Home Emergency Cover – Levels 1, 2 & 3

Guarantee Product Information Document (GPID)

What's covered at each level

Feature	Boiler Service	Boiler Cover	Boiler & Heating	Complete Cover
Plan and level				
Website plan name	Boiler Service	Boiler Cover	Boiler & Heating	Complete Cover
Cover Level in this document	Not a Cover Level (note 1)	Level 1 – Boiler Cover	Level 2 – Boiler & Heating Cover	Level 3 – Complete Cover
What's included				
Annual basic boiler service & safety check (1 per year)	✓ (website)	✓	✓	✓
24/7 UK helpline	✗	✓	✓	✓
Emergency boiler breakdown (boiler & controls)	✗	✓	✓	✓
Boiler replacement contribution – £250 if boiler under 7 yrs and beyond economic repair	✗	✓	✓	✓
£40 alternative heating if parts take over 60 hrs	✗	✓	✓	✓
Domestic central heating system	✗	✗	✓	✓
External water supply pipe	✗	✗	✗	✓
Internal plumbing	✗	✗	✗	✓
Internal & external drainage	✗	✗	✗	✓
Electrical emergency (permanent wiring)	✗	✗	✗	✓
Internal gas supply pipe (after National Gas Emergency Service, 0800 111 999)	✗	✗	✗	✓
Security, roofing, lost keys, pest infestation	✗	✗	✗	✓
Alternative accommodation up to £250 (home uninhabitable over 48 hrs; 12 hrs for gas supply pipe)	✗	✗	✗	✓ (note 2)
Landlord Gas Safety Certificate (landlord plans)	✓ (website)	✓ (website)	✓ (website)	✓ (website)

Carbon monoxide test	✗	✓ (website)	✓ (website)	✓ (website)
Limits and costs				
Claim limit per claim	n/a	£500 or £1,000 (per Policy Schedule)	£500 or £1,000 (per Policy Schedule)	£500 or £1,000 (per Policy Schedule)
Claims per 12 months	n/a	Max 3	Max 3	Max 3
Excess / call-out fee	n/a	None, £50, £60 or £95 as chosen; website offers £60 or £0. Compulsory £60 in first 90 days unless voluntary excess £50+	Same as Boiler Cover	Same as Boiler Cover
Initial exclusion period	n/a	14 days from start (not on renewal)	14 days	14 days
Key exclusions (all cover levels)				

- Boilers 15 years or older at start, or over 60kW/hr; boiler not serviced in the 12 months before start and before the emergency
- Repairs while still under manufacturer/retailer warranty; boilers beyond economic repair (contribution only)
- Wear and tear, routine maintenance, circumstances known before start, unauthorised work, home unoccupied 60+ days
- Non-gas/LPG boilers, AGA/Rayburn, underfloor heating, sludge/scale, solar panels and heat pumps

Your Policy Schedule confirms your level, claim limit and excess. Full terms and exclusions are in the Policy Wording.
(website) = listed on the ecohappy.co.uk boiler cover page but not defined in the GPID or Policy Wording – to be confirmed.
Note 1: Boiler Service is sold on the website as an annual service plan (plus Landlord Gas Safety Certificate for landlords). It is not one of the three Cover Levels and gives no emergency cover.
Note 2: The GPID excludes Emergency Boiler and Central Heating sections from alternative accommodation; the Policy Wording lists it under External Water Supply Pipe, Plumbing, Drainage, Electrical, Gas Supply Pipe and Security/Roofing/Keys/Pests sections.

This cover is NOT a contract of insurance and is sold and administered by Eco Happy Ltd, which is registered in the UK and the cover is NOT underwritten by an insurer.

What is this type of cover?

This cover provides cover for an approved engineer's call out charges, labour, parts, materials and VAT following certain sudden and unexpected events occurring at your home which, if not dealt with quickly, would cause damage or further damage, or make your home insecure or unsafe, or cause a health or safety risk to you or others.

> Text **07426 975391** (Cover, servicing and tickets) or email **contact@ecohappy.co.uk**
> Gas emergency: **0800 111 999**

What have you purchased?

You have purchased one of 3 types of cover. Your schedule will confirm the Cover Level you have purchased, please check Your schedule to make sure it is the right cover for your needs.

