HomeServe®

Ms ANTONELLA Santini
Flat 2 177 Sutherland Avenue
London
W9 1ET

Your current policy details:
Policy number: 591713640
Excess amount: £60.00 per claim

04/02/2026

Renew today to keep Flat 2 177 Sutherland Avenue covered for another 12 months

Hi Ms Santini,

Firstly, we'd like to thank you for letting us look after your home this year. We love giving you the peace of mind that if something goes wrong at Flat 2 177 Sutherland Avenue, we could take away the stress of costly repairs.

Secondly, on 10/03/2026 your Heating, Plumbing and Electrics policy which is currently paid for by Mr Isaac Heinrich is coming to an end, which means it's time to get in touch with us to make sure your home is protected for another year.

Here's a reminder of the benefits of renewing your cover.

Why stay covered with HomeServe?

- ✓ Access to our network of Home Experts
- ✓ Our UK helpline is available 24 hours a day, 365 days a year
- ✓ **NEW!** This policy now covers even more, so bath and shower sealants, your heating system filters, smart thermostats and wired smoke alarms will be protected too. Plus, we've doubled your claims limit from £4,000 to £8,000 per claim

Full details of your Heating, Plumbing and Electrics policy are overleaf.

What should I do next?

At the moment, **your cover isn't set to automatically renew**. To make sure we can be there for you if something goes wrong, **visit homeserve.co.uk/renew, or give us a call on 0330 0247 999*. Please see 'Important Information' for more details.**

Want peace of mind your home is always protected? Get continued cover with auto renewal. You're in control - you can opt in and out at any time.

Don't forget to review your cover to make sure it's still right for you. We offer a range of other options, if you're looking for something that suits you better - just give us a call on 0330 0247 999* and we'll be happy to help.

Thank you, and we look forward to taking care of your home for another year.

Nick Kasmir

Nick Kasmir UK CEO, HomeServe

Your **Heating, Plumbing and Electrics policy** ends on **10/03/2026**

It's time to renew!

Your price this year:
> **£52.05** a month
(£624.60 for the year)*1

Last year's price:
> **£17.00** a month
(£204.00 for last year)*1

We recommend you review your cover. You may be able to get the insurance cover you want at a better price if you shop around. Whilst price is important when comparing cover, you should also ensure that the level of cover meets your needs and is comparable with your current cover.

It's easy to renew your cover, simply head to **homeserve.co.uk/renew** or call us on **0330 0247 999***

*1 Premiums include Insurance Premium Tax at the relevant rate and are subject to factors such as inflation and tax rate changes.

Here's a quick reminder of what your Heating, Plumbing and Electrics cover includes:

Cover for:

- ✓ Leaking pipes within your home, blocked drains and leaks or blockages to your water supply pipe
- ✓ Dripping or seized taps
- ✓ Faulty wiring, fuseboxes and faults with electric showers, power sockets and light switches
- ✓ A boiler breakdown that leaves you without heating or hot water
- ✓ A leak or breakdown within your central heating system

Main exclusions:

- The gas pipe leading into your meter
- Guttering
- Soakaways
- Shared drains or drains and pipes you're not responsible for
- Mixer and digital showers
- Household appliances
- Installation costs for boilers aged 7 years or over

We've improved your cover

Your policy now gives you even more protection for your home. You can read all about this in the Change of terms and Terms and Conditions documents enclosed.

Your Policy Schedule

Please check that the details we have for you are still correct:

Policy name:	Heating, Plumbing and Electrics
Policy premium:	£52.05 per month
This is made up of:	The cost of your insurance cover £504.60*[1]
Plus:	Gas Boiler Service £120.00
Policy number:	591713640
Policy holder(s):	Ms ANTONELLA Santini
Covered address:	177, Sutherland Avenue, London, W9 1ET
Excess:	£60.00 per claim

Renewing your cover is as easy as...

1. Check the cover and service we offer are still right for you
2. To renew this cover, or talk to us about other options that might suit you better, **call our friendly, UK based team on 0330 0247 999*.**
3. Relax knowing our approved experts will be there when you need them.

* For claims, lines are open 24 hours a day, 7 days a week. For enquiries, lines are open on weekdays from 8am to 8pm, Saturdays from 8am to 4pm and Sundays 10am to 4pm. Calls will cost you no more than the rate of a standard call and charges may vary depending on your network provider. Calls are recorded for quality control and training purposes.

This information can be provided in large print, in Braille or as an audio version.

Important Information

We've answered the most frequently asked questions here, however please don't forget to check your main inclusions and exclusions for more information.
Please refer to the Terms & Conditions for full details.

Demands and Needs
This product meets the needs of homeowners requiring assistance in the event of a problem at their property with boiler, heating system, plumbing, drainage and electrics.

Whose products does HomeServe offer?
HomeServe is an insurance intermediary and offers products from the following insurers: Aviva Insurance Limited for Home Emergency and Appliance Insurance, Fortegra Europe Insurance Company SE for Appliance Insurance, and Great American International Insurance (UK) Limited for Home Accident Insurance.

Which service will HomeServe provide you with?
You will not receive advice or a recommendation from us. We have provided you with product information enabling you to make your choice about how to proceed.

What's HomeServe's relationship with the Insurer?
The insurer of this policy is Aviva Insurance Limited. When we arrange and administer the policy we act on their behalf and the insurer pays us a percentage commission from the total premium. The insurer may also pay us a share of profits.

Who regulates HomeServe?
HomeServe Membership Limited, Cable Drive, Walsall WS2 7BN is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 312518. Our permitted business is arranging general insurance products. You can check this on the Financial Services Register by visiting the FCA's website: www.fca.org.uk/register.

What do I need to know about auto renewal?
1. Each year we'll send you a reminder around 4 weeks before your renewal date with your new price, so you can check the cover is still right for you.
2. At the moment your policy isn't set to automatically renew, so you'll need to contact us to make sure we can continue to be there for you if something goes wrong.
3. Want peace of mind your home is always protected? Get continued cover with auto renewal. You're in control - you can opt in and out at any time. Just give us a call on 0330 0247 999*, visit homeserve.co.uk/Customer, message us at homeserve.co.uk/contact, or write to us at: Customer Enquiries, HomeServe Membership Ltd, Freepost RLYC-LXAL-GEEH, Walsall, West Midlands, WS2 7BN.
4. Unfortunately, if you pay by cheque, we won't be able to automatically renew your cover.

How do I cancel my policy?
You can have cover for as long as you need it. If you decide it's no longer right for you, or want to cancel for another reason, you can do so at any time.

