email address provided on page 1(above).

If we fail to provide the services that we have agreed to provide in any material respect you may cancel this contract by emailing us at the email address provided on page 1(above).

If you cancel this contract after the first 14 calendar days for any reason, you will not be entitled to a refund of any monthly payments that you have made, and you must also pay to us the balance of the contract (Minimum Charge).

13. Our Cancellation Rights

13.1 We may cancel your contract at our discretion in the following circumstances:

- If you give us false information;
- If you do not make an agreed monthly payment;
- If you do not give us access to your property, if this is needed;
- If we are not reasonably able to find parts for your boiler, central heating or plumbing system;
- If improvements we tell you are needed, are not completed;
- You are physically violent or verbally abusive;

- In these circumstances you will not be entitled to a refund of the monthly payments you have paid, and you must also pay us the minimum charge.

13.2 We may choose to cancel this Contract:

- If, following the initial inspection and service, we advise you that your boiler, central heating or plumbing system is unsuitable;
- If there is a health and safety issue;
- If a permanent fault with your central heating or plumbing system which we are not required to remedy under this contract has not been remedied;

In these circumstances you will be entitled to a refund of the monthly payments you have paid in that contract year, minus any costs we have incurred during that contract period.

13.3 We may also choose to cancel this contract:

- If Your boiler is seven years old or more, and not repairable. In this circumstance, you will not receive a refund of the monthly payments you have paid in that contract year;
- If parts become unavailable and we cannot fix your boiler or central heating system (in this circumstance you will not receive a refund of the monthly payments you have paid in that contract year);
- If We choose to cancel your contract, we will notify you via email.

14. Exclusions

There are a number of exclusions that apply to this Home Emergency Repairs Contract. These are detailed in the schedule at the foot of this document. Please read these carefully.

15. Governing Law

This agreement is governed by the laws of Scotland and any disputes arising between the parties under this contract shall be referred to the exclusive jurisdiction of the courts of Scotland.

16. Customer Service and Complaints

We aim provide you with a first-class service at all times and are committed to maintaining the highest standards of professional and ethical conduct in all dealings with You.

However, we realise that things can sometimes not go as planned and there may be occasions when you feel that you have not received the service you expected. When this happens, we want to hear about it so we can put things right.

Your complaint will be initially acknowledged and referred to a complaint's handler.

Following investigation, you will receive an email setting out any findings and suggestions for resolution. We set a timetable of 8 weeks to resolve any complaint although in most cases the complaint can be resolved relatively quickly.

We take all complaints seriously and we will do our very best to resolve the issue promptly. If we need more time to look into matters, we will let you know and keep you appropriately updated. If you remain dissatisfied with our final response, or it has exceeded eight weeks and you have not heard anything please contact us using the information below.

17. Useful Contact Details

Our emergency telephone number is: Arron's Number

General queries: our email address

Claims for emergency repairs 24/7 365 days per year.

18. Using Your Personal Information

We take your privacy seriously. We will only share your personal information with other parties when doing so is essential for the provision of services under this Agreement. This will include informing Our Approved Engineers of your name, address, email and telephone number and the repair required, and communicating with manufacturers to receive the parts required for your repair. Your personal data will be retained for a period of 6 years and may be used for one or all of the following reasons:

- a) To manage your membership or any reward or loyalty schemes.
 - b) To protect your health or safety.
 - c) To offer you information and advice about our services.
 - d) To offer you discounts and billing information.
 - e) To improve our operations.
 - f) To assist in staff training.
- g) As part of regulatory or legal requirements (this includes a valid request from regulatory authorities including the police, HM Revenue, a court order etc. Please note this list is not exhaustive).
- h) To deal with any outstanding debt

We may monitor phone calls and other communications we have with you to ensure we continue to provide a high-quality service and for staff training purposes.

You are entitled to receive a copy of any information we hold about you. Please write to us at the address below for the attention of 'the Data Protection Officer:

Home Emergency Repairs Limited
Lagmhor Office
C/O Jgbc Ltd
Dunkeld
Perthshire
PH8 0AD

SCHEDULE

Primary Heating System:

What is Covered?

What is Not Covered?

- The total failure or complete breakdown, whether or not caused by accidental damage, of the main heating system (including a Central Heating Boiler, all radiators, hot water pipes and water storage tanks) in the Home
- Repair of internal gas pipes
- Boilers more than 15 years old.
- Boilers not serviced within the last 12 months

- All boilers not fed by mains gas including but not limited to LPG fuelled, oil fired, warm air, storage heaters, Air source systems, solar and un-vented heating systems or boilers with an output over 60Kw/hr.
- A boiler fitted in a home of more than 6 bedrooms
- Mains pressure hot water thermal storage systems. E. g. Boiler Mate, Gledhill, Heat bank, Pandora, DPS, Potterton Powermax, Thermflow and Tribune
- Resetting of time & temperature controls or the correct operation or routine adjustment of the same
- Power flush, de- sludging or descaling or any works arising from blockages including air locks, bleeding radiators and routine balancing of the central heating system
- Replacement of water tanks, cylinders and radiators
- Replacement or repairing any loss or damage if the boiler is, in the opinion of the engineer beyond economical repair
- Loss of hot water where there is an alternative hot water source
- Flue repair and replacement
- Intermittent faults that are not detectable during the engineer's visit
- Loss of power to fewer than 2 radiators
- Internet connected heating controls
- Frozen pipes, condensate pipes and outlets
- Keston, Ferroli and Chaffoteaux manufactured boilers

SCHEDULE

Primary Heating System:

Plumbing & Drainage

What is Covered?

