



# Home Services Cover Terms & Conditions

Everything you need to know about  
OVO home services cover.





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# A warm welcome

**In this booklet we explain what your policy does and doesn't cover, as well as how to modify, cancel, claim, or complain.**

Please read all of the enclosed information carefully along with your policy schedule, which explains the sections of cover and any other non-insurance products you have with us.

These documents form the basis of your contract(s), therefore if anything's incorrect or you have any questions, please call us on **0330 102 8905** or email us at [customerservices@ovoenergy.com](mailto:customerservices@ovoenergy.com).

If you need these documents in an alternative, accessible format then please contact us.

## Welcome to the OVO home services cover





# Our services to you

## OVO

"OVO" is a trading name of OVO Home Services Ltd, company registration number SC358475, whose registered address is Cadworks, 41 West Campbell Street, Glasgow, G2 6SE. (References in these terms and conditions to OVO are references to OVO Home Services Ltd trading as OVO).

## OVO's activities

OVO is a trading name of OVO Home Services Ltd, which has been authorised to market, arrange for the sale of, and carry out certain administrative activities, process claims, and handle complaints in relation to insurance policies on behalf of OVO Insurance Services Ltd.

## OVO's regulator

OVO is authorised and regulated by the Financial Conduct Authority under firm reference number 824122 to carry on insurance distribution.

Financial Conduct Authority (FCA) is an independent watchdog that regulates financial services. **You** can check the status and permissions at [register.fca.org.uk/s/](https://register.fca.org.uk/s/) or by contacting the FCA on **0800 111 6768**.

## OVO's services to you

OVO arranges the sale of Insurance products from a single insurer (OVO Insurance Services Ltd).

**You** will not receive advice or a recommendation on which product is best suited to **you**.

## Data protection and how OVO use your details

OVO will exchange the information that **you** provide to **us** with OVO Insurance Services Ltd for the purposes of arranging the sale of and managing **your** policy as this is necessary to carry out the contract of insurance. We will treat all information as private and confidential, and in strict accordance with the UK General Data Protection Regulation. See our website for our Privacy Policy and for full details of how we use **your** personal data.

## How the insurer uses your information

If **you** have any questions, or **you** would like to find out more about OVO Insurance Services Ltd's Data Protection and Privacy Policy **you** can write to: The Data Protection Officer, OVO Insurance Services Ltd, PO Box 155, Mill Court, La Charroterie, St Peter Port, Guernsey, GY1 4ET.

## Marketing

OVO Home Services Ltd and other OVO Group companies may use **your** information to contact **you** by post, email or telephone about products and services that may be of interest to **you** in the future. We will only do this if **you** have given **us** consent to do so.

**If you no longer want us to use your information in this way, please let us know.**

## Money

OVO does not hold any client money in relation to **your** insurance policy. Any money paid by **you** over the course of **your** insurance policy is paid directly to OVO Insurance Services Ltd.

## Your contract

**Your** contract of insurance is between **you** and OVO Insurance Services Ltd and this firm's full details, including regulatory information, can be found on pages 7 and 8 of this book. If **your** product includes an annual boiler service, this is a contract with OVO Home Services Ltd trading as OVO and does not form part of **your** contract of insurance.

OVO may choose to change the insurer providing the contract of insurance. In the event this happens, **you** will be notified and (other than the change to the insurer) OVO will use reasonable endeavours to ensure this does not affect **your** rights under this Agreement.



## OVO's remuneration

OVO arranges for the sale of the insurance policy with OVO Insurance Services Ltd at **your** instruction. OVO also deals with the processing of claims and the management of Complaints on behalf of OVO Insurance Services Ltd. **You** do not pay OVO a fee for doing this. OVO receives a commission from OVO Insurance Services Ltd which is a percentage of the premium **you** pay.

OVO remunerates our staff in a fair and responsible manner. OVO's remuneration schemes are designed to reward employees for their performance and contribution to the success of the business. Where a conflict of interest with **you** is unavoidable, OVO ensures that the conflict is managed to the extent that **your** interests are at the core of what OVO does.





# About your policy

Please review all the wording carefully and ensure that this policy meets your needs.

## Understanding and using your policy

This section "About your policy" includes information which will help **you** to understand and use **your** policy.

Some words within **your** policy booklet and policy schedule have a special meaning. These are defined on page 9 of this booklet. "Words with special meanings" will be printed in **bold type**.

**Your** insurance policy documentation is in three parts – this terms and conditions booklet, the policy schedule and the Insurance Product Information Document (IPID).

This booklet explains what is and what is not covered, how **we** settle claims and other important information.

The policy schedule shows which sections of the terms and conditions apply, the **excess**, the limits to the cover and the premium. Please keep **your** documentation together and in a safe place.

**We** will send **you** a new policy schedule using **your** preferred method of contact whenever **you** or **we** make a change to the insurance and each year before renewal so **you** can check that the cover still meets **your** needs. If **you** want to change this method please let **us** know.

The IPID is a standardised Insurance Product Information Document (IPID), which provides clear information on **our** products, so that **you** can make informed decisions on how to meet **your** needs.

For new sales, once **you** have received **your** insurance policy documentation **you** will have 14 days to make sure the cover is exactly what **you** need. For renewals, this will be 14 days from the date **your** new policy runs from, as listed in the policy schedule. **You** can ask **us** to make any necessary changes if required. Alternatively, **you** can request cancellation of the policy and **you** will receive a full refund of premium, as long as a claim has not been made. See pages 10 and 11 for full details. If **you** have any questions, please contact **us** on **0330 102 8905** or email [hi@ovoenergy.com](mailto:hi@ovoenergy.com).

## Guidance on making a claim

**Any gas leaks should in the first instance be reported to the National Gas Emergency Service on 0800 111 999.**

When **you** have a breakdown or failure covered under **your** policy, **you** should take any immediate action **you** think is necessary to prevent further damage, such as switching off the gas, electricity or water.

**You** can make a claim online at [ovoenergy.com/cover-account](https://ovoenergy.com/cover-account) or call our claims helpline on **0330 102 8905**. It's helpful to have **your** policy number to hand when **you** call.

To help **us** deal with **your** claim quickly, please read this policy booklet carefully, particularly the "Claims Conditions and Policy Exclusions" on pages 12 and 13.

**We** will not cover the costs of work carried out by contractors not authorised by **us**.

## Claim notification

Conditions that apply to the policy and in the event of a claim are set out in this policy booklet. It is important that **you** comply with all Policy Conditions and **you** should familiarise yourself with any requirements.

Directions for claim notification are included under claims conditions. Please be aware that events that may give rise to a claim under the insurance policy must be notified as soon as is reasonably possible.

