

# EDF ENERGY HEATING BREAKDOWN INSURANCE

## Insurance Product Information Document

**Company:** Great Lakes Insurance SE, UK Branch is authorised by Bundesantalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority

**Product:** Heating Protect

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and schedule. It is important that you read all these documents carefully.

### What is this type of insurance?

This is a heating insurance which covers the main home (the house, bungalow, self-contained flat or maisonette that you own and live in) if your central heating breaks down. This insurance also includes an annual inspection of your boiler.



### What is insured?

#### Boiler & System

Necessary repair or replacement of:

- ✓ Standard parts fitted inside Your Boiler casing, controls, programmers and thermostats, standard radiators less than 1.5m in length, selector and radiator valves, a single water circulating pump and easily accessible, above ground pipe work
- ✓ A single standard hot water cylinder less than 90cm by 45cm (36 inches by 18 inches)

#### Optional Covers

##### Plumbing

Emergencies or breakdowns in Your Home caused by:

- Broken, blocked or leaking internal drains, or underground drains and sewers becoming totally blocked or damaged
- Water pipes bursting or suddenly leaking
- Your only toilet not working because of accidental damage or mechanical failure

##### Wiring

Emergencies or breakdowns in Your Home caused by:

- The permanently installed electrical wiring inside Your Home failing
- Failure of Your wall sockets, switches, fuse boxes, light fixtures, circuit breakers and transformers

##### Home Emergencies

Emergencies in your home caused by:

- You being locked out if Your only available key has been stolen, lost or damaged or the lock to Your main entry and exit door is not working
- The outside of Your Home becoming insecure because of a break-in or vandalism
- Roof tiles that are missing or need replacing



### What is not insured?

- ✗ The excess shown in your certificate
- ✗ Any Boiler, controls or system that fails the initial inspection
- ✗ Any insulation jacket or immersion heater
- ✗ Clearing air locks, unblocking pipes, correcting poor circulation or balancing radiators
- ✗ Fuel lines to the boiler, this includes gas leaks between the gas meter and boiler
- ✗ Repair or replacement of designer or cast iron radiators, non-standard radiators, towel rails or radiators longer than 1.5 metres (5 feet)
- ✗ An emergency, breakdown or failure which happens within 14 days of You taking out this insurance for the first time
- ✗ Routine or regular maintenance that You are responsible for (such as venting radiators, turning the boiler off, lighting pilot switches, replacing light bulbs or fuses)
- ✗ Damage caused to Your Home or contents (such as redecorating or restoring Your Home to its original condition, replacing ceilings, flooring, plaster, tiles or carpets, or replacing any toilets, washbasins or other sanitary ware)
- ✗ Any claim if Your Home has been left unoccupied for 90 days or more at one time
- ✗ Any cover under the Plumbing, Wiring or Home Emergency sections unless You have selected this as an optional cover
- ✗ Claims connected with CCTV, fire or security systems, cesspits, septic tanks, swimming pools, ponds or fountains
- ✗ Any work to repair damage caused by rust, sludge, hard water scale, corrosive water, dripping taps, or similar events caused by normal wear and tear
- ✗ Repair of Your Boiler if this will cost more than replacing it with a new one (We will instead pay the amount shown in your policy towards the cost of a new Boiler)
- ✗ Repairing groundwork if We need to dig a hole to carry out a repair (We will fill the hole and leave the ground level, but won't replace the original surface, fittings or materials, etc)
- ✗ The cost of and/or repair caused by rust, scale, hard water scale, corrosive water, water with a high chemical content if we have told you on a previous visit that permanent repairs, improvements or a PowerFlush (or similar cleaning procedure) is needed.



## Are there any restrictions on cover?

- ! Any boiler which was 11 or more years old when you first took out this policy, or with an output of more than 70 kilowatts per hour
- ! You must be the homeowner and live in the property as your main home
- ! Your property must be a house, bungalow, self-contained flat or maisonette



## Where am I covered?

- ✓ Your home must be situated within the mainland of England, Scotland, Wales and Northern Ireland, plus the Isle of Wight, the Isle of Man and the Channel Islands



## What are my obligations?

- If you need to claim, you must call us as soon as possible so that we can arrange for an approved contractor to assess the situation and deal with the breakdown or emergency
- You must make sure that an adult is at the property
- You must protect your home, keeping it in good condition and regularly carry out routine maintenance



## When and how do I pay?

You must pay for this insurance when you take it out for the first time and at each renewal of your policy. You can either pay annually by debit/credit card or by monthly direct debit

You will not be covered for any claim if you have not paid the premium due



## When does the cover start and end?

**In the first period of insurance**

Cover will start 14 days after you take out this insurance for the first time and it will end 12 months after you took out the insurance

**At each subsequent renewal**

As long as we both agree to you renewing your policy and you have paid the premium, cover will continue for a further 12 month period

The actual start and end dates are shown on your Insurance Certificate that is issued with your policy wording



## How do I cancel the contract?

You can cancel your insurance policy at any time by calling us during normal working hours on 01444 442879, or by emailing [edfenergy@intana-assist.com](mailto:edfenergy@intana-assist.com)

You must tell us whether you want your policy cancelled immediately, or from a future date and you must also tell us your name, address and policy number

If you cancel your policy of insurance within 14 days from either the date of issue or receipt of your policy terms and conditions, we will refund to you any premium you have paid and we will recover from you any payments we have made

You will not receive any refund of premium if you have made a claim or intend to claim during the current period of insurance