- Sudden damage to, or blockage or breakage or flooding of, the drains or plumbing system including water storage tanks, taps and pipework located within the Home, which results in a Home Emergency

What is Not Covered?

- General maintenance including dripping taps and overflows
- External plumbing fixtures and pipework
- Leaks that occur only when an installation is in use e.g, waste pipe leaks

- Replacement of sanitary wear including but not limited to taps, w/c, cisterns, baths, basins, sinks, showers, shower bases, radiators and towel rails
- Replacement or repair of domestic items and their hoses
- Shared drainage facilities
- Macerators e.g. Sani flow

W/C

What is Covered?

- Breakage or mechanical failure of the toilet bowl or cistern resulting in the loss of function providing there is no other toilet in the Home.

What is Not Covered?

- Replacement w/c bowls and cisterns
- Like for like replacement of parts – the engineer will seek to eliminate the emergency with suitable but nonmatching parts

Electricity Supply

What is Covered?

What is Not Covered?

- The failure, whether or not caused accidentally, of the Home's domestic electricity supply from your meter into your home.
 - The interruption, failure or disconnection of the mains electricity, mains gas or mains water supply.
 - Failures affecting less than 1 full electrical circuit of the property
 - Failure of non-permanent electrical wiring
 - Wiring to burglar alarms, fire alarms, cctv, swimming pools, garden ponds and other leisure installations
 - Incidents where the electrician finds that the current wiring does not meet minimum electrical safety standards
 - Replacement light bulbs, decorative light fittings, plugs and fuses
 - Resets of fuse boards that can be reset by you
 - Repair and replacement storage heaters

Security

What is Covered?

- Damage (whether or not accidental) or the failure of external doors, windows or locks; which compromises the security of the Home

What is Not Covered?

- Damage that does not represent a security or health and safety risk
- The cost of re-glazing
- Like for like replacement locks, the engineer will fit security measures to protect the property until such a time as permanent repairs can be arranged at your own expense
- Any damage caused in consequence of the incident or engineer's efforts to make the area secure

Pest Infestation

What is Covered?

- Pests causing damage inside the home or a health risk to you. Limited to brown or black rats, house or field mice, wasps' or hornets' nests & cockroaches.

What is Not Covered?

- More than 3 visits during any 12-month period
- Any emergency when you have failed to follow guidance given by a previous engineer
- The engineer has the right to refuse to treat any properties that are in his opinion unclean and represent a health risk

Boiler Replacement Contribution

What is Covered?

- In the event that your Central Heating Boiler has failed and is deemed by the Approved Engineer and us to be uneconomical to repair, we shall contribute (upon production of an original receipt for payment) a maximum of £500 for boilers age 1 – 4 years and £250 maximum for boilers age 5- 7 years

What is Not Covered?

- Boilers over 7 years old
- Installation, pipework and accessory costs
- Costs in excess of the manufacturer RRP for the boiler only

General Exclusions

You are not covered for

1.1 Design or Existing Faults

We will not carry out repairs if there are design faults, faults which existed before you entered into this agreement with us, faults which we identified on a previous visit or contract at the property, or faults which we could not, using reasonable care or skill, identify on our first service or a repair call out. For example, this would apply to pipes buried under concrete floors, or any pipes that do not have acceptable pipe protection (acceptable pipe protection for pipes under floors is factory sheathed, soft copper laid through plastic ducting). Joints should not be located in the plastic ducting / sleeve, and the pipes should be installed according to the manufacturer's instructions.

1.2 Accidental Damage, Third Party Damage and Damage from Deliberately Taking Risks

We will not stand the cost relating to damage caused by you, or any third party, if work is carried out on your boiler central heating system or any other components covered by your service contract by someone other than us, whether or not following our advice (e.g. power flush), which results in damage to that or another part of your system. The repair will be excluded from your service contract.

We will not carry out repairs to accidental damage to your plumbing system caused by a resident of the property. For example, if You accidentally put a screw or nail through a hidden pipe (plumbing system only). We will not cover damage caused by DIY intentionally carried out directly on the plumbing system.

1.3 All other Loss or Damage

Any cost or expense, (unless caused by our negligence), caused by necessary access and / or associated with reinstating the fabric of the h and costs associated with the remedial work, redecoration, or restoration of any fixtures or fittings needing to be removed or replaced, during the carrying out of any work.

Unless caused by our negligence, We will not be responsible for any loss or damage to your home as a result of your boiler, central heating or plumbing system breaking or failing, including cleaning needed, or damage to fixtures or furniture; for example, damage caused by water leaks.