Sometimes **we**, or someone acting on **our** behalf, may wish to meet with **you** to discuss the circumstances of the claim, to inspect the damage, or to undertake further investigations before making a decision as to whether the claim is covered under the policy.

## Preferred suppliers

**We** take pride in the claim service **we** offer and **we** have a network of contractors and suppliers who support claims.

Wherever possible, our preference is to repair rather than replace. Where **we** are unable to repair or replace through a preferred supplier, **we** may offer **you** a cash settlement. This payment will not exceed the amount **we** would have paid **our** preferred supplier.

If **you** appoint someone to act on **your** behalf or if **you** ask someone else to act on **your** behalf **you** must provide **us** with authority to allow **us** to deal with them. If **you** employ a professional to represent **you**, **you** will need to meet their costs yourself.

## The insurance contract

This contract of insurance is a legal contract between **you** and OVO Insurance Services Ltd. The terms and conditions and policy schedule make one document and must be read together.

This contract is based on the information **you** gave **us** when **you** applied for the insurance.

**Our** part of the contract is that **we** will provide the cover set out in this terms and conditions document and on **your** policy schedule for the period set out on the policy schedule.

### Your part of the contract is:

- **you** must pay the premium as shown on **your** policy schedule for each insurance period.
- **you** must comply with all the conditions set out in this policy. There are conditions of the insurance that **you** will need to meet as **your** part of this contract on page 10. The conditions set out responsibilities and changes in circumstances that could affect **your** cover and shows situations where **we** may cancel **your** policy. Please take the opportunity to read the Policy conditions.

If **you** do not meet **your** part of the contract, OVO Insurance Services Ltd may turn down a claim, increase the premium or **you** may find that **you** do not have any cover.

## Law and jurisdiction

Under the laws of the United Kingdom (England, Scotland and Wales) both **you** and **we** may choose the law which applies to this contract, to the extent permitted by those laws. Unless **you** and **we** agree otherwise, **we** have agreed with **you** that the law which applies to this contract is the law which applies to the part of the United Kingdom in which **your home** is situated.

We and **you** have agreed that any legal proceedings between **you** and **us** in connection with this contract will only take place in the courts of the part of the United Kingdom in which **your home** is situated.

## Insurance providers

OVO policies are underwritten by OVO Insurance Services Ltd, a firm authorised and regulated by the Guernsey Financial Services Commission under reference number 2570126. OVO Insurance Services Ltd is registered in the Bailiwick of Guernsey under the Companies (Guernsey) Law 2008 (Company No. 67013). Registered office: PO Box 155, Mill Court, La Charroterie, St Peter Port, Guernsey, GY1 4ET.

OVO Home Services Ltd and OVO Insurance Services Ltd are part of OVO Group Ltd.



## Legal

**We** may assign or transfer all, or any part, of **our** rights and/or obligations under this contract without **your** consent. **You** cannot transfer **your** interest in this contract to anyone else without our consent in writing.

**We** may terminate or vary the terms and conditions of this contract at any time.

If **we** do vary by making changes to the terms and conditions, which are to **your** material disadvantage, **we** will give **you** at least 30 days notice in advance. If **you** don't want to continue on these new terms and conditions, **you** can cancel **your** contract by notifying **us** in accordance with these terms and conditions. **You** will not have to pay a cancellation charge and **you** will receive a pro rata refund for any payments **you** have made in advance. If **you** don't tell **us** **you** want to cancel, the new terms and conditions will apply from the date stated.

If **we** terminate this contract for a reason other than where **we** have identified serious grounds – including, but not limited to, as listed in the "Cancellation" section below, **we** will give **you** at least 30 days notice in advance and will fulfil any outstanding claims. **You** will not have to pay a cancellation charge and **you** will receive a pro rata refund for any payments **you** have made in advance.

Any notices will be in writing and sent by post to **your** billing address or emailed to **your** email address. **We** will assume **you** have received the notice, if sent by post, 2 business days after **we** have sent it or if sent by email, on transmission, unless **we** receive evidence to the contrary. Weekends and public holidays are not considered as business days.

Unless stated otherwise in these terms and conditions, please send any notices to: **PO BOX 81429, LONDON, N17 1LD** or email: [customerservices@ovoenergy.com](mailto:customerservices@ovoenergy.com)

Any delay on **your** or **our** part in enforcing any term of this contract will not prevent **us** from enforcing that term later.

## Third party claims

On receipt of any demand for damage or injury compensation, complaint or legal proceedings against **us** or our engineers, **you** must send **us** the correspondence straight away without it being answered. **We** have the right, in **your** name but at **our** expense, to:

- take over the defence or settlement of any claim
- start legal action to get compensation from anyone else
- start legal action to get back from anyone else any payments that have already been made

**You** must provide **us** with any information and assistance **we** may require about any claim. **You** must help **us** to take legal action against anyone or help **us** defend any legal action if **we** ask **you** to.

## What to do if you have a complaint

### Our commitment to great customer service

OVO and OVO Insurance Services Ltd will always aim to do their best but unfortunately there may be times when things go wrong.

**If you have a complaint, please contact OVO:**

**By telephone:** **0330 102 8905**

**By email:** [customer-relations@ovoenergy.com](mailto:customer-relations@ovoenergy.com)

**By post:** **PO BOX 81429, LONDON, N17 1LD**

OVO will acknowledge **your** complaint promptly, investigate **your** complaint quickly and thoroughly, keep **you** regularly informed, resolve **your** complaint as soon as possible and use complaint analysis to improve customer service in the future.

OVO will issue a final response letter within 8 weeks of the date **your** complaint was received.

### Unresolved complaints

If **you** remain unhappy with **our** final response or **you** have not received a final response within 8 weeks, **you** may be eligible to refer the matter to the relevant ombudsman.



If **your** complaint relates to **how your policy was arranged**, **you** can refer it to the Financial Ombudsman Service (FOS) who can be contacted at:

**Financial Ombudsman Service, Exchange Tower,  
London, E14 9SR**

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Telephone:** **0800 023 4567** or **0300 123 9123**

**Web:** [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)

If **your** complaint relates to any other aspect of **your** insurance then **you** can refer **your** complaint to the Channel Islands Financial Ombudsman (CIFO) at [www.ci-fo.org](http://www.ci-fo.org) or contact them at:

**Channel Islands Financial Ombudsman (CIFO)**

**PO Box 114**

**Jersey**

**Channel Islands**

**JE4 9QG**

**Telephone:** **+44 (0) 1481 722218**

OVO will send **you** the appropriate financial ombudsman leaflet with further information at the appropriate time. **You** have 6 months from the date of the final response to refer **your** complaint to either ombudsman service.

If **you** ask someone else to act on **your** behalf, **you** must provide written authority to allow OVO and **us** to deal with them.

## Words with special meanings

Words which have a special meaning will appear in bold whenever they appear in the terms and conditions. Each word with special meaning is listed with the definition below.