All you need to do is get in touch with us by:
- Calling us on 0330 0247 999*
- Messaging us at: homeserve.co.uk/contact
- Writing to us at Freepost RLYC-LXAL-GEEH, Customer Admin Department, HomeServe, Cable Drive, Walsall WS2 7BN.

Don't forget to include your policy number.
For more details, please see your Terms & Conditions.

What to do if you have a complaint?
If you wish to register a complaint, you can call us on 0330 0247 999* or write to us at Freepost RLYC-LXAL-GEEH, Customer Relations Department, HomeServe, Cable Drive, Walsall WS2 7BN. Remember to include your policy number.

Is HomeServe covered by the Financial Services Compensation Scheme (FSCS)?
HomeServe is covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. Further information about compensation scheme arrangements is available from the FSCS.

Paying your excess
When making a claim, you'll need to pay your excess up front. Just follow these simple steps.
1. Call 0330 0247 999* to make your claim.
2. The excess payment will be taken from a credit or debit card. The card details will need to be entered using your telephone keypad. We accept Mastercard, Visa or Visa Debit.
3. We'll take the excess payment and book an engineer.

You will need to pay your excess every time you claim for a new problem. Problems that are not related will require a separate excess payment. Where physical investigation work is undertaken and the problem is not resolved, the excess payment will NOT be refunded.

How do I change my policy address?
If you need to amend your policy address details you can do so via My HomeServe. To log in or to set up an account, visit homeserve.co.uk/customer. Alternatively you can call Customer Services on 0330 0247 999*.

What service does my local water company provide?
Where you are responsible for repairs to the external underground water supply pipe, your local water company may provide a one-off repair service. Please contact them directly via their website for further details, so you can decide whether you need this product.

What do I do if I think there is a gas leak?
If you suffer a gas leak, you should first call the National Gas Emergency Service immediately on 0800 111 999.

Home Emergency Cover
Insurance Product Information Document

Company:
Aviva Insurance Limited

Product:
Heating, Plumbing and Electrics

Registered in Scotland No. 2116. Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

This document does not contain the full terms of your cover; please see your schedule and Terms & Conditions for a full description.

What is this type of insurance?

This product provides assistance in the event of certain boiler, heating system, plumbing, drainage and electric problems at the property. Cover is arranged and administered by HomeServe on our behalf. You should review the cover each year to ensure it meets your needs.

What is insured?

Boiler
- ✓ No heating or hot water due to a boiler breakdown
- ✓ Repairing the boiler controls and components
- ✓ Replacement of your boiler where it is Beyond Repair

Heating System
- ✓ Repairing a leak within your central heating system
- ✓ A leaking gas supply pipe

Plumbing and Drainage
- ✓ Leaking pipes within your home
- ✓ Blocked drains
- ✓ Blockages to sinks and toilets
- ✓ Leaks or blockages to your water supply pipe
- ✓ Dripping or seized taps

Electrics
- ✓ Failed wiring
- ✓ A breakdown of the fuse box
- ✓ Broken light switches
- ✓ Faults on the electric shower unit

Boiler Service

Beyond Repair

In the first year of purchasing Boiler cover, or if you move address, after 6 months of cover:
- ✓ If the boiler is under 7 years old, we will arrange a replacement and installation of a new boiler
- ✓ If the boiler is aged 7 years or over, we will arrange a replacement, but you will be required to pay for the installation costs (including parts, labour and VAT)

What is not insured?

- ✗ The gas pipe leading into your meter
- ✗ Guttering
- ✗ Soakaways
- ✗ Shared drains or drains and pipes you're not responsible for
- ✗ Mixer and digital showers
- ✗ Household appliances
- ✗ Installation costs for boilers aged 7 years or over

Are there any restrictions on cover?

When can I claim?
- ! There is a 28 day exclusion period. You can only make a claim for problems that start more than 28 days after the policy begins.

Claims Limit
- ! There is no limit to the number of claims
- ! For the Boiler, there is no limit to the amount we will pay per claim providing the boiler is not beyond repair
- ! For all other claims, the limit is up to £8,000 per claim

Eligibility
- ! This policy covers homeowners. Houses/bungalows, mobile/park homes, let or sub-let properties, dedicated business premises and council/housing association properties are not covered
- ! The boiler must be powered by natural gas and provide heating through a central heating system. LPG, oil, electric and solid fuel boilers are not covered
- ! The boiler(s) at your property must have a total input of less than 70kW
- ! Back boilers, warm air heating systems, range cookers, Potterton Powermax or Range Powermax boiler models, or boilers with integrated water storage are not covered
- ! Our engineers are unable to repair or service boilers that are installed in an unsafe position for them to work on or where there are more than two boilers in the same location

Where am I covered?

✓ The insured property in the United Kingdom (excluding Isle of Man and Channel Islands).

What are my obligations?

- You are responsible for providing HomeServe with complete and accurate information when taking out, renewing or amending a policy.
- You should ensure your contact details are kept up to date and inform HomeServe of any changes in your circumstances e.g. change of address, change to payment details, cover no longer being needed, etc.
- You must pay your premiums on time.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy - failure to do so could affect your cover.

How do I make a claim?
Call us on 0330 0247 999. Lines are open 24 hours a day , 365 days a year or visit homeserve.co.uk/makeaclaim.
Claims must be reported by you or a person calling on your behalf. Please call us as soon as you need to make a claim.

If you suffer a gas leak, you should first call the National Gas Emergency Service immediately on 0800 111 999.

Excess Amount Payable

- Every time you claim for a new problem you will need to pay a £60 excess
- Problems that are not related will require a separate excess payment
- Where physical investigation work is undertaken and the problem is not resolved, the excess payment will NOT be refunded
- The excess payment will be taken from a credit or debit card. The card details will need to be entered using your telephone keypad

Boiler Service
Boiler Services are not regulated by the Financial Conduct Authority. The cost of the Boiler Service is the same whether it is included in this policy or held as a standalone plan which we also sell. HomeServe will make reasonable efforts to arrange the Boiler Service. You will not be eligible for a refund if HomeServe are unable to contact you. However, you can contact them to arrange the Boiler Service within the remaining period of cover.

When and how do I pay?

You can pay monthly or quarterly over a 12 month period by Direct Debit unless a separate method has been agreed with you.

When does the cover start and end?

This cover will start from the date your application is processed and run for 12 months. Your cover dates are shown on your Policy Schedule.

How do I cancel the contract?

If this cover no longer meets your needs and you'd like to cancel, give us a call on 0330 0247 999.

There is a cancellation period which begins from the start of your policy and is shown on your Policy Schedule ("the Cancellation Period") If you cancel in the Cancellation Period and have not made a claim you will receive a full refund. If you have made a claim, you will receive a refund less an amount for the number of days which you have been on cover.

If you cancel after the Cancellation Period and have not made a claim you will receive a refund less an amount for the number of days you have been on cover. If you have made a claim you will be required to pay any remaining payments due for the term of the policy.

HomeServe

Changes to the Terms and Conditions
Heating, Plumbing and Electrics

To highlight any differences to any previous terms and conditions issued for this Policy, set out below is a list of the recent changes. The updated terms apply to any Policy issued or renewed after the date indicated below. Please read this information carefully together with your Policy documents and keep for your future reference. If you have any questions, please call Homeserve on **0330 0247 999*.**

Effective date of change	Description of the change
Definitions Changes effective from renewals after 04/08/2025	✓ The definition for Beyond Repair has been updated to make it clear how we assess the value of an appliance.
Definitions Changes effective from renewals after 08/12/2025	✓ The definition of Gas Supply Pipe has been updated as Gas Supply Pipes made of steel are now covered. ✓ The Maintenance Work definition has been updated to remove the 28 day requirement to complete Repair(s).
Insurance Cover - Policy Coverage Changes effective from renewals after 04/08/2025	**Claims Limit** ✓ Your claims limit has increased from £4,000 per claim to £8,000 per claim. **Boiler** ✓ Boiler cover has been enhanced to include smart thermostats and the exclusion relating to smart controls/timers has been updated to reflect this change. ✓ The installation costs of a boiler has been updated to show the starting price. **Heating System** ✓ Heating System cover has been enhanced and now includes cover for leak or breakdown from a heating system filter. ✓ Smart thermostats are also included within Heating System cover and the exclusion relating to smart controls/timers has been updated to reflect this change.

Continued overleaf...

*For claims, lines are open 24 hours a day, 7 days a week. For enquiries, lines are open on weekdays from 8am to 8pm, Saturdays from 8am to 4pm and Sundays 10am to 4pm. Calls will cost you no more than the rate of a standard call and charges may vary depending on your network provider. Calls are recorded for quality control and training purposes.

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Effective date of change	Description of the change
	Plumbing and Drainage ✓ Plumbing cover has been enhanced and now includes cover for a leaking heating system filter and cover for leaks due to faulty sealant around baths, sinks or showers. **Electrics** ✓ Electrics cover has been enhanced to include cover for wired smoke alarms. ✓ A new exclusion has been added to make it clear that back up batteries or smoke alarms past their expiry date are not covered under the new enhancement.
Insurance Cover - Policy Coverage Changes effective from renewals after 08/12/2025	**Boiler** ✓ Exclusion for Maintenance Work has been removed as this is no longer a requirement of the Policy. ✓ A new exclusion has been added to show Gas Supply Pipes over 35mm in diameter are not covered. **Heating System** ✓ Exclusion for Maintenance Work has been removed as this is no longer a requirement of the Policy. ✓ A new exclusion has been added to show Gas Supply Pipes over 35mm in diameter are not covered.
General Exclusions Changes effective from renewals after 04/08/2025	✓ A new exclusion added to make it clear Heat Interface Units (HIU) are excluded from cover.
General Conditions Changes effective from renewals after 04/08/2025	**Changing your Boiler** ✓ A new section has been added to make it clear that if you change your Boiler during your Policy period, you will need to contact us so we can reassess your eligibility.
General Conditions Changes effective from renewals after 08/12/2025	**Boiler and Heating System Condition** ✓ A new section has been added to make it clear that issues which existed before your cover started, occurred during an Exclusion Period, or any required Maintenance Work identified during a claim are not covered by this Policy. **Changing your Boiler** ✓ This section has been updated to reflect the removal of the Boiler Health Check requirement. Please refer to the Eligibility section of the Terms and Conditions to ensure you remain eligible for the Policy.

Continued overleaf...

Effective date of change	Description of the change
	Changing your Address ✓ This section has been updated to reflect the removal of the Boiler Health Check requirement. Please refer to the Eligibility section of the Terms and Conditions to ensure you remain eligible for the Policy.
Cancellation and Complaints Changes effective from renewals after 08/12/2025	✓ A new term has been added to show the options if your Property is ineligible for cover.
Contract Terms Changes effective from renewals after 04/08/2025	✓ 'Our Privacy Notice' has been updated to 'How we use your information'. Your rights remain unchanged.

Terms & Conditions

Heating, Plumbing and Electrics

This document explains what is and isn't covered under the Policy, what to do if you need to make a Claim, your cancellation rights and how to make a complaint if you're not happy. This document also contains some important information you need to know about your insurance contract between you and the Underwriter.

It's important that you read all the Policy documentation carefully.

What's in this document?

Definitions

Some of the words and phrases used in this document have a particular meaning. The definitions below explain what these words mean. All definitions will be capitalised where used in the document.

By 'we', 'us', or 'our', we mean HomeServe on behalf of the Underwriter, in the arrangement and administration of this Policy, its authorised agents and engineers, unless otherwise stated.

By 'you' or 'your', we mean the person(s) who has the benefit of this Policy.

Beyond Repair: When making a Claim, the parts required are not available within 28 days, are no longer manufactured or the retail cost of the parts needed to Repair the appliance exceeds 85% of the retail cost of a new appliance. Parts are sourced through our suppliers. A similar appliance will be used to assess the appliance value.

Boiler: This is the appliance that supplies hot water and heating to water based radiators, including all manufacturer-fitted components within it. The Boiler(s) must have a total power input of less than 70kw and must be fuelled by natural gas.

Breakdown: A sudden and unforeseen mechanical or electrical problem, which causes the item, component or system to stop working.

Cancellation Period: The number of days (including your statutory 14 days "cooling off" period), after the Policy start date, during which you can cancel the Policy and receive a refund. This is shown on the Policy Schedule.

Claim: A request made by you for us to resolve a problem under this Policy. A Claim is considered complete where the resolution is in-line with the terms of Policy and also where the problem may not be resolved by our engineer but they have carried out an Investigation.

Electric(s): The permanent 240-volt electrical supply system within the Property (and non-domestic detached outbuildings, garages, sheds, greenhouses and non-permanent structures), beyond (but not including) the electricity company's supply meter and supplying electrical power including sockets, switches, lights and fuse boxes.

Exclusion Period: The initial period at the start of the Policy or when cover is changed, during which any problems that occur may not be covered. The date from which problems are covered is shown on the Policy Schedule.