1.4 Making Good

We will not be responsible for making good any damage necessary that we have caused in order to carry out any repair or maintenance in order to meet our obligations under this contract. For example, filling in holes. We will not be responsible for replacing the original surface or construction (for example, redecoration).

1.5 Risks Normally Insured Under Household or Other Insurances

Except and only to the extent specifically stated under this contract, we will not include the repairing of faults or damage or replacement of appliances or systems caused by freezing

weather conditions, subsidence, structural repairs, accident, fire, lighting, explosion, flood or storm.

Trace and Access - if the fault is not visible or accessible, we will not cover for the trace and access of finding the fault, this is normally covered by your building's insurance. You should check your household insurance to ensure that you have enough cover for these risks.

If anything, specifically stated that has been included in this Service Contract is also included under any other insurance or maintenance contract you hold, the repair will be the responsibility of the provider of your other insurance or maintenance contract.

We will not carry out any repairs under this service contract that are covered by insurance policies that you hold. This will be the responsibility of the insurance provider.

1.6 Cooling-off period

An Incident which happens within the first 14 days of cover (cooling-off period)

1.7 General Exclusions that apply to all Our Service Contracts

Agreement limitations

☐ The maximum amount we will pay in respect of any one incident is £500.

☐ We will pay emergency costs provided that:

- your monthly premium payments are paid up to date
- The Incident is reported to us as soon as possible and within 48 hours of you first becoming aware of the home emergency and
- You always agree to use an approved engineer.

We will not include the following:

☐ Any matter occurring prior to, or existing at the start of the agreement, and which you believed or ought reasonably to have believed could give rise to an incident under this agreement;

- Any costs to gain access to your system, built in appliance, built or buried pipework (inside or outside your home) or wires to make a repair and then make good. We do not include the cost of getting to your appliance or system, if it is not accessible;
- The failure of equipment or facilities which have not been installed, maintained or serviced in accordance with legal regulations or manufacturer's instructions, or which is caused by a design fault which makes them inadequate or unfit for use;
- Emergency costs that have been incurred before we accept a claim;
- Any wilful or negligent act or omission or any third-party interference or faulty workmanship (excluding any attempted repair or DIY) which does not comply with recognised industry standards or manufacturer's instructions;
- The failure to maintain any system or equipment or the replacement of parts that suffer wear and tear over time, including dripping taps, washers or discs forming part of a tank, pipe or tap;
- Repairing faults deemed intermittent or recurring;

☒ Upgrades that are required to improve your boiler, central heating, plumbing drains or electric system due to poor access or poor condition;

☒ Replacing or repairing parts that do not affect how your boiler, central heating, plumbing, drains or electric system works, or decorative or specialist parts;

- Removing asbestos associated with repairing the boiler, central heating or plumbing system. When you have had any asbestos removed, you must give us a clean air certificate before we will do any further work at your property. By law, the person who removes the asbestos must give you a clean air certificate;

- Corrosion or any parts that have corroded;

☒ Blockages within your boiler or central heating system;

- Repairing or replacing any steel, lead or iron pipes;

- Replacing failed seals within your boiler or central heating system that should be replaced as part of ongoing maintenance and remedial work;

- The cost of repairing damage or breakdowns caused by changes to, or problems with, the gas, electricity or water services;

- Beginning or continuing services where we reasonably consider that there is a health and safety risk, including the presence of dangerous materials, infestations, or harassment of our staff (including verbal or physical abuse). We will not start work again until there is no longer a risk to health and safety;

- Repairs where parts are no longer available;

- Any maintenance or repair of your boiler, central heating or plumbing system which is covered under the manufacturer's guarantee;

☒ Utility service connections, electricity cables;

- Any damage to drains or other underground services caused by tree roots;

- Any equipment not situated in the home;

- Any appliances not housed in the main body of the dwelling or the garage; for example, those housed in a shed or outhouse;

- Faults that occur for anything other than wear and tear of the item/system, unless accidental damage is specifically covered as a feature of your plan;

- Separate gas hot water heaters unless specifically covered as a feature of your plan;

- Repairs to appliances, boilers, systems or parts where you cannot provide evidence that they have been maintained in accordance with manufacturers specifications/ instructions;

- Electric, liquid petroleum gas (LPG), solid fuel or oil fuelled boilers, back boilers and dual-purpose boilers;

- Gas fires, solar panels or "green" or "renewable energy" systems;

- Unvented hot water cylinders and any of its associated valves, such as the temperature relief valves, pressure reducing valves or any other parts of an unvented system that requires additional qualifications to enable gas engineers to work on them;

- Repairs or replacement of any filter or related device for removing sludge, scale or other debris from your central heating or plumbing system.

- Damage or faults that arise while your home is unoccupied;

- Garages, outbuildings, cess pits, fuel tanks or septic tanks;

- Goods or materials covered by a manufacturer's, supplier's and installer's warranty;

- Subsidence, landslip or heave;

- Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste
from the combustion of nuclear fuel;
- Radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof,
- War, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
- Pressure waves from aircrafts or other aerial devices travelling at sonic or supersonic speed;
- Any terrorist action (regardless of any other cause or event contributing concurrently or in any other sequence to the liability) or any action taken in controlling, preventing or suppressing terrorist action.