Home Emergency Cover

Policy Wording

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 is not a contract of Insurance. It is a Guarantee. Please contact your Administrator if you require a quote for an insured version of this product.

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

Welcome to your Eco Happy Home Emergency policy.

About Your Cover: You will have purchased this cover from Eco Happy Ltd.

You will have chosen one of three cover levels.

Cover Level 1 – Boiler Cover

Cover Level 2 – Boiler & Heating Cover

Cover Level 3 – Complete Cover

You will have purchased one of the Cover Levels above and your Schedule will confirm which one. The GPID will explain which components are covered by each level, this document explains all covered items. You need to check your GPID and Schedule to ensure you have the right cover for your needs. The GPID and Schedule are sent to you by email, we hold them on file and can re- send them to you electronically at your request. There is no charge for this service.

These terms and conditions, explain each component in detail. You must make sure you understand which one is yours. You can upgrade or downgrade your plan by contacting us at any time. Changing your plan level does not end your 12-month plan term (see Cancellation of the Policy).

Eco Happy Ltd administers this cover.

This cover is designed to provide you with assistance in the event of an emergency at your home. Please note: The policy provides cover for an annual basic service and safety checks.

The policy is not in force unless your premium has been received from the company that sold you the cover.

Please take time to read the “Important Information” section within this Policy Document. It tells you about things you need to check and the actions you need to take It also contains details of the initial exclusion period during which no cover is provided and information about policy excesses. The administrator’s right to change your cover or premium and information about your duty to take all reasonable precautions to prevent an emergency is also shown here.

How to Make a Claim

In the event of an emergency, please call the claims administrator,

Eco Happy Ltd

C F C House, Unit 9, Woodseats Close, Sheffield, S8 0TB

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

Please have the following information ready to provide to the claims administrator:

- Your policy number (this can be found on your Policy Schedule); and
- Information on the emergency.

Important Information

It is important that:

- You check your Policy Schedule to ensure the details are correct and that the cover is as you requested.
- You check that you are eligible for this cover (see “Eligibility” below).
- You check the information you have given us is accurate (see “Disclosure of Important Information” below).
- You notify the administrator as soon as possible of any inaccuracies on your Policy Schedule, or if you are not eligible for the cover; and
- You comply with any duties detailed under each section of the Policy Document and under the cover as a whole.

Conditions

There are conditions which apply to the whole of this cover and full details of these can be found in the “General Conditions” section within this Policy Document. There are also conditions which relate specifically to making a claim under this cover, and these can be found in the “Making a Claim” section.

In these sections you will find conditions that you need to meet. If you do not meet these conditions, we may reject a claim payment, or a claim payment could be reduced. In some circumstances, your policy may be cancelled.

Initial Exclusion Period

Unless you have previously held a like for like cover policy with another company and you are transferring to this policy without any gap in cover, a 14-day initial exclusion period applies to your policy. This means that no claim can be made for any incident that occurs within the 14 days from the start of your policy.

The initial exclusion period only applies at the start of your policy. It does not apply when you renew your cover.

If you have transferred to this policy from another company, proof will be required if a claim is reported within the initial exclusion period.

Policy Excesses

When you applied for this cover, you chose whether your policy would have an excess applicable to all claims made. If you chose to take out a policy with a policy excess, you will have to pay the excess each time you make a claim, and your Policy Schedule will show the excess you selected.

You will need to pay the excess before the claims administrator will dispatch an engineer to assist with an emergency.

Please note that your excess will not be refunded to you if a callout is cancelled by you and an engineer has already been dispatched.

Eligibility

When you applied for this cover, you were asked to confirm that you and your home were eligible for cover. The eligibility requirements are as follows:

You must be:

- Aged 18 or over at the time of purchasing this cover; and * A permanent resident in the United Kingdom.

Your home must be:

- Located within the United Kingdom; and
- Your main permanent place of 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.
- Your domestic boiler must be 15 years or younger to be covered by this policy.

Only the home address listed on your Policy Schedule is eligible for cover.

We will not provide any cover if you and/or your home, and your domestic boiler (if you have selected Boiler & Central Heating Cover) do not meet these eligibility requirements at the start date of your policy. Please contact the administrator as soon as possible if you are not eligible for this cover, if a change in circumstances means that you no longer meet these eligibility requirements, or if you have any queries.