**Accidental damage:** Sudden, unexpected and visible damage which has not been caused on purpose.

**Economical repair:** The cost of parts including VAT, using reputable suppliers, should not exceed 75% of the retail price of a new boiler with the same output as **your** boiler, from **our** chosen supplier.

**Excess:** The first part of each and every claim which **you** must pay before **we** will send an engineer to assess the claim, as shown in **your** policy schedule. This charge does not apply to subsequent visits made within 30 days to fix the fault identified at the initial callout.

**Heave:** Upward and/or lateral movement of the site on which **your home** stands caused by swelling of the ground.

**Home:** The house or flat at the address shown on **your** policy schedule that **you** own excluding bed and breakfasts, guest houses and any building used solely for commercial activity (unless **you** have one of **our** Landlord products).

**Initial policy start date:** The date **you** take out the first policy for **your home** as stated in the policy schedule. If there is an interruption in continuous cover e.g. a cancellation or declined renewal, the **initial policy start date** will be reset.

**Landslip:** Movement of land down a slope.

**Policy period:** The period shown on **your** policy schedule

**Subsidence:** Downward movement of the site on which **your home** stands, by a cause other than the weight of the buildings themselves.

**Sums insured:** The maximum amount that **we** will pay as stated on **your** policy schedule.

**We/Our/Us:** OVO Insurance Services Ltd

**You/your:** The person(s) named on **your** welcome or renewal letter.

## Conditions and exclusions and policy conditions

These are the conditions of the insurance **you'll** need to meet as **your** part of this contract. If **you** don't, a claim may be rejected or a claim payment could be reduced. In some circumstances **your** policy might be invalidated.

### Ownership

The policy does not cover tenants. **You** must be the owner of the **home**.

### Taking care

**You** must take all reasonable steps to prevent damage and keep anything covered by this policy in good condition and in good repair.

If **our** engineer recommends any remedial or maintenance works during a visit or breakdown, the repairs must be carried out within 28 days of notification or further claims may be rejected.

If a waste or water leak from internal pipework is discovered and is not directly accessible, the leak must be traced and exposed prior to **our** engineer's attendance. **We** will be unable to repair the fault until **you** have traced the leak and arranged for access to be made.

### Changes in your circumstances

**You** must tell **us**:

- if **you** no longer require cover at the address shown on **your** policy schedule
- before **you** change **your** boiler

**We** may reassess **your** cover, terms and premiums when **we** are told about changes in **your** circumstances. If **you** don't tell **us** about changes or give **us** incorrect information, the wrong terms may be quoted, a claim might be rejected or a claim payment could be reduced. In certain circumstances **your** policy might be invalidated, and **you** may not be entitled to a refund of premium.

### Fraud

If dishonesty or exaggeration is used by **you**, or anyone acting on **your** behalf to obtain:

- a claims payment under **your** policy; or
- cover for which **you** do not qualify; or
- cover at a reduced premium

all benefits under this policy will be lost, the policy may be invalidated, **you** may not be entitled to a refund of premium, and legal action may be taken against **you**.

### Cancelling the policy

If **you** wish to cancel **your** policy please contact OVO:

**By telephone:** **0330 102 8905**

**By email:** [hi@ovoenergy.com](mailto:hi@ovoenergy.com)

**By post:** PO BOX 81429, LONDON, N17 1LD

See the cancellation table on page 11.

## Cancellation

### Your cancellation rights and what you'll need to pay if you cancel

If **your** policy is cancelled, **you** may need to pay cancellation charges. The table below shows the amount **you** may need to pay. **We won't charge more than the value of the remainder of the contract.**

Cancellation type	Cancellation definition	If you haven't made a claim	If you've made a claim
Cancellation by <b>you</b> within the first 14 days.	If <b>you</b> cancel a new insurance policy within 14 days from the date you receive policy documents, or within 14 days of <b>your</b> policy renewing.	<b>We'll</b> refund the premium paid for this policy, with <b>no admin charge.</b>	<b>You'll</b> be charged for the number of days <b>you've</b> been insured for plus a <b>£30 admin fee.</b> (See note 1)  If <b>you've</b> made claims on the policy, there'll be an additional charge for every claim made. (See note 2)
Cancellation by <b>you</b> after the first 14 days.	If <b>you</b> cancel a new policy after 14 days from the date <b>you</b> receive policy documents, or after 14 days of <b>your</b> policy renewing.	<b>You'll</b> be charged for the number of days <b>you've</b> been insured plus a £30 admin fee.	
<b>We</b> cancel <b>your</b> policy. (See note 3)	<b>We</b> may cancel the policy where <b>we</b> have identified serious grounds. (See note 4)		

If **we've** identified that financial sanctions are in place, **we'll** cancel the contract. **You** won't be entitled to a refund.

#### Note 1

If **you're** a new customer **you** won't be able to make a claim within the first 30 days of **your** policy and won't be charged a fee if **you** cancel in the first 14 days. If **you're** a renewing customer **you'll** be able to make a claim as soon as **you** renew. If **you** claim then cancel **your** policy in the first 14 days **you'll** be subject to a charge which includes an admin fee of £30.

#### Note 2

Claims under:

- Section 1 (Central heating system), Section 2 (Central heating boiler), Section 3 (Boiler replacement) result in a £120 fee per claim.
- All other sections result in a £70 fee per claim.

#### Note 3

**We** may also terminate **your** policy per the Legal section on page 8.

#### Note 4

Serious Grounds include, but are not limited to:

- failure to provide **us** with information **we've** requested
- failure to make payment for **your** policy
- where there are changes in **your** circumstances (page 10)
- fraud or suspected fraud (page 10)
- the use or threat of violence or aggressive behaviour against **our** staff, contractors, or property
- the use of foul or abusive language
- nuisance or disruptive behaviour

Where possible **we'll** seek to resolve the matter with **you**. Where a solution can't be agreed, **we** may cancel the policy by contacting **you** at **your** last known address and giving **you** 14 days' notice. This won't affect **your** right to make a claim for any event that happened before the cancellation date.

## Policy period and payment

**Your policy period** is 12 months and **your** legal contract with OVO Insurance Services Ltd is for this period.

There is a 30-day exclusion period from the **initial policy start date** (see "Policy exclusions" on page 13).

Full details of payment, policy duration and renewal date can be found in **your** insurance policy documentation.

**We** reserve the right not to renew **your** contract. If **we** do this then **we** will let **you** know at least 14 days before **your** policy is due to end.