The Three Cover Levels are: Cover Level 1 – Boiler Cover.

Cover Level 2 – Boiler & Heating Cover.

Cover Level 3 – Complete Cover.

What is covered?

Level 1 – Boiler Cover

You are covered for the following:

Helpline – 24/7 UK helpline

This cover provides access to our helpline, all of our claims engineers are experienced in all elements of the cover contained in this document. We will help you and wherever possible enable you to fix an issue over the phone. We currently resolve over 60% of issues this way.

Annual Basic Service & Safety Checks

Each year you will receive one Gas Boiler service and safety check. You will need to book this service online or by calling us. If you do not contact us, we will endeavour to call and remind you of the need to have this done, but due to high demand it is possible that we will not be able to do this.

> To book: Text **07426 975391** (Cover, servicing and tickets) or email **contact@ecohappy.co.uk**

Emergency Boiler

Mechanical or electrical failure or malfunction of your domestic central heating system which results in the system becoming completely unusable.

If your boiler is less than 7 years old, a contribution (up to the claim limit shown on you Policy Schedule or £250 whichever is less) towards a new boiler if your existing boiler is deemed beyond economic repair.

If spare parts are needed and the engineer cannot reinstate your heating within 60 hours, a contribution of £40 towards alternative heating costs (you will have to pay for alternative heaters yourself and make a claim for reimbursement).

Level 2 – Boiler & Heating Cover

You are covered for all of Level 1 plus:

Domestic Central Heating System Cover

Mechanical or electrical failure or malfunction of your domestic central heating system which results in the system becoming completely unusable.

If spare parts are needed and the engineer cannot reinstate your heating within 60 hours, a contribution of £40 towards alternative heating costs (you will have to pay for alternative heaters yourself and make a claim for reimbursement).

Level 3 – Complete Cover

You are covered for all of Level 1 & 2 plus:

External Water Supply Pipe

Leakage or blockage of the mains water supply between the stopcock in your home and the point where it is connected to the public or shared water supply.

Plumbing

Failure of, or damage to, the internal plumbing system, including the toilet(s), which causes internal water leakage, flooding, or water damage.

Internal External Drainage

Failure of, or damage to, the internal or external drainage system of your home. For example, we cover blocked toilets, leaking tanks/cylinders, total blockage of all sinks, and blocked/collapsed external drains.

Electrical Emergency

Cover is also provided following the breakdown or failure of the permanent domestic electrical wiring system and its components supplying electrical power to your home.

Security, Roofing, Lost Keys and Pest Infestation Cover

- Cover to make your home secure following a security incident. For example, following a break-in, broken glazing can be boarded up and broken locks for windows and doors can be repaired or replaced.
- Cover to protect your roof from further damage in the event of damage due to bad weather.
- Cover to enable you to gain access to your home if your house keys are lost or stolen. For example, replacing locks and keys.
- Removal or extermination of an infestation of black or brown rats, field or house mice, and wasps' or hornets' nests.

Additional benefit (Excluding: Emergency Boiler and Domestic & Central Heating System Covers)

Alternative accommodation contribution of up to £250 if your home becomes uninhabitable for more than 48 hours because of an emergency covered under the policy.

What is not covered?

Main Exclusions only

- Pipework outside the boundary of your home
- Leaks from household appliances, sinks, baths, or showers where the leak only occurs when the item is in use.
- Frozen pipes which have not caused and damage. Guttering or rainwater downpipes, rainwater drains and soakaways.
- Blocked toilets that are not leaking, or overflowing, and where there is another available toilet in the home.
- Repairs if your boiler is deemed beyond economical repair.
- In relation to electrical cover – domestic appliances or items with a plug.
- In relation to electrical cover – swimming pools, fish tanks, ponds, burglar and smoke alarms, satellite/TV equipment, doorbells, garage doors, shower units, portable and fixed heating systems, immersion heaters, power generating systems including solar panels and wind turbines, and phase 3 electrical systems or garden areas.
- Collapsed drains
- Any external gas supply pipe or any piping that is the responsibility of the National Grid.
- Pest infestations outside the main house at your home (for example in garages, other outbuildings or in the garden).
- Where an appliance has caused a circuit to fail or trip.
- Any incident within the initial exclusion period after the start date of your policy.
- Any item or system which has not been regularly maintained and/or serviced in accordance with manufacturer’s instructions or recommendations.
- Claims arising whilst or immediately after your home has been left unoccupied for 60 or more consecutive days.
- Any work carried out by you or any other person which was not authorised by the claims administrator in advance.
- Any parts or item which may need to be replaced due to natural wear and tear and/or gradual deterioration.