Disclosure of Important Information

In deciding to accept this cover and in setting the terms and premium, we have relied on the information you have given us via the administrator. You must take reasonable care to provide complete and accurate answers to the questions asked when you take out, make changes to, or renew your policy. If the information provided by you is not complete and accurate:

- We may cancel your policy and refuse to pay any claim, or
- We may not pay any claim in full, or
- We may revise the premium, or
- the extent of the cover may be affected.

If you become aware that any information you have given is incomplete or inaccurate, please contact the administrator as soon as possible.

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 that 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 domestic boiler will need to have been:

- a) serviced within the 12 months prior to the start date, and/or serviced in line with the manufacturer’s recommendations; and b)

serviced within the 12 month period prior to an emergency occurring.

Annual Basic Service & Safety Checks

Each year you may 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.

Our Right to Change the Cover or Price of Your Cover

If we change the terms of cover or price of your policy, it will only be done at your next annual renewal date where all changes will be communicated to you in writing.

Definitions

The words or expressions detailed below have the following meaning whenever they appear in this policy in bold. Active War: Your active participation in a war where you are deemed under English Law to be under instruction from or employed by the armed forces of any country.

Administrator: Eco Happy Ltd

Beyond Economic Repair: In the opinion of an engineer the cost of repair is more than the cost of replacement.

Call Out: A request for assistance with an emergency from you.

Claim Limit: The maximum amount payable by us for each claim within the period of cover stated on your Policy Schedule including call out charges, labour, parts, materials and, where applicable, the cost (including VAT) of alternative accommodation. You can make a maximum of 3 claims during any one period of cover.

Claims Administrator: Eco Happy Ltd C F C House, Unit 9, Woodseats Close, Sheffield, S8 0TB

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

Domestic Boiler: The central heating boiler contained within and supplying your home that is powered by natural gas from the appliance isolating valve, including all manufacturer's fitted components within the boiler together with the pump, motorised valves, thermostat, time, temperature and pressure controls. We will not cover any boiler that has an output more than 60kW/hr or which is over 15 years old at the start date.

Domestic Central Heating System: The domestic boiler and the central heating system within your home that is powered by natural gas from the appliance isolating valve, including all manufacturer's fitted components within the domestic boiler together with the pump, motorised valves, cylinder thermostat, time temperature and pressure controls, radiator valves, pipe work, feed and expansion tank and primary fluing.

Emergency: A sudden and unexpected event at your home which is set out in any of the Cover Sections A-H listed under "Policy Cover" in this Policy Document, and which if not dealt with quickly would in the opinion of the claims administrator:

- Render the home unsafe or insecure; or
- Damage or cause further damage to the home; or
- Cause a health and/or safety risk to you and/or to others.

Engineer: A qualified person approved and instructed by the claims administrator to assist with your emergency.

Excess: The first amount of each claim, payable by you to the claims administrator before the engineer will attend to assist with an emergency. This payment will be taken by the claims administrator before assistance is provided. Payment can be made by credit or debit card.

GPID - General Product Information Document

Your Policy Schedule will confirm the excess payable. (if any) Home: Your main permanent place of residence, (including any attached garage and permanent attached outbuilding), as shown on your Policy Schedule. It must be owned and occupied by you and your family as a private residence with no business use.

Initial Exclusion Period: The first 14 days from the start of your policy during which no claim can be made for any emergency that occurs at your home.

The initial exclusion period only applies at the start of your policy. It does not apply when you renew your cover.

Nuclear risks: Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or radioactive toxic explosive or other hazardous properties of any

explosive nuclear assembly or nuclear component thereof. Period of Cover: The period for which this cover is valid as stated in your Policy Schedule.

Pest: Either black or brown rats, field or house mice, and wasps' and hornets' nests.

Policy Schedule: The document which names you as the Policyholder and contains your home address, the period of cover, the premium, the product you have selected, the claim limit, and details about any policy excess applicable to each claim you make.

Reinstatement: Work carried out to make good any surface(s) or flooring which has been excavated to provide you with assistance in the event of an emergency.

Start Date: The date the cover cover commences as shown on your Policy Schedule.

Terrorism: An act including, but not limited to, the use or threat of force and/or violence of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological, or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

What is Covered?