Gas Supply Pipe: The pipe that connects your natural gas meter to your gas Boiler and other gas appliances you have at your Property, including the gas cooker connection hose (pipes up to and including 35mm in diameter.

Heating System: The water based system that includes radiators, radiator valves, radiator pipes, header and expansion tanks, hot water cylinders (vented and unvented), immersion heaters and external components associated with a Boiler but which are not physically part of it including the pump, motorised valves, zone valves, thermostat, timer, temperature controls and the secondary flue.

HomeServe: HomeServe is a trading name of Homeserve Membership Limited, Cable Drive, Walsall WS2 7BN and is registered in England and Wales under company number 02770612. Homeserve Membership Limited is authorised and regulated by the Financial Conduct Authority for general insurance, under firm reference number 312518, VAT registration number GB 559669669. The registration details can be checked on the United Kingdom's Financial Conduct Authority's Financial Services Register. Details about the extent of the regulation by the Financial Conduct Authority are available on request.

Maintenance Work: Where our engineer, during a Claim identifies that your Property requires a Repair that is not covered but is needed to prevent a future Breakdown. This is applicable only to Boiler and Heating System cover.

Investigation: Physical work is undertaken to understand the problem but it cannot be resolved under the Policy (for example; electrical testing, inspection of drains, diagnosing a Boiler or system that requires replacement or Maintenance Work).

Non-insured Service(s): Any service or feature provided to you that is not part of the regulated insurance Policy, for example, a Boiler Service.

Plumbing and Drainage: The water pipes, taps, stop taps, cold water tanks, drainage and waste pipes within your Property, including the water supply pipe, which connects your Property to the mains water supply (pipes and drains you are legally responsible for).

Policy: A contract of insurance formed by these Terms and Conditions and the Policy Schedule.

Policy Schedule: The document provided to you, which summarises specific details about this Policy such as the cover and features you have purchased, the Policy excess amount, the covered address, the Policy start and end dates and from when a Claim can be made.

Premium: The total amount you pay, consisting of a sum for the insurance and any amount you pay for any Non-insured Service(s). The total includes all applicable tax and administration fees.

Property: The private residence, garage and domestic outbuildings within the Property boundary, which you are solely responsible for, at the address shown on the Policy Schedule. Unless stated otherwise under 'What is Covered' through these terms, the insurance cover excludes sheds, greenhouses and non-permanent structures. Where the Property covered is a flat, the Property excludes the communal or service duct areas.

Reinstatement: Repairs to put right any damage we have made to an area during a repair (such as a section of lawn, tarmac, paving, concrete, soil, internal flooring and internal plasterwork). An exact match is not guaranteed. Reinstatement may not be immediate to allow ground to settle. If we are unable to complete Reinstatement we will offer you reasonable costs, to employ your own contractor to complete the work, payable upon receipt of an itemised invoice. Reinstatement is within the remainder of any unused Claims limit. Reinstatement does not include restoring fixtures and fittings or decorative surface finishes to their original standards, such as; paint, wallpaper, tiling, wooden/ laminate flooring, vinyl, carpets etc.

Repair(s)/Repaired: Fixing /to fix a problem following a fault or Breakdown to make it work correctly. If a replacement part is needed in order to complete a repair, a suitable alternative will be supplied, unless that part or its replacement is excluded within the insurance cover section.

Underwriter: The company providing the insurance cover on this Policy. Aviva Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Aviva Insurance Limited is registered in Scotland, company no. 2116 and the registered address is Pitheavlis, Perth, PH2 0NH. The regulatory status of Aviva Insurance Limited and HomeServe can be checked by visiting the Financial Conduct Authority's website www.fca.org.uk/register.

Making a Claim

If there's a problem at your Property, and you need to make a Claim, please contact us as soon as possible.

You can Claim by telephone or if the Policy allows through your online account. The telephone number to Claim can be found on the Policy Schedule within the Policy documentation. Claims can be made by you or a person acting on your behalf. We won't be able to cover the cost of any work carried out by people not authorised by us.

We will ask a series of questions to help establish whether your problem is covered by the Policy. We may also offer to help you resolve minor problems yourself. If this isn't possible, a Claim will be registered and we will book one of our engineers to come and assess the problem, in line with the Policy Terms & Conditions.

You cannot make a Claim under the Policy for any problem occurring, prior to the Policy start date or during any relevant Exclusion Period as set out within the Policy Schedule.

Excess payments

If your Claim requires a Policy 'excess' to be paid, this will be detailed on the Policy Schedule. This will need to be paid every time you Claim for a new problem. Payment will be taken before we send an engineer. We can only accept payment using; MasterCard, Visa or Visa Debit payment cards. The card holder needs to be present to authorise the card payment for an excess to be paid. The Policy then covers the remaining cost of the Claim up to the Claims limit.

If the Claim is cancelled before our engineer arrives, or if they don't start any work due to the problem not being covered, your excess payment(s) will be refunded and the Claim will be cancelled. However, if an Investigation is carried out and we find the problem is not covered by the Policy, your excess payment will not be refunded. Where you or our engineer identify additional work that is not linked to the original problem claimed for, you will need to raise an additional Claim and pay another excess.

Insurance Cover

Claims Limit

For all sections of insurance cover listed below the maximum that the Underwriter will pay for each Claim.

- Up to £8,000 in value per Claim (or up to, where specified, an item that is covered becomes Beyond Repair)
- The Claims limit includes the cost of labour, materials and VAT, as applicable
- An unlimited number of Claims can be made

Live in a flat?

If your property is a flat, problems you don't have sole responsibility for and/or those within internal communal areas are not covered.

Boiler

What is Covered

Within the Boiler at your Property, Repairs to resolve:

✓ No heating or hot water due to a Breakdown of;

- Your Boiler
- The Boiler controls within the Heating System that are required to make the Boiler work; including the pump, timer, programmer, temperature controls, thermostat(s), motorised valves and secondary flue
- The Gas Supply Pipe (including Reinstatement of the area damaged by us)

✓ A replacement Boiler, if due to a Breakdown the Boiler is Beyond Repair (with the following conditions)

- The Boiler will not be replaced if the problem occurred within six months of first purchasing the cover or moving to the address
- If the Boiler is less than seven years old the replacement includes the cost of its installation. Where the Boiler is aged seven years or over, you are required to pay the cost of its installation. As an example, installation costs (parts labour and VAT included) can start from £1,239 but may cost more, if your installation needs scaffolding, asbestos removal, system cleaning or improvements required by

regulation.
- The Boiler we choose will provide a suitable level of heating and hot water for the Property
- The Boiler replacement must be made by a HomeServe appointed installer. There is no cash payment alternative to the replacement Boiler
- Any upgrades, changes or Repairs to correct a previous incorrect installation, need to be paid for by you
- When determining the age of the Boiler the manufacturer's GC number will be used unless evidence is provided that its installation was later and within 12 months of its manufacture
- Following the Boiler being Beyond Repair, the cover for the Boiler will be suspended from the Policy and the Premium adjusted, or the Policy will be cancelled where this is more appropriate. This will be confirmed to you in writing at the time. Where the Policy continues, at the next renewal your offer will not include Boiler cover and may have a different level of excess.

