



KEY FEATURES OF YOUR BOILER BREAKDOWN AND MULTI-APPLIANCE INSURANCE POLICY

ABOUT THIS DOCUMENT

This document will outline specific cover features and benefits – it does not contain the full terms and conditions of the insurance, which can be found in the policy booklet.

Insurers

Boiler breakdown and Multi-appliance breakdown insurance is underwritten by Lloyd's Syndicates 4444 who are managed by Canopus Managing Agents Limited. Canopus Managing Agents Limited is a managing agent at Lloyd's which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Firm Reference Number 204847. Canopus Managing Agents Limited is registered in England & Wales number 01514453. Registered office: Gallery 9, One Lime Street, London, EC3M 7HA.

Type of insurance and cover

- Boiler Breakdown insurance is designed to pay the cost of repair or replacement parts in the event of mechanical or electrical failure and breakdown.
- Multi-appliance insurance is designed to pay the cost or repairs or replacement parts in the event of mechanical or electrical failure and breakdown.

To qualify for Boiler Breakdown cover:

- You must live in a Residential Park Home which must be your main or only residence.
- Your boiler must be under 12 years of age
- Your boiler must have been serviced in the past 12 months, or must be serviced before cover commences;

To qualify for Multi-appliance cover:

- You must live in a Residential Park Home which must be your main or only residence.
- The appliances must be under 8 years of age.

Review of cover

We recommend that you review your cover from time to time to make sure that it is still relevant to you.

Benefits

Boiler Breakdown Insurance

- In the event that your boiler breaks down we will pay:
 - up to £1,200 per claim, for call out, labour, parts, materials and VAT if your boiler is less than seven years old; or
 - up to £350 per claim, for call out, labour, parts, materials and VAT if your boiler is more than seven years old and less than twelve years old.
- Dedicated 24 hour, 365 Day Emergency claims line
- No limit to the number of times you can claim
- If, in our opinion, your boiler is beyond economic repair, we will give you
 - up to £1,200 towards a replacement boiler if your boiler is less than seven years old; or
 - up to £350 towards a replacement boiler if your boiler is more than seven years old and less than twelve years old.

Multi-Appliance Breakdown Insurance

- In the event that your appliance breaks down we will pay up to £1,000 per claim for call out, labour parts, materials and VAT.
- In the event that your appliance needs to be replaced you will be required to pay a contribution towards the cost of the replacement appliance on the following basis:
 - 5 years old and under - £25 excess
 - Over 5 years old and under 8 years old – 50% contribution
- We will provide cover for up to 3 insured products against breakdown
- You may conveniently choose the 3 items to be covered from the lists below:
 - Cooker
 - Hob
 - Cooker hood
 - Oven
 - Dishwasher
 - Freezer
 - Fridge
 - Fridge Freezer
 - Microwave
 - Tumble Dryer
 - Washer / Dryer
 - Washing Machine

Significant Limitations and Exclusions

As with all policies of this type there are some things which are not covered. These are the limitations and exclusions that we think are significant. Full details of all limitations and exclusions can be found in the relevant cover section of the policy wording.

You are not covered under Boiler Cover for:

- Any boiler over 70kw and/or not purpose built for domestic use.
- Repairs required as a result of design faults or installation errors.
- Repairs that require a chemical flush of your boiler.
- Any non-functional decorative parts, trim or casing.
- Repair and replacement of flues which are not part of your boiler;
- Adjustments to the central heating controls including the relighting of the pilot light/flame.
- Descaling or desludging and any work arising from damage caused by hard water scale, rust or sludge deposit or from damage caused by corrosive water, water with a high chemical content or any water pressure adjustments on sealed installations.
- Any breakdown which happens before the start of your period of insurance or within 14 days of the start of this insurance. The 14-day restriction only applies at the start of your policy; it does not apply when you renew your cover. If you have upgraded your policy to include additional sections this 14-day exclusion period applies to the additional sections from the point at which they are added.
- Any loss or damage resulting from a lack of proper maintenance, including that caused by or to a boiler which has not been properly maintained in accordance with the manufacturer's instructions.
- Any cost in relation to labour and/or parts when incurred as part of the annual maintenance being carried out to your boiler
- Claims for parts or labour if the equipment or facility is still under guarantee or warranty from the manufacturer, supplier or installer.