Trace and Access: The investigation or locating of a leak that is not clearly visible and/or identifiable.

Uninhabitable: In the opinion of the claims administrator, it is not suitable for you to remain in your home as a result of an emergency.

United Kingdom: England, Scotland, Wales and Northern Ireland. War: (a) 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 assuming the proportions of, or amounting to, an uprising, military or usurped power; or (b) Any act of terrorism; or (c) Any act of war or terrorism involving the use of, or release of a threat to use, any nuclear weapon or device or chemical or biological agent.

We/Us/Our: Eco Happy Ltd, C F C House, Unit 9, Woodseats Close, Sheffield, S8 0TB

You/Your/Yourself: A private individual who fulfils the eligibility requirements under 'Eligibility' in this Policy Document and whose name appears as the Policyholder on the Policy Schedule

The product which you selected will be confirmed in your Policy Schedule.

This policy provides the assistance described in the cover sections below in the event of an emergency occurring at your home. The maxium amount we will pay per claim under your policy is limited to the claim limit stated in your Policy Schedule, and you can make a maximum of 3 claims in any period of cover. If the cost of call out charges, labour, parts, materials and, where applicable, the cost of alternative accommodation, exceeds the claim limit for any claim you make under the policy, you will need to pay the amount by which the total cost exceeds the claim limit.

When you applied for this cover, you chose whether your policy would have an excess applicable to all claims made. If you chose to take out a policy with a policy excess, you will have to pay the excess each time you make a claim, and your Policy Schedule will show the excess you selected. You will need to pay the excess before the claims administrator will dispatch an engineer to assist with an emergency.

There are exclusions to cover which apply to each individual cover section and these are listed within "We do not cover" under each section of cover listed below. There are also exclusions which apply to all sections of cover and these are listed under "General Exclusions" in this Policy Document. Cover Section - External Water Supply Pipe In the event of an emergency arising from leakage, collapse or blockage of the water supply pipe from and including the main stopcock for your home up to where it is connected to the public water main / communication pipe, an engineer will visit your home and complete a temporary repair to limit or prevent

damage or, solely at the claims administrator’s discretion, replace the damaged pipe or part of the pipe (as appropriate).

If your home becomes uninhabitable for more than 48 hours because of an emergency covered by this section of the cover, we will pay up to £250 in total (including VAT) towards the cost of alternative accommodation. Cover is provided towards the cost of hotel room(s) and transport to the hotel only. We will not pay for any food or drink purchased, or the cost of any parking charges incurred, nor the cost of any entertainment.

We do not cover:

- a) Pipework which is outside the boundary of your home or pipework which is not your responsibility. Where responsibility is shared, we will only contribute to your proportionate share of the cost of repair or replacement.
- b) Frozen pipes which have not caused any damage.
- c) Collapsed drains.
- d) Any work required on a water supply pipe outside the boundary of your property where you share legal responsibility for the water supply pipe with any third party who does not agree to the work being completed by our engineer.
- e) Any reinstatement costs relating to the original surface which is excavated as part of a claim. We will fill in any excavation and leave the surface level where we have made access to an external drain or external water supply pipe. However, we are not responsible for reinstating drives, paths, decking or any other surface which is excavated as part of a claim.

Cover Section - Plumbing

In the event of an emergency arising from the sudden and unexpected failure of, or damage to, the internal plumbing (including the central heating pipes and radiator valves) within your home which has resulted or may result in internal water leakage, flooding or water damage to the home, an engineer will visit your home and complete a temporary repair to limit or prevent damage or, solely at the claims administrator’s discretion, replace the damaged item or part of the item (as appropriate).

If your home becomes uninhabitable for more than 48 hours because of an emergency covered by this section of the cover, we will pay up to £250 in total (including VAT) towards the cost of alternative accommodation. Cover is provided towards the cost of hotel room(s) and transport to the hotel only. We will not pay for any food or drink purchased, or the cost of any parking charges incurred, nor the cost of any entertainment.