If **you** pay by Direct Debit, cancelling **your** Direct Debit through **your** bank doesn't cancel **your** agreement with **us**. If **you** stop **your** Direct Debit without telling **us**, **we'll** contact **you** to arrange for collection of the money **you** owe. **You** will be unable to make a claim until all missed payments are collected, and **you** will continue to accrue debt on **your** policy. If **you** default on a payment, **we** reserve the right to cancel **your** policy and **you** will no longer be insured. See the cancellation table on page 11 for charges.

## Financial sanctions

**We** will not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy to the extent that the provision of such cover, indemnity, payment or other benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States or other country of policy issue.

If any such resolution, sanction, law or regulation takes effect during the insurance period **we** may cancel this policy immediately by giving **you** written notice at **your** last known address. See the cancellation table on page 11 for charges.

## Claims conditions

**You** should refer to any conditions shown under individual sections of **your** policy as well as the claims conditions shown below.

If **you** do not follow these claims conditions and any conditions shown under individual sections of **your** policy, a claim may be rejected or payment could be reduced. In some circumstances, **your** policy might be invalidated.

Please read the information on 'Guidance on making

a claim' on page 6 and 'How we settle claims' on page 15.

## What you must do

For all claims **you** must tell **us** as soon as **you** can. Do not throw away any damaged items or carry out any repairs before **we** have had a chance to carry out an inspection.

To help **us** deal with **your** claim quickly, **we** may require additional information such as:

- the current maintenance record and/or service record
- a description, photographs or video of the problem
- any other reasonable information **we** may request to support your claim e.g. age of boiler

Where **we** have asked **you** for specific information relevant to **your** claim **we** will pay for any reasonable expenses **you** incur in providing **us** with the above information.

**You** must allow **our** engineer access to **your** home to carry out any necessary work.

Please note that the attending engineer is not authorised by OVO or **us** to discuss **your** claim or **your** policy. All questions with relation to **your** claim or policy coverage should only be directed to OVO. If **you** request any other services from the attending engineer then **we** will not cover the costs or be responsible in any way for these services.



## Policy exclusions

These exclusions apply to all the sections of **your** policy.

The insurance cover does not start until 30 days after the **initial policy start date**.

This insurance does not cover:

### Radioactive contamination

Any expense, legal liability or any loss or damage to property directly or indirectly caused, or contributed to, by:

- ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel; or
- the radioactive, toxic, explosive, or other dangerous properties of nuclear machinery or any part of it

### Sonic bangs

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by pressure waves from aircraft.

### Pollution or contamination

Any claim or expense of any kind directly or indirectly caused by or arising out of pollution or contamination.

### Computer viruses

Damage or loss directly or indirectly due to:

- computer viruses; or
- cyber-attack

### Existing and deliberate damage

Any loss, damage, liability, cost or expense of any kind:

- occurring, or arising from an event occurring before the insurance period starts; or
- caused deliberately; or
- caused by any third-party interference including any attempt to repair or modify anything covered under this policy, which has not been carried out by one of **our** engineers

### War risks and terrorism

Any loss, damage, liability, cost, or expense of any kind caused directly or indirectly by, but not limited to, war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, terrorism, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion.

### Subsidence heave or landslip

Damage caused by **subsidence**, **heave** or **landslip**, settlement, earthquake or sink hole.

### Other damage

Any loss, damage, liability, cost, or expense of any kind caused by, or resulting from:

- sludge, scaling or debris
- fading
- insects or vermin
- mould, fungus, any other microorganism or substance which poses actual or potential threat to human health

Anything normally covered by home insurance including but not limited to:

- structural damage
- theft
- extreme weather, flooding, fire, or explosions; or
- **accidental damage**

Any loss, damage, or breakdown to property for which **you** are not solely responsible.

### Access and making good

Any costs for materials and labour needed:

- to gain access to **your** boiler or central heating system
- to gain access to pipes or wiring within walls, ceilings or underfloor
- for redecoration, restoration of walls, ceilings, fixtures and fittings, or replacement of floor coverings, once **we** finish

### Defective construction or design

Any loss, damage, liability, cost, or expense of any kind caused by or resulting from poor or faulty design, workmanship or materials. Any defect or failing which may be attributed to the original design and installation.

### Dangerous repair

If **our** engineer cannot gain access or considers that the circumstances to carry out the work are potentially dangerous or where there is a risk to health or safety, (e.g. where work is required in a loft space and permanent boards, railings, lighting or ladders are not in place) **our** engineer may, at their discretion discontinue the repair. **You** will be contacted by OVO about this.

### Claims settlement exclusions

**a. We** will not pay for any loss of value to any item which **we** have repaired or replaced. Items may not be reinstated to their original condition. **Our** engineer will endeavour to advise **you** if this is likely to occur before the work commences.

**b. We** will not pay for any losses which are indirectly associated with the incident that caused **you** to claim unless caused by **our** negligence or that of **our** agents.

**c. We** will not replace where replacement is only necessary as a result of a change in legislation or health and safety guidelines or to meet best practice.

**d. We** will not pay for business losses or loss of earnings.

**e. We** will not pay for the costs of any work carried out by **you** or contractors or any investigative work (for instance CCTV) not authorised by **us** in advance.

**f. We** will not pay for costs incurred where **you** have been advised of the need to carry out permanent repair work to avoid repetitive situations leading to a breakdown and/or failure.

**g. If you** have previously been advised by one of **our** engineers, that **you** need to install access points at **your** own cost, **we** will not pay for those costs.



## How we settle claims

If **you** wish to claim under **your** policy, please follow the steps detailed in the 'Guidance on making a claim' section on page 6, **you** should also read the Policy exclusions on pages 13 and 14 and Claims conditions from page 12.

### How we settle claims under Section 2: Central heating boiler

- a. Where damage is not beyond **economical repair**, **we** will pay the cost of repair up to the limit shown on the policy schedule.
- b. If the boiler is beyond **economical repair** and there is no boiler replacement cover **we** will not carry out a repair or offer a contribution or replacement.
- c. For boilers less than 7 years old, where parts are no longer available from the original manufacturer or their approved supplier, **we** will replace **your** boiler with one capable of the same output.

### How we settle claims under Section 3: Boiler replacement

- a. If **you** are eligible for boiler replacement **your** boiler will be replaced with a boiler of similar output.
- b. If **your** boiler is 7 years old or more, but less than 10 years old at the **initial policy start date**, **we** will pay a contribution of £400 towards the boiler replacement until the boiler is 10 years old at renewal.
- c. **We** may consider a cash settlement up to the limits shown on the policy schedule to the equivalent of what it would have cost **us** to carry out the replacement.