What isn't Covered

✗ Boiler makes and models that do not meet the eligibility criteria as advised when the Policy is first started

✗ Repairing or replacing Heating System, such as; radiators, water tanks, cylinders, underfloor heating (and its pumps and controls), other than the external Boiler controls listed under what is covered

✗ Elson tanks, dual-purpose Boilers (e.g. that provide both heat and power or heat and cooking facilities); thermal storage units inside or outside of the Boiler and their controls

✗ Removing or cleaning sludge, scale, rust or any other chemicals from the Heating System water

✗ Any other gas appliance (with the exception of gas fires forming part of a back Boiler)

✗ Repairs to Gas Supply Pipes which are over 35mm in diameter

✗ Any part of the Boiler which is not possible for the engineer to work on safely or it is impossible, or Impractical, to access the Boiler due to its position

✗ Frozen pipes which have not resulted in a leak or permanent blockage

✗ Adjustment of timing and temperature controls

✗ Repairing (or a similarly functioning replacement) of internet connected control valves

✗ A boiler that is used for heating swimming pools

Heating System

What is Covered

Within the Heating System at your Property, Repairs to resolve:

✓ A leak from or no heating or no hot water due to a Breakdown of

- Hot water cylinder and associated components
- Immersion heaters
- Heating System components related to the Boiler (but are not a physical part of it) such as, the pump, motorised valves, zone valves, thermostat, timer, temperature controls and the secondary flue
- Radiators
- Radiator pipes and valves
- Water header and expansion tanks
- The Gas Supply Pipe (including Reinstatement of the area damaged by us)
- A Heating System filter

What isn't Covered

✗ A Breakdown of the Boiler and its internal controls or the components within it

✗ Elson tanks, thermal storage units and their controls

✗ Removing or cleaning sludge, scale, rust or any other chemicals from the Heating System water

✗ Warm air Heating Systems, under floor heating (and its pumps and controls), fan convector heating, electrical heated towel rails, electric heating systems, solid fuel heating systems, combined heat and power systems

- ✗ Repairs to Gas Supply Pipes which are over 35mm in diameter
- ✗ Any part of the Heating System which is not possible for the engineer to work on safely or it is impossible, or impractical, to access
- ✗ Frozen pipes within the Heating System which has not resulted in a leak or permanent blockage
- ✗ Repairing (or a like for like replacement) of a curved design radiator or any other radiator that is not a white flat panel design
- ✗ Repairing (or a similarly functioning replacement) of internet connected control valves
- ✗ Venting/ bleeding of radiators

Plumbing and Drainage

What is Covered

Within the Plumbing and Drainage system at your Property, Repairs to resolve:

- ✓ A leak or blockage within the water supply pipe, which connects your Property to the mains water including where it runs outside of the Property boundary. A water supply pipe Repair includes Reinstatement of the area excavated by us.
- ✓ A leak from
  - Hot and cold water pipes
  - Washing machine or dishwasher inlet pipes
  - Toilet overflows
  - Cold water tanks and their overflows
  - Isolation valves and radiator valves
  - A radiator or hot water cylinder (drain and isolate only)
  - Faulty sealant around baths, sinks and showers
  - A Heating System filter
- ✓ A blocked or leaking drain or waste pipe (to restore flow and Repair if leaking or collapsed)
- ✓ A blocked toilet (to restore flow, but not to replace)
- ✓ Dripping or seized taps
- ✓ Toilet flush mechanism
- ✓ A noisy pipe (to quieten only where accessible)

What isn't Covered

- ✗ Frozen pipes which have not resulted in a leak or permanent blockage
- ✗ Replacement of toilets, sinks and other sanitary ware
- ✗ Repair or replacement of leaking radiators, hot water cylinders and Heating System components, zone valves, pumps, unless there is no other way to stop or isolate a leak
- ✗ Breakdown of a water heater, Boiler or other Heating System component
- ✗ Removing or cleaning sludge, scale, rust or any other chemicals from the Plumbing and Drainage system or Heating System
- ✗ Guttering and rainwater downpipes and soakaways
- ✗ Shared drains, drains outside of the Property (that you are not responsible for) and drains that do not lead to a lateral drain, sewer or cesspit (for example, drains to soakaways)
- ✗ Following a plumbing or drainage Repair, Reinstatement of the damage caused (other than to re-fill any necessary ground excavation to leave it level and safe)

- ✗ Showers including the shower unit, controls, outlet, valves or shower head
- ✗ Water softeners, water filters and taps that deliver boiling or filtered water
- ✗ Repair or replacement of electrical appliances connected to or part of the Plumbing system such as; electrical hot water taps, electrical toilets, washing machines, dishwashers, macerators, waste disposal units and fridges (including their discharge pipes)
- ✗ Where the water supply pipe is shared with another property, any cost above your fair share of its Repair. All parties must consent to pay their share before work commences (the total cost divided by the proportion each party owns of the pipe(s) Repaired).
- ✗ Any water supply Repair outside of the Property boundary where agreement for access to and any damage that may occur is not given by the land owner
- ✗ Cost of any water lost during a leak
- ✗ Drain clearance where there is no access e.g. via a manhole

Electrics

What is Covered

Within the Electrics at your Property, Repairs to resolve a Breakdown of:

- ✓ Consumer units, fuse boxes, junction boxes, sockets, light switches, lighting transformers and light fittings, isolation switches and interconnecting wiring
- ✓ The immersion heater and its timer switch
- ✓ Outside security and garden lighting
- ✓ Electric vehicle charger units (single phase and up to 32A);
  - a replacement of similar functionality will be provided, if it is found to be Beyond Repair. There is no cash payment alternative
- ✓ Electric showers or power showers – where it is a self-contained wall mounted shower (with the following conditions)
  - An electrical fault is causing the shower or its controls to not function correctly, or an internal leak within the shower is causing an electrical fault or electrical safety issue
  - The shower will not be Repaired. A replacement will be offered where the existing wiring is suitable. If, due to electrical regulations, the wiring is not suitable, a £200 payment will be made. The replacement will be of the same type, but will not necessarily be same make or model or have identical features
- ✓ Wired smoke alarms