We do not cover:

- a) Frozen pipes which have not caused any damage.
- b) Leaks from any household appliances (for example washing machines or dishwashers), sinks, showers, or baths where leakage only occurs when the appliance is in use.
- c) The replacement of water tanks, cylinders and central heating radiators, external WC’s, external pipes, and taps.
- d) Cracked or broken toilets or cistern.
- e) Pipes outside the boundary of your home.
- f) Dripping taps.
- g) Water pipes to or from and in a detached outbuilding or garage:
- h) Quieting noisy pipes that are caused by the expansion and contraction of pipes as they heat and cool.

Section - Internal and External Drainage In the event of an emergency arising from the sudden and unexpected failure of or damage to the internal or external drainage system of your home, an engineer will visit your home

and complete a temporary repair to limit or prevent damage or, solely at the claims administrator's discretion, replace the damaged item or part of the item (as appropriate).

Examples of what we will cover are:

Internal Drainage:

- Blocked toilet / waste pipe.
- Leaking pipe / toilet / soil vent / stopcock.
- Leaking cold water tank / hot water cylinder (and
- subsequent draining down if required in an emergency).
- Complete drain blockage that results in all sinks being
- blocked.

External Drainage:

- Blocked external drain.

If your home becomes uninhabitable for more than 48 hours because of an emergency covered by this section of the cover, we will pay up to £250 in total (including VAT) towards the cost of alternative accommodation. Cover is provided towards the cost of hotel room(s) and transport to the hotel only. We will not pay for any food or drink purchased, nor the cost of any parking charges incurred, nor the cost of any entertainment.

We do not cover:

- a) Drains which are blocked by leaves, or due to the build-up of oils, fats, or debris.
- b) Blocked toilets that are not leaking, or overflowing, and where there is another available toilet in the home.
- c) Any drainage system which is not of standard construction e.g. clay pot, plastic, P.V.C. or concrete.
- d) Cesspits, septic tanks, vacuum drainage systems, electric pumps, shower pumps and drainage pumps.
- e) Any plumbing and filtration system for swimming pools or spa baths.
- f) Drains related to detached outbuildings.
- g) Guttering or rainwater downpipes, rainwater drains and soakaways.
- h) Damage to drains caused by structures not conforming to local building regulations.
- i) Failure or damage caused to by faulty or defective design of the drainage pipe including but not limited to delamination found in pitch fibre pipe construction.
- j) Reinstatement costs relating the original surface or construction of a drive, path, decking or any other surface which is excavated as part of a claim.
- k) Reinstatement costs relating to any internal flooring, walls, or ceilings.
- l) Drains (sewers) which are not your responsibility, including the lateral or shared drains or drains that are outside your home's boundary.

Section - Emergency Boiler Cover

In the event of a complete breakdown of the domestic boiler at your home which results in the complete loss of your hearing/or hoot water an engineer will visit your home and complete a temporary repair to limit or prevent damage or, solely at the claims administrator's discretion, replace the relevant part(s).

If your domestic boiler is less than 7 years old when the emergency occurs and the domestic boiler is declared beyond economic repair, we will contribute towards a replacement. The amount of the contribution will be £250.

We undertake to obtain spare parts as quickly as is reasonably possible. If your domestic central heating system has failed completely and it is not possible for the engineer to re-instate your heating, then in the event

that it takes more than 60 hours to obtain spare parts from the first point at which an engineer visits you and diagnoses the requirement, we will pay a fixed benefit of £40 towards the cost of providing alternative heating (for example, if you purchase an electric heater).

We do not cover:

- a) Any repair/replacement whilst your domestic boiler is still covered by a retailer or manufacturer warranty.
- b) The cold-water system including its feed and outlet.
- c) Your water supply from the hot cylinder to your taps.
- d) Any non-gas appliances, Elson tanks, separate gas heaters supplying hot water, LPG (Liquid Petroleum Gas) boilers and dual- purpose boilers such as AGA's and Rayburns.
- e) Repair or replacement of fan convector heaters or heated towel rails or underfloor heating.
- f) Corrosion or any work arising from hard water scale deposits.
- g) Boilers over 15 years old at the start date.
- h) Any boiler that has an output more than 60kW/hr.
- i) Removal of sludge or hard water scale.
- j) Any boiler which has not been serviced within the 12 months prior to the emergency occurring.
- k) Any gas fired appliance whose primary purpose is other than heating, for example a domestic cooker or lighting system.
- l) Solar powered panels or ground air and water source pumps.
- m) Repairs when an engineer deems the boiler to be beyond economic repair.