### How we settle claims under all sections

- a. If there are any additional costs above the limits of cover, **you** are responsible for agreeing with **us** as to how these costs will be settled.

b. In the event that a part needs to be ordered to rectify the breakdown, **we** will make all reasonable endeavours to source replacement parts in the quickest available time and carry out the necessary work. Unfortunately, there may be delays which are out of OVO's and/or **our** control and **we** can't accept any liability for any delay in obtaining any replacement parts.

c. Where **we** provide replacement parts, they will have similar functionality but not necessarily the same features, make and model or type of fitting.

d. If **you** do not arrange an appointment or grant access, **your** policy will continue even though the necessary work has not been carried out. If after three attempts **you** have not made an appointment or otherwise granted access **we** may close the claim on **your** policy.

e. Should there be the presence of hazardous materials or infestation or should **our** engineer be subject to any abuse (physical or verbal), **our** engineer may at their discretion discontinue the service or repair. **You** will be contacted by OVO to discuss the reason behind **our** engineer's discontinuance and how this might be resolved.

f. Where an **excess** applies, **you** will need to arrange payment of the **excess** before **we** deploy an engineer. In the event a claim is declined, **we** will not refund the **excess** payment which covers the cost of the engineer's assessment.







# Cover sections

## Section 1: Central heating system

This part of the policy sets out the cover **we** provide for **your** central heating system and cover is provided where **your** policy schedule states that **you** have cover.

### What is covered

Loss of heating and/or hot water following a failure or breakdown of the central heating system.

This includes the;

- external thermostat
- radiators and valves
- feed and expansion tank
- hot water cylinder
- hot water cylinder immersion (excluding external wiring)
- pipes and fittings
- magnetic filters

**We** will only use replacement parts from the original manufacturer or their approved supplier.

Non-standard components will be replaced with components of a similar functionality but not necessarily the same features. This includes magnetic filters as well as non-standard radiators or towel rails. Non standard radiators and towel rails include but are not limited to, those made from glass, marble, stone, wood, or cast iron, and those with intricate or curvature shape designs.

The most **we** will pay for any one claim under Section 1; Central heating system and Section 2; Central heating boiler, is £2,000 combined.

### What is not covered

**1.1.** Payment of any **excess** stated in **your** policy schedule.

**1.2.** Damage to the central heating boiler or the boiler controls.

**1.3.** Gas appliances or additional parts (e.g. gas fires, boilers, boiler protection kits, heat recovery systems etc).

**1.4.** Separate gas hot water heaters.

**1.5.** Electric, liquid petroleum gas (LPG), solid fuel or oil fuelled boilers, back boilers and dual-purpose boilers (e.g. Aga, Rayburn, or similar).

**1.6.** Any part of an alternative, green, renewable energy or dual-purpose system, these include but are not limited to, wind, hydro, solar or thermal recovery (e.g. solar panels, solar photovoltaic panels, battery storage inverters, energy storage systems, heat pumps, or dualpurpose cylinders).

**1.7.** Central heating systems and/or heating controls specifically designed for piped or underfloor heating.

**1.8.** Remote control central heating systems, mobile phone or any other internet connected heating control equipment whose primary purpose is operating **your** central heating system.

**1.9.** Electric central heating systems.

**1.10.** Warm air central heating systems.

**1.11.** Damage caused by or arising from sludge, scale and other debris in the central heating system and related pipework.

**1.12.** **we** will not pay for the removal of sludge, scale or other debris from **your** central heating or plumbing system.

**1.13.** Repair or replacement of flue systems.

**1.14.** Any problems relating to pipes and condensate pipes caused by freezing weather conditions.

**1.15.** The need for repair caused by anyone other than the engineer authorised by **us**.

**1.16.** Any fault arising before **you** asked **us** to provide cover.

**1.17.** Any equipment not installed, operated, maintained, or repaired in accordance with established practice or manufacturer's instructions, statutory regulations or British Standards.

**1.18.** Normal day-to-day maintenance for which **you** are responsible, e.g. re-pressurising or balancing of the central heating system, adjustments to the timing, temperature and other controls of the central heating boiler, venting (bleeding) of radiators, or the addition of corrosion inhibitors.



**1.19.** Damage arising as a result of disconnection from, re-connection to, or interruption of the gas, wifi connectivity, electricity, or water mains services to **your home**.

**1.20.** Payment for any inconvenience or damage caused by delay beyond our control.

**1.21.** Repair or replacement of electrical elements in radiators.

**1.22.** Repair or replacement of steel or iron pipes linked to the central heating system.

## Section 2: Central heating boiler

This part of the policy sets out the cover **we** provide for **your** central heating boiler and cover is provided where **your** policy schedule states that **you** have cover.

### What is covered

Loss of heating and/or hot water following a failure or breakdown of the gas fired central heating boiler.

This includes the;

- integral controls
- thermostats, frost thermostats
- circulating pump
- motorised valves
- time clock or programmer including smart thermostats
- primary flue and draught diverter, any flue or flue terminals under 1 metre in length (but not including the central heating water pipework or controls)

**We** will only use replacement parts from the original manufacturer or their approved supplier.

Non-standard components will be replaced with components of a similar functionality but not necessarily the same features.

For the first 3 months after the **initial policy start date**, **we** will only pay a maximum of £300 for any one claim under this section.

After this period, the most **we** will pay for any one claim under Section 1; Central heating system and Section 2; Central heating boiler, is £2,000 combined.

### What is not covered

**2.1.** Payment of any **excess** stated in **your** policy schedule.

**2.2.** Repair or replacement of the boiler should **our** engineer determine that it is beyond **economical repair** or if new manufacturer or

manufacturer approved replacement parts are not available for boilers 7 years old or over.

**2.3.** Separate gas hot water heaters.

**2.4.** Electric, liquid petroleum gas (LPG), solid fuel or oil fuelled boilers, back boilers and dual-purpose boilers (e.g. AGA, Rayburn, or similar).

**2.5.** Gas fires or any other gas fired device other than a central heating boiler shown on **your** policy schedule.

**2.6.** Electric heaters.

**2.7.** Damage caused by or arising from sludge, scale and other debris in the central heating boiler and related pipework.

**2.8.** Any filter or related device for the purpose of removing sludge, scale or other debris from **your** central heating or plumbing system, unless integral to the boiler.

**2.9.** Repairs or replacement of non-standard or extended flue systems.

**2.10.** Any problems relating to condensate pipes caused by freezing weather conditions.

**2.11.** Any equipment not installed, operated, maintained, or repaired in accordance with established practice or manufacturer's instructions, statutory regulations or British Standards.

**2.12.** Normal day-to-day maintenance for which **you** are responsible, e.g. re-pressurising or balancing of the central heating system, adjustments to the timing, temperature and other controls of the central heating boiler, venting (bleeding) of radiators, or the addition of corrosion inhibitors.

**2.13.** Damage arising as a result of disconnection from, re-connection to or interruption of the gas, wifi connectivity, electricity, or water mains services to **your home**.

**2.14.** The need for repair caused by anyone other than the engineer authorised by **us**.

**2.15.** Any fault arising before **you** asked **us** to provide cover.

**2.16.** Payment for any inconvenience or damage caused by delay beyond **our** control.

**2.17.** Boilers exceeding 45kW heat output.

**2.18.** Boilers deemed as commercial by their manufacturers.

**2.19.** The mobile phone or device, wifi connectivity, associated apps, and firmware used to control smart central heating controls.

## Section 3: Boiler replacement

This part of the policy sets out the cover **we** provide for boiler replacement and cover is provided where **your** policy schedule states that **you** have cover.

### What is covered

Where **our** engineer cannot repair the boiler, **we** will replace the boiler with one capable of the same output. This includes replacement of the primary flue up to 1 metre in length.

Boiler replacement limits are subject to the age of the boiler at the **initial policy start date**;

- If **your** boiler is less than 7 years old at the **initial policy start date** and less than 10 years old at renewal, **we** will pay up to £2,500 for the boiler replacement
- If **your** boiler is 7 years old or more but less than 10 years old at the **initial policy start date** and less than 10 years old at renewal, **we** will pay a contribution of £400 towards the boiler replacement

This is the most **we** will pay for any claim under Section 3 Boiler replacement.

### What is not covered

**3.1.** Payment of any **excess** stated in **your** policy schedule.

**3.2.** The boiler will not be replaced during the first 6 months following the **initial policy start date**.

**3.3.** Boilers 10 years old or over at the **initial policy start date** or at policy renewal date.

**3.4.** Any equipment not installed, operated, maintained or repaired in accordance with established practice or manufacturer's instructions, statutory regulations or British Standards.

**3.5.** The need for replacement or repair caused by anyone other than the engineer authorised by **us**.

**3.6.** The need for replacement arising before **you** asked **us** to provide cover.

**3.7.** Payment for any inconvenience or damage caused by delay beyond **our** control.

**3.8.** Any associated costs for:

- replacement of steel or iron pipes linked to the central heating system
- additional parts (e.g. filters, scale reducers, shock arrestors, boiler protection kits, heat recovery systems etc)

- upgrades to the condensate, pipes or electrical work
- relocating the boiler in order to meet the manufacturer's instructions, statutory regulations or British Standards

## Section 4: Plumbing and electrics

This part of the policy sets out the cover **we** provide for **your** plumbing and electrics and cover is provided where **your** policy schedule states that **you** have cover.

### What is covered

**We** will pay for the cost of repair in order to restore operation to;

- the hot and cold water pipes internal to **your home** between the stopcock and **your taps** or appliances
- electrical circuits including the fuse box, circuit breakers, sockets, and light fittings provided that the electrical supply is 240v and the damage occurs within **your home**, beyond the electricity company's supply meter or other monitoring or measuring device.

Light fittings are defined as the electrical cable and fixings up to and including standard:

- light bulb holders
- light switches
- dimmers
- individual downlight fittings embedded into ceilings
- fluorescent tube fitting

The most **we** will pay for any claim is £2,000.

### What is not covered

**4.1.** Payment of any **excess** stated in **your** policy schedule.

**4.2.** Taps and any related tap fault, water softeners and water filters, combined overflow and pop-up waste mechanisms.

**4.3.** Any plumbing or electrics external to **your home**.

**4.4.** Bath and shower seals or grouting, whirlpool bathtubs or spa baths including pumps and valves, swimming pools or similar, ponds, fountains and any associated pipes, valves, or pumps.

**4.5.** Toilet cisterns or baths.

**4.6.** The plumbing or electric power supply between **your home** and any outbuildings.

**4.7.** Loss or damage caused by or resulting from leaking appliances (e.g. showers, shower trays, toilet pan and/or toilet flushing systems).

**4.8.** The electric company's supply meter or any other type of monitoring or measuring device.

**4.9.** Any device which can be plugged into the electricity supply or operates using electricity, e.g. smoke and burglar alarms, camera systems, light bulbs, extractor fans, electric showers and domestic appliances.

**4.10.** Hot water pumps or any part of **your** water system designed to increase mains water pressure.

**4.11.** Alarm systems or security lighting.

**4.12.** Any part of an alternative, green, renewable energy or dual-purpose system. These include but are not limited to, wind, hydro, solar, or thermal recovery (e.g. solar panels, solar photovoltaic panels, battery storage inverters, energy storage systems, heat pumps, or dualpurpose cylinders).

**4.13.** Any wiring that:

- is sheathed or cased in fabric
- is not installed to the regulatory standards

**4.14.** Any fixtures, including lead piping, where replacement is only necessary as a result of a change in legislation or health and safety guidelines, or to meet best practice.

**4.15.** Any part of **your** central heating system including any system or controls for piped or electric underfloor heating.

**4.16.** Any plumbing or electrics not installed, operated, maintained or repaired in accordance with established practice or manufacturer's instructions, statutory regulations or British Standards. **4.17.** Any problems relating to pipes and condensate pipes caused by freezing weather conditions.

**4.18.** Any need for repair arising before **you** asked **us** to provide cover.

**4.19.** Payment for any inconvenience or damage caused by delay beyond **our** control.

**4.20.** Replacement of taps, faucets, shower heads, hoses, riser rails, shower mixer valves, or electric shower units.

**4.21.** Replacing ceramic discs in taps.

**4.22.** Extractor fans or macerator units for toilets e.g. Saniflo.

**4.23.** Any damage to cisterns, sinks, baths, showers, whirlpool baths, or spa baths.

**4.24.** The need for repair caused by anyone other than the engineer authorised by **us**.

**4.25.** Repair or replacement of steel or iron pipes.

**4.26.** Electrical faults that require a complete system rewire.

**4.27.** Fluorescent light starters, decorative light fittings, or transformers for decorative or low voltage lighting.

## Section 5: Internal drains and waste pipes

This part of the policy sets out the cover **we** provide for **your** internal drains and waste pipes. Cover is provided where **your** policy schedule states that **you** have cover.

### What is covered

**We** will pay for the cost of repair in order to restore operation to blocked or leaking internal drains and/or waste pipes for which **you** are responsible, located inside **your home**.

**Our** engineer will unblock, repair or replace the drain or waste pipe in order to resolve the fault. Replacement of the drain or waste pipe will only be carried out if the replacement cost is the same or less than the repair cost.

The most **we** will pay for any claim is £2,000.

### What is not covered

**5.1.** Payment of any **excess** stated in **your** policy schedule.

**5.2.** Drains or waste pipes for which **you** are not solely responsible.

**5.3.** Sewers, cesspits, septic tanks and any outflow pipes external to **your home**.

**5.4.** Vacuum drainage systems, shared drains or sewers, and drains or sewers external to **your home**.

**5.5.** Swimming pools or similar, whirlpool bathtubs or spa baths, decorative features including but not limited to ponds, fountains and any associated pipes, valves or pumps.