What isn't Covered

- ✗ Any Repair that would result in a breach of the current electrical wiring regulations and electrical safety standards
- ✗ The resetting of circuit breakers, which can be reset by you
- ✗ Appliances (inc. Boilers and heaters etc.), internet devices, power generation systems, smart home controls and energy management systems (beyond any power isolation point/switch)
- ✗ Wiring outside of the Property which is buried
- ✗ Replacing light bulbs and fluorescent tubes, fuses in plugs, adjusting timers or temperature controls
- ✗ Updating the Property wiring (except where necessary as part of a Repair)
- ✗ Wiring encased in rubber or lead
- ✗ Like for like replacement of parts and light fittings (we use our standard parts which have similar functionality)
- ✗ Mixer showers, shower pumps, digital showers and separate shower controls

- ✗ Repairing water leaks in showers, or replacing shower heads, hoses, rails and soap trays
- ✗ Repairing any necessary damage caused by the installation of a shower
- ✗ Electric vehicle charging units which are covered by an existing warranty or where the failure is not a fault in the device itself (for example, a software or internet issue)
- ✗ Replacement of back-up batteries or wired smoke alarms past their replacement or expiry date

Non-Insured Features

The following is provided under an agreement between you and HomeServe and are not regulated by the Financial Conduct Authority. Therefore, if you have any complaint, you will not have the right to refer it to the Financial Ombudsman Service.

Boiler Service

What is included

A service of your Boiler completed by a Gas Safe registered engineer, including:

- ✓ An inspection of the Boiler and its installation completed in accordance with the current Gas Safety (Installation & Use) Regulations and the manufacturer's instructions. This includes, where required,
  - Testing, checking and cleaning of the Boiler and its system filter
  - Testing the gases produced by the Boiler, its ventilation and the effectiveness of the flue
  - Determining whether the Boiler is safe to use

What isn't Included

- ✗ Any breakdown or repair needed to the Boiler or your Heating System (found during a service)
- ✗ Maintenance that is not part of the standard manufacturer's service
- ✗ A test of the Gas Supply Pipe to the Boiler, unless there is a known or suspected escape of gas
- ✗ Servicing a system filter if the opening spanner is not provided

About your Boiler Service

We'll contact you by letter, email or text message to arrange your Boiler Service within your Policy period. We'll attempt to contact you three times and provide details of how you can get in touch to book your service. If you do not contact us and your service isn't completed during your Policy period, you won't be eligible for a refund.

We aim to schedule services approximately every 12 months, however during periods of high demand (for example, during cold weather) we prioritise Breakdowns and may need to rearrange your service.

Where safety defects are identified, the current Gas Industry Unsafe Situation Procedure will be followed. This may mean that the Boiler cannot be used until a problem we find is resolved.

Please make sure that you have the manufacturer's instructions available for the engineer when they attend.

General Exclusions

The following are also excluded from cover and therefore the Underwriter will not be liable for any of the following:

a. Any item not forming part of the Policy coverage as detailed in 'What is covered?'

b. Any event, loss or damage arising from circumstances known to you before the Policy start date or occurring in any Exclusion Period.

c. Any costs or activities in excess of the Claims limit or any other limitation specified. You are responsible for agreeing and settling these costs directly with us.

d. Any losses caused by any delays in obtaining spare parts and any losses as a result of a problem covered by this Policy, other than those direct costs expressly covered, unless caused by our negligence or that of our agents and suppliers, including the failure to search all of our stockists for a spare part.

e. Systems, equipment or appliances that have not been installed, serviced or maintained regularly according to British Standards and/or manufacturer's instructions; or that are subject to a manufacturer's recall.
f. Instances where a Repair or replacement is only necessary due to changes in legislation or health and safety guidelines.
g. Any defect, damage or Breakdown caused by malicious or wilful action, negligence, misuse or third-party interference, including any attempted Repair or modification to the elements covered by this Policy, which does not comply with British Standards.
h. The cost of any work carried out by you or persons not authorised by us in advance.
i. Like for like replacement of parts. Our engineer can fit an alternative part supplied by you (so long as it complies with British Standards and regulations - for example, a switch or tap), however this part will not be guaranteed by us. Our engineer will not fit parts supplied by you where the Claim relates to the Gas Supply Pipe, Boiler or the central Heating System.
j. Day-to-day maintenance of the items covered by the Policy at your Property, for which you are responsible.
k. Starting or completing any work within your home if we believe there is a health and safety risk to our engineer. This can include where work is required in a loft space and permanent boards, railings, lighting or ladders are not in place, verbal abuse, physical abuse or harassment of the engineer or it can include the presence of hazardous chemicals, asbestos, dangerous pets and Pest infestations (unless attending to a covered Pest problem). You are responsible for making it safe including any cost for the safe removal of asbestos or chemicals. We may require you to provide certified evidence of the work being done before the Claim can continue.
l. Any loss arising from subsidence, heave of the site or landslip, caused by bedding down of new structures, demolition or alteration to the Property, faulty workmanship, defective materials or river or coastal erosion.
m. Any loss or damage arising as a consequence of:
    - War, invasion, act of foreign enemies, terrorism, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, coup, riot or civil disturbance
    - Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or its nuclear component
    - Any defect, loss or damage occasioned by fire, lightning, explosion, tempest, flood, earthquake, impact or other extraneous causes, unless the consequences of any of these are expressly stated to be included elsewhere
n. Indirect costs arising as a result of disconnection from or interruption to the gas, electricity or water mains services to the Property.
o. Any investigative work, where the problem which caused you to Claim has already been resolved
p. The following are not covered (unless otherwise states in What is covered?):
    - pumps including; sewerage pumps, drainage pumps, shower pumps, any associated electrics or valves
    - water softeners
    - cesspits, septic tanks and their outflow pipes
    - vacuum drainage systems
    - swimming pools or decorative features including ponds, fountains and any associated pipes, valves or pumps
    - ground, air and water source heat pump systems, electric Boilers
    - power generation systems and their associated pipework, pumps, panels and controls including: solar panels and/or wind turbines; combined heat and power systems (systems that generate electricity and heat at the same time)
    - Heat Interface Units (HIU) and their controls
q. Any Claims where the root cause of the problem stems from a communal area that you do not have sole responsibility for.

General Conditions

Your Responsibility

Eligibility

This Policy is only suitable for those responsible for paying for Repairs to their Property. It must be your private residence, or you rent it out (with you being the landlord). You need to confirm if you wish to cover a house or flat and whether you are a landlord of this Property when you apply. The Property must not be a mobile or park home, or a dedicated full time business premises such as: a hotel, multiple room B&B, factory, shop, office building or pub. This contract only applies to properties located within the United Kingdom comprising England, Wales, Scotland and Northern Ireland (excluding Isle of Man and the Channel Islands). Please check that you do not have cover elsewhere before taking out this Policy to avoid overlap with another provider.

Where these terms and conditions include cover for a Boiler, a separate Policy will be required for each Boiler. Please contact us to arrange this. Your Boiler(s) must be a natural gas Boiler, in a domestic residence providing both hot water and heating through a central Heating System. This Policy is not able to insure; back Boilers, warm air heating systems, range cookers, Potterton Powermax or Range Powermax Boiler models or Boilers with integrated water storage.

Our engineers are unable to Repair or service Boilers that are installed in an unsafe position for them to work on or where there is more than two Boilers in a single system and the Boiler(s) have a total input power of more than 70kW.

Renewal

We will contact you before the Policy ends to arrange the renewal of the Policy and tell you your renewal Premium. Your Claims history will be considered when reviewing your renewal Premium. Adjustments may also be made to reflect the cost of providing the Policy and any change in the rate of tax applicable to it. We reserve the right to refuse renewal of any individual Policy and we will inform you before the Policy expires if we choose to do so. Please check your renewal documents to ensure that all your details are correct. If the Policy is set to automatically renew; the Policy will continue under your existing payment method and new Premium amount. Your cover will continue uninterrupted and you can continue to make a Claim. If the Policy does not automatically renew; we will ask you to contact us in order to continue with the Policy and to provide your payment details. If you do not contact us the Policy will end and you will not be able to make a Claim. You can change if the Policy automatically renews or not at any time during the Policy term by calling us, writing to the Freepost address, through your online account or by visiting homeserve.co.uk/autorenewal

Changing your address

If you move home and need to update your address, use your online account, call us or write to us (see 'Contact Us' section). You are responsible for informing HomeServe of a change of your address. Please review the Eligibility section of this Policy and what it covers you for, to make sure it remains suitable for your new address.

Changing your Boiler

If you change your Boiler, you will need to make sure your new Boiler is eligible for cover, if you decide to keep the Policy.

Boiler and Heating System condition

If, during a Claim, we find a problem that existed before the end of any Exclusion Period, or we determine that Maintenance Work is required, we will advise you of the necessary steps to resolve the issue. Repairs related to these issues are not covered under this Policy.

Missing payment

If you fail to make a payment of your Premium on the due date, the Policy will be suspended and you will not be able to make a Claim. We will notify you in writing within 5 working days of the date on which a payment was due. If you do not pay the requested amount within 30 days of the due date, the Policy will be cancelled. Please see 'How can you cancel' section for your liability to pay any Premium that you owe to us. If you want to make a Claim whilst the Policy is suspended, you will also need to pay any outstanding Premiums before we send out an engineer.

Promotional Offers

If you cancel a Policy and you (or any other individual living at the Property) then purchase a Policy with the same or similar features then you will not be eligible for any new customer promotional offers.

Overlapping cover

If you have more than one Policy with HomeServe, some parts of your cover may overlap. In the instances of overlapping cover, we will not issue a refund.

Our Visit

Your Appointment

We will attend your Claim within a reasonable timescale. If something beyond our control makes that impossible to keep to, we'll let you know as soon as possible and give you another time when we can visit. During the visit, if you are not there, please ensure there is an adult (over 18) present who can make decisions on, your behalf.

Our engineers

One of our engineers will normally carry out any work required at your Property. Sometimes, we may send a suitably qualified contractor instead.

Additional Claims

Repairing or replacing any number of part(s) for a single reported problem is considered as one Claim. If other faults exist or are found which are in a separate part of your system and are not related to the problem you reported an additional Claim will need to be made for this Repair to be completed.

Our guarantee

Under this Policy, the workmanship and any part(s) used by us to solve the problem will be guaranteed for a period of twelve months from the date the work is carried out.

Parking restrictions

When making a Claim, you will be asked if there are any parking restrictions including need for a parking ticket, a parking permit or inability to park within close proximity to your Property. Where no parking is available, this may affect your Claim being dealt with promptly.

Creating access

When our engineer arrives at your Property, they will locate the source of the problem. If direct access is not available, they will need to create access. If you want them to proceed on this basis you will need to confirm this while they're at your Property. Unless stated in the 'What is covered?' section, this Policy does not provide you with cover for any damage which may be caused to the Property, its contents, fixtures, fittings, floorings or sanitary ware (unless such damage is as a result of our engineer's negligence). If you don't want us to create access, we will be unable to progress your Claim until you have arranged for access to be made.

Replacement Parts

Where we replace parts, these will be HomeServe approved standard alternatives. They will not necessarily be identical, the same make and model or same type of fitting.

Cancellation and Complaints

How can you cancel

If you wish to cancel the Policy; you (as the named Policy holder) or an authorised representative, must contact us (see 'Contact Us' section). You may cancel the Policy at any time and choose an appropriate cancellation date. Depending on when you cancel and whether you have made a Claim, any refund of Premium paid to you or Premium owed by you may be calculated as follows:

Insurance Premium

Within your Cancellation Period:

- If you have made a Claim, you will receive a refund less an amount for the number of days you have been on cover
- If you have not made a Claim, you will receive a full refund

Outside your Cancellation Period:

- If you have made a Claim, you will not receive a refund and must pay all future insurance Premiums due for the remainder of the Policy term
- If you have not made a Claim and pay monthly or quarterly, upon cancellation, we will ask you to choose a cancellation date that matches the end of the period that you have paid up to. Where you have paid annually, you can choose the cancellation date and will receive a refund less an amount for

the number of days you have been on cover. Claims can continue to be made until the cancellation date.

Non-insured Service(s) Premium

If your Boiler Service has been completed (or we have made three attempts to arrange the Boiler Service) you must pay for this in full and no refund is due.