Are there any restrictions on cover?

- Your home must be your permanent place or residence and owned and occupied by you and your family as a private residence with no business use. Flats or apartments rented and let properties, commercial and business premises, mobile homes and bed-sits are eligible for cover.
- The policy only covers emergencies. There is no cover for routine maintenance of the items covered under the policy, nor for cleaning or servicing.
- This policy will provide a temporary repair to limit or prevent damage or, solely at the claims administrator’s discretion, a replacement of a damaged part or item.
- There is a limit on the amount we will pay out for any one claim. This limit is £500 or £1,000, as selected by you and confirmed on your Policy Schedule.
- You can make a maximum of 3 claims during any 12 months period of cover.

- Unless you have chosen to take out a policy with no excess, you will need to pay the first £50, £60 or £95 of each claim you make under the policy. The policy excess selected by you will be confirmed on your Policy Schedule. The claims administrator will need to take the payment before any assistance can be provided to you.
- There is a compulsory excess of £60.00 on all claims occurring within the first 90 days of cover. The compulsory excess does not apply if you have included a voluntary excess of £50.00 or above.
- Any incident which happens within the first 14 days from the start date of your policy is not covered.
- We will only cover boilers under 15 years old and which have an output of 60KW/hr or less.

Boilers must have been serviced within the 12 months before the cover starts (and/or serviced in line with the manufacturer's recommendations).

- There is no cover for any repair/replacement whilst your boiler is still covered under a warranty. This warranty can be with it's manufacturer or another warranty provider.
- Alternative accommodation cover is for the cost of hotel room(s) and transport to the hotel only. You must pay the costs initially and then submit a claim form to the claims administrator for reimbursement.

Where am I covered?

This cover covers properties in England, Scotland, Wales or Northern Ireland.

What are your obligations?

Making sure you are eligible for cover.

You must ensure that you and your home are eligible for this cover. The eligibility requirements are advised to you when you apply for/purchase this cover and are stated in your Policy Document.

Disclosing important information

You must take reasonable care to provide complete and accurate answers to questions you are asked when you take out, make any changes to, or renew your policy.

Your duty to try to prevent an emergency

- You must take all reasonable precautions to prevent an emergency. You must ensure that the normal day-to-day maintenance of your home is undertaken, and your home is in good condition.
- If you have taken out cover for your domestic boiler, you will need to ensure it is serviced regularly. To be able to make a valid claim under this cover, your boiler will need to have been:
- a) Serviced with the 12 months prior to the policy start date, and/or service in line with the manufacturer's recommendations; and
- b) Serviced with the 12-month period prior to an emergency occurring.

When making a claim

You must report any emergency to the claims administrator as soon as reasonably possible. All requests for assistance must be made through the claims administrator. Major emergencies which could result in serious injury to the public or damage to property should be immediately advised to the supply company and/or the public emergency services.

When and how do I pay?

You pay for this cover as a one-off payment by credit or debit card at the beginning of each annual period of cover – or monthly Direct Debit or recurring monthly payments via your debit or credit card. If you have chosen Direct Debit, or recurring monthly card payments, the start date will be shown on your schedule.

When does the cover start and end?

Your cover starts on the policy start date shown on your Policy Schedule and continues for a period of 12 months and shown on your Policy Schedule.

Does my plan renew automatically?

Yes. Your plan renews automatically every 12 months. We will contact you before your renewal date, and a new 14-day cooling off period applies from each renewal date.

Can I cancel?

You can cancel within 14 days of buying your plan (or receiving your documents, if later), or within 14 days of each renewal date, for a full refund unless you have made a claim. After that, your plan is a 12-month commitment: to cancel, you will need to pay the remaining monthly payments for the rest of that 12-month plan term.

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