Please Note: Cover under this section of the policy is only provided for repairs/replacement parts which are required after any retailer or manufacturer warranty on your domestic boiler has expired. If your domestic boiler is still covered by a retailer or manufacturer warranty when an emergency occurs, an engineer will not be able to attend your home and/or carry out the repair/replacement and you will need to contact the retailer/manufacturer as appropriate.

Helpline Only – 24/7 UK helpline – Boiler issues only: You may have opted for this cover only, it comes with NO additional cover, please upgrade to Levels 1,2, or 3 for the extra benefits. This cover provides access to our helpline only, all of our claims engineers are experienced in repairing Gas Boilers. 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. We can send an engineer to your home under this element of the cover, but there is a fixed £99 callout fee payable by you in advance. Then you will be quoted for the work required, if the engineer can fix the issue with your boiler within 1 hour there is no further charge. If not, you will be quoted for the work required, parts, labour and VAT and you can decide if you wish to go ahead. If you do wish to have us carry out the repair, then the payment for the work is to be paid by you in advance. This only applies to boilers not under Guarantee with the Manufacturer or cover from elsewhere.

Section - Domestic Central Heating System Cover: In the event of an emergency causing a complete breakdown of your domestic central heating system, which results in the system becoming completely unusable, an engineer will visit your home and complete a temporary repair to limit or prevent damage or, solely at the claims administrator's discretion, replace the relevant part(s).

We undertake to obtain spare parts as quickly as is reasonably possible. If your domestic central heating system has failed completely and it is not possible for the engineer to re-instate your heating, then in the event that it takes more than 60 hours to obtain spare parts from the first point at which an engineer visits you and diagnoses the requirement, we will pay a fixed benefit of £40 towards the cost of providing alternative heating (for example, if you purchase an electric heater).

We do not cover:

- a) Non-emergency day to day maintenance work including, but not limited to, descaling of central heating pipes, adjustment to the timing and temperature controls of the domestic central heating system and venting (bleeding) of radiators.
- b) Any non-gas appliances, Elson tanks, separate gas heaters supplying hot water, LPG (Liquid Petroleum Gas) boilers and dual- purpose boilers such as AGA's and Rayburns.
- c) Repair or replacement of fan convector heaters or heated towel rails or underfloor heating.
- d) Corrosion or any work arising from hard water scale deposits.
- e) Removal of sludge or hard water scale from the domestic central heating system or radiators.
- f) Any gas fired appliance whose primary purpose is other than heating, for example a domestic cooker or lighting system.
- g) Solar powered panels or ground air and water source pumps.

Section - Electrical Emergency: In the event of an emergency arising from the sudden and unexpected breakdown or failure of the permanent domestic electrical wiring system and its components (fuse box, switches, sockets) supplying electrical power to your home, an engineer will visit your home and complete a temporary repair to limit or prevent damage or, solely at the claims administrator's discretion, replace the relevant part(s) and/or wiring.

If your home becomes uninhabitable for more than 48 hours because of an emergency covered by this section of the cover, we will pay up to £250 in total (including VAT) towards the cost of alternative accommodation. Cover is provided towards the cost of hotel room(s) and transport to the hotel only. We will not pay for any food or drink purchased, nor the cost of any parking charges incurred, nor the cost of any entertainment.

We do not cover:

- a) Domestic appliances or electrical items with a plug.
- b) Replacing light bulbs, fuses, and any other routine electrical maintenance tasks.
- c) External lighting and non-permanent outbuildings such as sheds and greenhouses.
- d) Where an appliance has caused a circuit to fail or trip.
- e) Swimming pools, fish tanks, ponds, burglar and smoke alarms, satellite/TV equipment, telephone equipment, doorbells, garage doors, shower units, portable and fixed heating systems, immersion heaters, power generating systems including solar panels and wind turbines, any 3 phase electrical systems or garden areas.
- f) Any garage or outbuilding connected to a separate electric meter to that of the home.

Section - Emergency Gas Supply Pipe Cover: In the event of a leak on your internal gas supply pipe, an engineer will visit your home and repair or replace the damaged section of the pipe.