How can HomeServe cancel

The Underwriter (or HomeServe acting on its behalf) may cancel the Policy in the following circumstances:

1 By giving you at least 7 days' notice in writing to the last address provided to us:

- If you are seriously in breach of the terms of the Policy. Examples of a serious breach include: failure to make a payment despite contact from us, or where we reasonably suspect you have submitted a fraudulent Claim
- If you or persons associated with your Property/Policy display unreasonable behaviour towards us, including but not limited to abusive, discriminatory, offensive and/or threatening language or action
- If you fail to provide accurate and complete information in accordance with the Consumer Insurance (Disclosure and Representations) Act 2012 - please see Your responsibility to provide correct information later in this document

2 In any circumstances stated in the 'Insurance Cover' section

3 If we're unable to carry out Repairs because the Property doesn't meet the Policy requirements, is in poor condition, or isn't safe for our engineers to work on. We may offer you a different Policy that excludes cover for the affected area - rather than cancelling your cover altogether.

You may have several policies administered through HomeServe. In the future we may wish to consolidate these separate policies into one Policy. This will not affect your cover or your Premiums. In such circumstances we reserve the right to cancel one or more of your existing policies and to transfer you to the new Policy. If you do not agree to this please let HomeServe know (see the Contact Us section for how)

How do I complain

Only the named Policy holder(s) or an authorised representative can make a formal complaint.

If you wish to register a complaint, please contact us in writing at the Freepost address, by calling us on the Customer Service number or by emailing customerrelations@homeserve.co.uk (see Contact Us section). Every effort will be made to resolve your complaint to your satisfaction as quickly as possible, but in any event within 8 weeks at the latest. If we cannot resolve your complaint within this time, we will write to you.

If you cannot settle your complaint with us, providing it doesn't relate to any Non-insured Feature under this Policy, you may be entitled to refer it to the Financial Ombudsman Service (www.financial-ombudsman.org.uk). We will give you the information you need to refer your complaint.

For more information on our Complaints Process please visit https://www.homeserve.co.uk/about/frequently-asked-questions

Policy Period

The Policy will continue for a period of twelve months, unless it is cancelled by you or us before then. You have certain rights to cancel the Policy, and these are set out above under the heading 'How can you cancel'. Our cancellation rights are also set out under the headings 'How can HomeServe cancel' and 'Missing payment'.

Contract Terms

Your contract

We arrange and administer your insurance cover. If you need to contact us regarding your contract, please call or write to us (see 'Contact Us' section). This insurance cover is provided by the Underwriter. You must co-operate with the Underwriter in obtaining reimbursement of any costs they incur under the terms of this cover, which may have been caused by the action of a third party, against whom you have legal right of action.

1 This Policy is sold, arranged and administered by us.

2 We'll agree service standards for the delivery of cover provided by the insurance.

3 We'll collect the Premium in accordance with your instructions. Any monies relating to the insurance services that are held by us (including Premium collected by us, Premium to be refunded to you and Claims monies) shall be held by us on behalf of the Underwriter.

4 HomeServe may amend the terms and conditions for legal or regulatory reasons. Where this change benefits you, we will make the change immediately and notify you within 28 days. In all other cases we will write to advise you of the change at least 28 days prior to any change taking effect. If the changes do not benefit you and you wish to cancel the Policy, you may do so and we will follow the procedure as outlined in the section 'How you can cancel'.

5 We'll write to you, if in the future we enter into an agreement with a new Underwriter(s) for all or part of the Policy to confirm the details of the new Underwriter and give you details of any changes to the terms and conditions of the Policy. These changes would be effective upon renewal of the Policy from your new Policy start date. You hereby authorise us to transfer any personal data to a new Underwriter, including data defined as 'special categories of personal data' under the applicable data protection laws, and consent to the new Underwriter being able to offer continuation of insurance cover to you. If at any time you wish to withdraw your agreement to this, please let us know by us (see 'Contact Us' section).

6 We'll write to you, if in the future the Underwriter transfers in full or in part the arranging and administration of the Policy to another arranger and/or administrator, to confirm the details of the new provider and give you details of any changes to the terms and conditions of this service. These changes would be effective upon renewal of the Policy from your new Policy start date. You hereby authorise us to transfer data for the purposes set out above, including data defined as 'special categories of personal data' under the applicable data protection laws and consent to the new arranger and/or administrator being able to offer continuation of service to you. If at any time you wish to withdraw your agreement to this, please let us know by calling the customer services number shown on the Policy Schedule.

Your Non-Insured Service(s) contract

You have a separate contract with Homeserve Membership Limited for any Non-insured Services as set out in the Policy Schedule.

The law that applies to this Policy

This agreement is governed by and construed in accordance with the laws of England and Wales. All correspondence will be in English. The courts of England shall have exclusive jurisdiction for all matters relating to this agreement.

Compensation Scheme

Both the Underwriter of this Policy and HomeServe are covered by the Financial Services Compensation Scheme (FSCS). The FSCS is a safety net for customers if we or the Underwriter are unable to meet our liabilities. You may be entitled to compensation in these circumstances depending on the details of any Claim. If entitled to compensation you would be covered for 90% of the Claim, without any upper limit. Further information about the scheme arrangement is available from FSCS.

Your responsibility to provide correct information

You are required to take reasonable care to supply accurate and complete answers to all the questions you were asked at the time of insuring with us. It is important that you check the information you have provided and notify us immediately of any changes to these details. Failure to provide accurate and complete information to the best of your knowledge may result in increased Premiums, refusal of a Claim or the Policy being cancelled. You are required to update us with any changes to the information you provided at the time you asked us to insure you.

How we use your personal information

We will only use your personal information as set out in our Privacy Policy. You can find our Privacy Policy at: https://www.homeserve.co.uk/about/privacy-policy

This information can be provided in large print, in braille or as an audio version on request.

Contact us

Customer Service number
0330 0247 999*

Message us
Speak to a member of our team* on homeserve.co.uk

Need to make a claim?
Call: 0330 0247 999*
Visit: homeserve.co.uk/account

Freepost address
Freepost RLYC-LXAL-GEEH Customer Admin Department,HomeServe, Cable Drive, Walsall, WS2 7BN.

Smell gas?

If you think you have a gas leak you MUST immediately call the National Gas Emergency Service on 0800 111 999.

The National Gas Emergency Service will attend your property and isolate the leak.

With an online account you can make a claim any time, from anywhere. Not set yours up yet? Take a minute to register for your MyHomeServe account by scanning the QR code, or visiting: **homeserve.co.uk/account**

Prefer to use an App?

View your product details, make a claim, check your appointments and call or chat with us in just a few clicks with the HomeServe app.

Download on the App Store

GET IT ON Google Play

*For enquiries, you can call or message us on weekdays from 8am to 8pm, Saturdays from 8am to 4pm and Sundays 10am to 4pm. For Claims, lines are open 24 hours a day, 365 days a year. Calls will cost you no more than the rate of a standard call and charges may vary depending on your network provider. Calls are recorded for quality control and training purposes.