**5.6.** Damage caused by or resulting from leaking appliances, e.g. shower trays, toilet pan and/or toilet flushing systems, whirlpool bathtubs or spa baths, swimming pools or similar.

**5.7.** Pumps and any associated pipes, electrics and valves, e.g. sewage pumps, water softeners, waste disposal units and macerators.

**5.8.** Damage to drains or sewers caused by roots, **subsidence, heave or landslip**, earthquake, or sink hole.

**5.9.** Any work that may be required in addition to a repair. Work required to avoid the problem re-occurring. **We** will not pay for any re-alignment of drains or sewers or pipe work to avoid a recurrence.

**5.10.** The removal from drains and or waste pipes of any items deemed to be unsuitable for disposal in drains, public drains and sewers.

**5.11.** Any problems relating to pipes and condensate pipes caused by freezing weather conditions.

**5.12.** Any equipment not installed, operated, maintained or repaired in accordance with established practice or manufacturer's instructions, statutory regulations or British Standards.

**5.13.** Any damage which occurs following an engineer's previous visit for a claim where **you** have previously been advised of the need to install access points at **your** own cost.

**5.14.** The need for replacement or repair caused by anyone other than the engineer authorised by **us**.

**5.15.** Any need for repair arising before **you** asked **us** to provide cover.

**5.16.** Payment for any inconvenience or damage caused by delay beyond **our** control.

## Section 6: External drains

This part of the policy sets out the cover **we** provide for **your** external drains and cover is provided where **your** policy schedule states that **you** have cover.

### What is covered

**We** will pay for the cost of repair in order to restore operation to blocked or leaking external drains and/or waste pipes from the boundary of **your** property on which **your home** sits to **your home**, for which **you** are solely responsible.

**Our** engineer will unblock, repair or replace the drain or waste pipe in order to resolve the fault. Replacement of the drain or waste pipe will only be carried out if the replacement cost is the same or less than the repair cost.

This will include temporary reinstatement of any excavations carried out as part of the claim.

The most **we** will pay for any claim is £2,000.

### What is not covered

**6.1.** Payment of any **excess** stated in **your** policy schedule.

**6.2.** Drains or waste pipes for which **you** are not solely responsible, or which are beneath or inside **your home**, or any other building or outbuilding.

**6.3.** Any problems caused by freezing weather conditions.

**6.4.** Sewers, cesspits, septic tanks and any outflow pipes external to **your home**.

**6.5.** Pipes, guttering or drains carrying only rainwater.

**6.6.** Vacuum drainage systems, shared drains or sewers, and drains or sewers outside the boundary of **your home**.

**6.7.** Swimming pools or similar, whirlpool bathtubs or spa baths, decorative features including but not limited to ponds, fountains and any associated pipes, valves or pumps.

**6.8.** Pumps and any associated pipes, electrics and valves, e.g. sewage pumps, water softeners, waste disposal units and macerators.

**6.9.** Damage to drains or sewers caused by roots, **subsidence, heave or landslip**, earthquake or sink hole.

**6.10.** Any work that may be required in addition to a repair. Work required to avoid the problem re-occurring. **We** will not pay for any re-alignment of drains or sewers or pipe work to avoid a recurrence.

**6.11.** The removal from drains and or waste pipes of any items deemed to be unsuitable for disposal in drains, public drains and sewers.

**6.12.** Drains not installed, operated, maintained or repaired in accordance with established practice or manufacturer's instructions, statutory regulations or British Standards.

**6.13.** The need for replacement or repair caused by anyone other than the engineer authorised by **us**.

**6.14.** Any need for repair arising before **you** asked **us** to provide cover.

**6.15.** Payment for any inconvenience or damage caused by delay beyond **our** control.

**6.16.** Damage to, or replacement of, pitch fibre drains.

**6.17.** Blockages caused by degradation of pitch fibre drains.



## Section 7: Water supply pipes

This part of the policy sets out the cover **we** provide for **your** water supply pipes and cover is provided where **your** policy schedule states that **you** have cover.

### What is covered

**We** will pay for the cost of repair in order to restore operation to **your**:

- stopcock
- water supply pipe, from the boundary of **your** property on which **your home** sits to **your home**, for which **you** are solely responsible

**Our** engineer will repair or replace the damaged section of pipe or stopcock in order to resolve the fault to reconnect **your home** to the mains water supply. A permanent repair will only be carried out if the cost of this is the same or less than the temporary repair cost. This will include temporary reinstatement of any excavations carried out as part of the claim.

The most **we** will pay for any claim is £2,000.

### What is not covered

**7.1.** Payment of any **excess** stated in **your** policy schedule.

**7.2.** Any water supply pipe or stopcock which is the responsibility of the water supply company.

**7.3.** Any water supply pipe outside the boundary of **your** property or for which **you** are not responsible, or fresh water pipes beneath or inside any building or outbuilding.

**7.4.** Any problems caused by freezing weather conditions.

**7.5.** Any water supply pipe connecting directly or indirectly to swimming pools or similar, whirlpool bathtubs or spa baths, decorative features including but not limited to ponds, fountains and any associated pipes, valves or pumps.

**7.6.** Any equipment not installed, operated, maintained or repaired in accordance with established practice or manufacturer's instructions, statutory regulations or British Standards.

**7.7.** Damage arising as a result of disconnection from, re-connection to, or interruption of the gas, electricity, or water mains services to **your home**.

**7.8.** The need for replacement or repair caused by anyone other than the engineer authorised by **us**.

**7.9.** Any need for repair before **you** asked **us** to provide cover.

**7.10.** Payment for any inconvenience or damage caused by delay beyond **our** control.

## Section 8: Gas supply pipes

This part of the policy sets out the cover **we** provide for **your** gas supply pipes. Cover is provided where **your** policy schedule states that **you** have cover.

### What is covered

**We** will pay for the cost of repair in order to restore operation to gas supply pipes, for which **you** are responsible, from the gas meter to any gas appliance located within **your home**.

The most **we** will pay for any claim is £2,000.

### What is not covered

**8.1.** Payment of any **excess** stated in **your** policy schedule.

**8.2.** The gas company meter or other monitoring or measuring device.

**8.3.** Repairs to any gas appliance or central heating boiler.

**8.4.** Any gas supply pipe which is buried or is the responsibility of the gas supply company.

**8.5.** Any equipment not installed, operated, maintained or repaired in accordance with established practice or manufacturer's instructions, statutory regulations, or British Standards.

**8.6.** Damage arising as a result of disconnection from, re-connection to or interruption of the gas, electricity or water mains services to **your home**.