Our assistance will only be provided once the National Gas Emergency Service have attended and isolated the leak. You must call them and arrange this to be carried out, they do this free of charge. Call: 0800 111 999

If your home becomes uninhabitable for more than 12 hours because of an emergency covered by this section of the cover, we will pay up to £250 in total (including VAT) towards the cost of alternative accommodation. Cover is provided towards the cost of hotel room(s) and transport to the hotel only. We will not pay for any food or drink purchased, nor the cost of any parking charges incurred, nor the cost of any entertainment.

We do not cover:

- a) Any gas boiler, fire, central heating, or hot water breakdown.
- b) Temporarily frozen pipes where permanent damage is not confirmed.
- c) Repair work to or the cost of replacing lead pipework.

- d) Gas supply pipes which are not installed correctly, or which do not confirm to any governing Gas Safe regulation or requirement.
- e) Any external gas supply pipe or any piping that is the responsibility of the National Grid, including any pipes outside the boundary of your home.

Section - Security, Roofing, Lost Keys and Pest Infestation Cover: In the event of an emergency relating to the security or roofing of your home, a pest infestation or loss of the keys to your home, we will provide the following assistance:

Security

If a security incident happens at your home, we will make sure your home is secure. For example, if your home is broken into, we will board up broken glazing and/or repair or replace broken locks for external windows and doors.

Roofing

If a roofing incident happens at your home, we will protect your home from further damage. For example, if roofing tiles are blown off during bad weather, we will use a tarpaulin to prevent further damage occurring.

Lost Keys

If the keys to the main house at your home are lost or stolen and there is no other set available to gain access, we will assist you to gain access to your home for example by replacing the locks and keys.

Pest Infestation

If you have a pest infestation inside your home, we will provide assistance to remove it. (Please note, “pests” are defined under this policy as either black or brown rats, field or house mice, and wasps’ and hornets’ nests. Infestation by any other animal or insect, including bees, is not covered under this policy.)

If your home becomes uninhabitable for more than 48 hours because of an emergency covered by this section of the cover, we will pay up to £250 in total (including VAT) towards the cost of alternative accommodation. Cover is provided towards the cost of hotel room(s) and transport to the hotel only. We will not pay for any food or drink purchased, nor the cost of any parking charges incurred, nor the cost of any entertainment.

We do not cover:

- a) Pest infestation relating to non-covered pests, including but not limited to, ants, fleas, bedbugs, spiders, flies, squirrels, and bees.
- b) Pest infestations outside the main house at your home. For example, in garages, other outbuildings or in the garden.
- c) Any damage caused by the engineer in gaining access to the home.
- d) Damage caused by pests to your home and its contents.
- e) For a home greater than two stories high which due to health and safety will require scaffold to access, we are unable to offer cover within the roof section.
- f) Loss of keys to the main house at your home if another set exists.
- g) Loss of keys for any building at your home which is not the main house, including any outbuilding, garage or shed.
- h) Internal doors and windows.
- i) Replacement or repair of electronic units powering garage doors.

General Exclusions

In addtiion to the following exclusions which apply to all sections of cover under this policy, there are exclusions which apply specifically to each individual cover section. These are listed within “We do not cover“ under each section of cover of this Policy Document.

We shall not be liable for costs arising from or in connection with:

- 1) Any incident within the initial exclusion period after the start date of your policy.
- 2) Circumstances known to you prior to the start date of your policy.
- 3) Claims arising whilst or immedaitely after the home has been left unoccupied for 60 or more consecutive days;
- 4) Any work carried out by you or any other person which was not authorised by the claims administrator in advance;
- 5) Claims arising from subsidence, heave or landslip;
- 6) Any defect, damage or breakdown caused by your malicious or deliberate action, negligence, mis-use or third-party interference;
- 7) Routine maintenance of the items covered by your policy at your home, or cleaning or servicing;
- 8) Any incident where on attendance by an engineer at your home it becomes clear that the event is not an emergency;
- 9) Any item or system that has not been regularly maintained and/or serviced in accordance with manufacturer’s instructions or recommendations.
- 10) Loss of or damage arising out of disconnection from or interruption to the public supply of gas or water or electricity to your home.
- 11) Any parts or item that may need to be replaced because of natural wear and tear and/or gradual deterioration.
- 12) Any repair that is, in the engineer’s opinion, impossible to undertake due to problems with the access needed to carry out the repair.
- 13) Any loss unless it is specifically stated as being covered by the policy.
- 14) Any losses caused by any delays in getting spare parts.
- 15) Replacement of bespoke or designer radiators or towel rails.
- 16) Instances where a repair or replacement is needed only because of changes in legislation or health and safety guidelines.
- 17) Homes situated outside the United Kingdom.
- 18) Flats or apartments rented and let properties, commercial and business premises, mobile homes, and bed-sits.
- 19) Claims directly or indirectly caused by, happening through, or in consequence of pollution or contamination of any kind whatsoever.
- 20) Any damage caused by the approved engineer in gaining access to:
- a) The home due to the failure of the locks.
- b) An appliance or any equipment from its operational position to affect an emergency repair.
- c) Drains or supply pipes laid under pathways, drives, patios, or decked areas.
- 21) Any system(s), equipment or appliances that have not been installed according to appropriate regulatory standards in place or the manufacturer’s instructions, or both, and that are subject to a manufacturer’s recall.
- 22) Any claim arising directly or indirectly from:

- a) War or acts of terrorism.
- b) You are engaging in active war.
- c) Nuclear risks.

General Conditions

These conditions apply to the whole policy. If you do not meet them, your claim may not be paid, or a claim payment could be reduced. In some circumstances your cover may be cancelled.

- You must take all reasonable precautions to prevent an emergency. You must ensure that the normal day-today maintenance of your home is undertaken and that the home is in good condition.
- You cannot transfer this policy to anyone else.
- Where applicable, you will need to source and pay for the alternative heating yourself and provide a purchase receipt to the claims administrator so that you can be reimbursed.
- Where applicable, the alternative accommodation benefit will only be provided to you and your immediate family who normally reside at your home. It is also offered on a pay/claim basis, which means that you must pay initially, and the claims administrator will send you a claim form to complete and return for reimbursement. Before arranging any accommodation,

authorisation must be obtained from the claim's administrator. We will only reimburse claims when the claims administrator is in receipt of a valid receipt.

Making a Claim

You must report any claim to the claim's administrator as soon as reasonably possible. The contact details are:

Eco Happy Ltd

C F C House, Unit 9, Woodseats Close, Sheffield, S8 0TB

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

The claims administrator will appoint an engineer to attend your home, provided that this is not prevented by adverse weather conditions, health and safety, industrial disputes (official or otherwise), failure of the public transport system (including the road and railway networks and repairs such networks) and any other circumstances preventing access to your home or otherwise making the provision of assistance impossible.

Covid Safety Rules: Our engineer will only enter the property if you comply with all government guidelines, and no-one in the property has any covid symptoms.

Claims Conditions

You must comply with the following conditions. If you fail to do so and this affects the ability of the claims administrator to fully assess your claim or keep our losses to a minimum, we may not your claim or any payment could be reduced.

- 1) 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. The policy does not provide cover for any repairs, damage or other loss resulting from gas leaks which occur outside the boundary of the home.
- 2) Before requesting assistance, you should check that the circumstances are covered by your policy. Remember this is not a maintenance policy and does not cover routine maintenance in your home.

- 3) Telephone the claims administrator as soon as you notice the emergency to provide details of the assistance required. All requests for assistance must be made through the claim's administrator. Do not make any arrangements yourself without prior authorisation from the claim's administrator. If you do, we will not reimburse any costs you may incur.

Calls may be recorded.

Other Cover

If, at the time of a valid claim under this policy, there is another cover policy in force which covers you for the same loss or expense, we may seek a recovery of some or all of our costs from the other company. You must give us any help or information we may need to assist us with our loss recoveries.

Transferring of Rights

We will be entitled, at our cost but in your name, to:

- Take legal proceedings for our own benefit in respect of the cost of any claim made under this policy, damages or otherwise, or
- Take over and conduct the defence or settlement of any claim.

We will have full discretion in the conduct of any proceedings and in the defence or settlement of any claim. You agree to give us all the relevant information, documents and assistance we require to enable any claim to be validated for us to achieve a settlement or pursue a recovery.