You are not covered under Multi Appliance Cover for:

- The excess that applies to your policy as shown in your schedule;
- The cost of any failure to an insured product within the first 30 days of your policy;
- Claims resulting from use of the insured product where this is not being used domestically by you or your family permanently living with you. For example, where you act as a landlord and the use of the insured product is by your tenants in a rented property;
- Claims resulting from the use of unapproved accessories;
- Claims resulting from any repairs carried out without our prior authority;
- Appliances bought second hand;
- Any insured product 8 years old or above;

- The cost of servicing, inspection and maintenance of the insured product which may include cleaning or clearing of blockages;
- The cost of rectifying cosmetic damage;
- Materials or labour charges for which the manufacturer, supplier, installer or repairer may be responsible for under any guarantee or warranty;
- Rusting, corrosion, denting or scratching; any breakdown claims arising during the manufacturer's guarantee period.

How long will my cover last?

This is an annual insurance product and you will be covered for 12 months after the date shown on your policy schedule.

The cooling-off period

If you decide that you do not want the insurance after all, simply contact CUKS within 14 days of receiving confirmation that your insurance policy is active. All cover will be cancelled without charge provided that you have not made a claim.

Cancellation

- **Cancellation by you**

You can cancel the cover at any time by writing to Park Home Assist Insurance Services, Royal House, Queenswood, Newport Pagnel Road West, Northampton NN4 7JJ. If you cancel during the first 14 days you will be entitled to a refund of your premium provided you have not made (and do not intend to make) a claim

If you cancel after the first 14 days you will be entitled to a refund of your premium proportionate to the time remaining in the period of insurance, less an administration of no more than £20 provided you have not made (and do not intend to make) a claim.

Renewal of your Policy

You will be contacted up to one month before the renewal date and told about any changes to the premium or the policy terms and conditions. You will also be told if we are unable to renew your policy.

If your personal details change before your policy renews, please tell the policy administrators.

When you receive your renewal notice, you must also provide the policy administrators with details of any changes since your policy started or since the policy last renewed if you have held the policy for more than one year). If you do not want us to arrange to renew your policy, just call the policy administrators on 01604 946 722.

How do I make a claim?

If you need to make a claim, please call Davies Management Services (the claims administrators) straightaway on 0344 856 3843. They will tell you what you need to do. Full details can be found in 'How to Claim' section of the policy booklet.

What would happen if the insurers got into financial trouble?

The insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if the insurers are unable to meet their obligations to you under this insurance. More details are given in section 7 of the policy booklet.

How to Complain

If you wish to complain about your cover under sections A (Boiler Breakdown) or C (Multi Appliance) please note the 3 steps below, along with the relevant contact details for each step.

Please take special note however that should you wish to direct your complaint directly to Lloyd's in the first instance, you may do so by using the contact information referenced in Step 2 below.

Step 1:

In the first instance, if your complaint does not relate to a claim please direct it to:

Park Home Assist Insurance Services, Royal House, Queenswood, Newport Pagnell Road West, Northampton NN4 7JJ

Tel: 01604 746 785

Email: info@parkhomeassist.co.uk

or, if your complaint does relate to a claim, please direct it to:

Davies Response, Unit 7 Henwood Business Centre, Henwood, Ashford, Kent, TN24 8DH

Tel: 0344 856 3843

Email: dps.homeassist@davies-group.com

Step 2:

Should you remain dissatisfied with the outcome of your complaint from Park Home Assist Insurance Services or the claims administrators your legal rights are not affected, and you may refer your complaint to Lloyd's. Lloyd's contact information is:

Complaints at Lloyd's

Fidentia House

Walter Burke Way

Chatham Maritime

Kent ME4 4RN

Tel: +44 (0)20 7327 5693

Email: complaints@lloyds.com

Website: www.lloyds.com/complaints

Step 3:

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services.

The contact information is:

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Tel: 0800 0234 567 (calls to this number are free on mobile phones and landlines).

Tel: 0300 1239 123 (calls to this number cost no more than calls to 01 and 02 numbers).

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk