

# BOILER & RADIATOR INSURANCE



## Insurance Product Information Document

Company: Domestic & General Insurance PLC

Product: Protection 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 your 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 boiler (not including the flue) and its controls (the programmer, central heating circulating pump, motorised valve(s), zone valves or diverter valves, 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 guarantee period
- ✓ repairs up to a limit of £1,500 over the policy term (the "repair limit")
- ✓ if we cannot repair your product or it is uneconomical for us to repair it we will arrange to provide you with a new boiler up to a value of £750



#### 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
- ✗ thermal stores, taps and their direct supply pipes
- ✗ work arising from sludge or hard water scale deposits in the system
- ✗ work on inaccessible or non-visible pipework
- ✗ an excess of £99
- ✗ cost of delivery or installation of replacement boiler



#### Are there any restrictions on cover?

- ! you must be at least 18 years old and resident in the UK
- ! your product must be in good working order and under 15 years old when this policy starts
- ! your boiler must not be a commercial or industrial grade boiler or be located on a boat or in a 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
- to pay an excess of £99.00 for each claim



#### 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 from the date we process your application and lasts for 1 year (unless ended in accordance with these terms and conditions).

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 give you a replacement, the policy will end immediately. No premium paid will be refunded.



#### How do I cancel the contract?

Call us on 0800 027 1444; write to us at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP. You will need to provide your policy number and contact details.