Fraudulent Claims or Misleading Information

We take a robust approach to fraud prevention in order to keep premium rates down so that you do not have to pay for other people's dishonesty. If any claim made by you or anyone acting on your behalf under this cover is fraudulent, deliberately exaggerated or intended to mislead, we may:

- Not pay your claim; and
- Recover (from you) any payments we have already made in respect of that claim; and
- Terminate your cover from the time of the fraudulent act; and
- Inform the police of the fraudulent act.

If your cover is terminated from the time of the fraudulent act, we will not pay any claim for any incident which happens after that time and may not return any of the cover premium(s) already paid.

Replacement of Parts or Components

We reserve the right to use replacement parts supplied from third parties in addition to those parts that may be sourced from the manufacturer or their approved suppliers. We are not responsible for any loss, damage or inconvenience resulting from a delay in obtaining or receiving delivery from the relevant supplier of any spares.

When replacement parts are received, we will contact you to arrange a suitable time slot for the engineer to attend. You should make sure that the engineer can get access to carry out the repair. If we cannot get a replacement part needed to carry out a repair our liability will be limited to a temporary repair to limit or prevent damage and to make your home safe.

Emergencies Not Covered Under This Policy

Should an emergency arise that is not included under your policy, the administrator can arrange for an engineer to attend your home but you will be responsible for all costs involved. The use of this service does not

constitute a claim under your policy.

Automatic Renewal of Your Policy

Your plan runs for 12 months and renews automatically every 12 months, so you stay covered without having to do anything.

We will contact you before your renewal date by email / text / telephone (up to 30 days before) to confirm your renewal, the new price and any changes to your cover. If you pay annually, the administrator will keep your payment details securely on file and may take your renewal payment up to seven (7) days before your renewal date. If you pay monthly, your payments simply continue.

Each renewal starts a new 12-month plan term and a new 14-day cooling off period, starting on your renewal date. If you do not want your plan to renew, you can tell us before your renewal date, or cancel within the 14-day cooling off period after it renews for a full refund of the renewal premium paid, unless you have made a claim or there has been an incident likely to result in a claim.

Cancellation of the Policy

Cancelling within the cooling off period

You have the right to cancel this policy within 14 days of the date you purchased the policy or when you received the policy documents if this is later. After each renewal, you also have 14 days from your renewal date to cancel. This is known as your cooling off period. You do not need to provide a reason for cancellation, and we will provide a full refund of any premium paid for that plan term, unless you have made a claim or there has been an incident likely to result in a claim.

Cancelling after the cooling off period

When you take out a plan, or your plan renews, you are agreeing to a 12-month plan term. If you do not cancel within the cooling off period, you can still cancel later, but you will need to pay the remaining monthly payments for the rest of that 12-month plan term. If you paid annually, no refund of premium will be provided. Your cover will continue until the end of the plan term you have paid for.

To cancel your cover please contact the administrator. You will need to supply all your policy details. These are found on your schedule; if you cannot find them, we can retrieve them for you after you pass basic security checks

Cancellation by Us

We may at any time cancel any cover policy by giving 30 days' notice in writing, where there is a valid reason for doing so. A cancellation letter will be sent to You at Your last known address. Valid reasons may include but are not limited to: -

- a) Non-payment of premium.
- b) Threatening and abusive behaviour.
- c) Failure to provide documents.
- d) Non-compliance with policy terms and conditions.

If we cancel your policy, we will provide a refund of your

premiums less a charge for the cover already provided, unless the reason for cancellation relates to Fraud. We will take £35 plus VAT as administration from the refund.

We may cancel your policy due to your non-payment of

premium if you use threatening or abusive behaviour or language or if we have reasonable suspicion of fraud. This is not an exhaustive list.

Customer Service/Complaints

It is the intention to give You the best possible service but if

you do have any questions or concerns about this cover or the handling of a claim You should follow the Complaints Procedure: -

SALE OF THE POLICY

Eco Happy Ltd

C F C House, Unit 9, Woodseats Close, Sheffield, S8 0TB

CLAIMS

The above complaints procedure is in addition to your statutory

rights as a consumer. For further information about your statutory rights contact your local Citizens Advice Bureau.

If you have purchased the cover policy online, you may also

raise your complaint via the EU Online Dispute Resolution Personal Information For information about how Eco Happy Ltd uses your personal information please see our full privacy notice, which is available

> on request — text **07426 975391** (Cover, servicing and tickets) or email **contact@ecohappy.co.uk**