**8.7.** The need for replacement or repair caused by anyone other than the engineer authorised by **us**.

**8.8.** Any need for repair arising before **you** asked **us** to provide cover.

**8.9.** Payment for any inconvenience or damage caused by delay beyond **our** control.

**8.10.** Tracing leaks, which are the responsibility of the National Gas Emergency Service.

## Section 9: Taps and toilets

This part of the policy sets out the cover **we** provide for **your** taps and toilets and cover is provided where **your** policy schedule states that **you** have cover.

### What is covered

**We** will pay for the cost of repair in order to restore operation to taps and toilet systems, located within **your home**, including;

- repair of leaking or dripping taps and the replacement of non-ceramic tap washers
- repair of leaking or running toilets including the repair or replacement of toilet ball cocks, valves and syphons

The most **we** will pay for any claim is £2,000.

### What is not covered

**9.1.** Payment of any **excess** stated in **your** policy schedule.

**9.2.** Replacement of taps, faucets, shower heads, hoses, riser rails, shower mixer valves, or electric shower units.

**9.3.** Replacing ceramic discs in taps (usually found in mixer tap valves).

**9.4.** Extractor fans or macerator units for toilets e.g. Saniflo.

**9.5.** Any damage to cisterns, sinks, baths, showers, whirlpool baths or spa baths, and any associated pipes, valves, or pumps.

**9.6.** Any taps and toilet systems external to **your home**.

**9.7.** Loss or damage caused by or resulting from leaking appliances (e.g. such as toilet pan and/or toilet flushing systems).

**9.8.** Any equipment not installed, operated, maintained, or repaired in accordance with established practice or manufacturer's instructions, statutory regulations or British Standards.

**9.9.** The need for replacement or repair caused by anyone other than the engineer authorised by **us**.

**9.10.** Any need for repair arising before **you** asked **us** to provide cover.

**9.11.** Payment for any inconvenience or damage caused by delay beyond **our** control.





# Your annual boiler service

If your product includes an annual boiler service, the boiler service does not form part of the insurance contract with OVO Insurance Services Ltd. This section of the booklet contains details of the features of the annual boiler service which forms a separate contract between you and OVO Home Services Ltd, trading as OVO. The annual boiler service is carried out by OVO. If you have chosen cover including the annual boiler service it will be shown on your policy schedule but is a separate agreement to your insurance cover.

Any faults discovered or repairs required are not covered as part of the annual boiler service agreement, but will be carried out under the terms and conditions of the cover provided under the insurance policy, and where your policy schedule states that you have the relevant cover. To make a claim on the insurance either make a claim online at [ovoenergy.com/cover-account](https://ovoenergy.com/cover-account) or call us on our call our claims helpline on **0330 102 8905**. It's helpful to have your policy number to hand when you call.

We aim to carry out your service by the date shown in your policy schedule. There may be more than 12 months between services.

Our engineer will contact you before your annual service is due to agree a date and time that suits you. The service is normally undertaken Monday to Friday between 9am and 5pm.

If any of this information is incorrect, if you have any questions, or you would like to discuss your level of cover, please call the OVO Customer Service team on **0330 102 8905**. Lines are open 8am-8pm Monday to Friday, 9am-5pm Saturday, Sunday and major UK bank holidays, including Christmas Day, Boxing Day and the 1st and 2nd of January.

To help continually improve customer service, calls may be recorded.

## The annual boiler service will include;

- A visual check of the boiler.
- The boiler being fired safely to identify any working faults.
- A flue gas analysis efficiency test.
- Opening up the boiler and inspecting it, if necessary.
- Checking the flue and ventilation are in accordance with Gas Safety (Installation and Use) Regulations.
- Checking and adjusting the system pressure.
- Cleaning the condensate trap.
- Visually checking and bleeding radiators, if necessary.
- A visual check of the hot water cylinder.
- Confirmation in writing that the service has been carried out.
- Inspection of the boiler's filter and clean if required.

## Landlord products

In addition to the above, a gas safety certificate will be provided for all landlord owned gas appliances.

You are legally responsible for ensuring that gas safety certification is completed annually and for providing the tenant with a copy of the gas safety certificate. OVO shall not be held legally responsible in the event that, despite reasonable endeavours, OVO is unable to carry out the gas safety check or certification by the anniversary of your previous gas safety check or certification, or for any failure on your part to carry out your responsibilities as a landlord.



## The annual boiler service does not include;

- Testing the system for the presence of sludge
- Testing or topping up system inhibitor levels
- Repair of damage or faults identified at service (this may be covered under the insurance policy)
- Servicing of hot water cylinders
- Servicing of gas appliances other than the boiler

## General conditions

It is your responsibility to allow OVO access to your house or flat. If the engineer cannot gain access or considers that the circumstances to carry out the work are potentially dangerous, where there is a risk to health or safety (e.g. where work is required in a loft space and permanent boards, railings, lighting or ladders are not in place), hazardous materials or infestation, or should the engineer be subject to any abuse (physical or verbal), the engineer may at their discretion discontinue the service. You will be contacted by OVO to discuss the reason behind the engineer's discontinuance and how this might be resolved.

## Please note OVO does not offer services for:

- liquefied petroleum gas, oil fired, solid fuel or electric boilers and heating systems
- back boilers or dual-purpose boilers such as AGA or Rayburn
- central heating and/or controls specifically designed for piped or electric underfloor systems
- tenants, you must be the owner of the house or flat

## Changes in your circumstances

You must tell us if you sell the property or if you no longer require a service.

## Period and payment, and renewing your agreement

Full details of payments and renewal details can be found on your insurance policy schedule.





## Cancellation fees

If you cancel mid-agreement and OVO has performed a service, OVO has the right to recoup the payments not yet collected towards that service.

If you cancel and OVO hasn't performed a service, you will no longer be eligible for a service. If you paid Annually in advance you will receive a pro rata refund for the remaining number of days on your agreement. If you are paying by monthly instalments, your final balance will reflect the number of days your agreement has run for, less any payment received. This may result in either a refund or a cancellation fee, depending on when your last instalment was collected.

If you choose not to renew but have not had a service against the previous agreement, you will have the right to request a service be performed for up to 1 month after the end of your agreement. You will not be eligible for any refund of the service costs.

OVO will attempt to contact you in order to arrange a service, using the contact details we have on record. If OVO cannot reach you, OVO will cease trying and issue a "no access" letter. You may call OVO within the same agreement period to re-arrange a service.

If you contact OVO after you have renewed, OVO will count this as the service associated with the new agreement period (OVO won't perform more than 1 service in a given 12 month period).

If OVO is unable to fulfil its obligations due to reasons noted in the General conditions, OVO reserves the right not to refund the cost of the service.

## If you have a complaint about the annual boiler service

### Our Commitment to Great Customer Service

OVO will always aim to do their best but unfortunately there may be times when things go wrong.

If you have a complaint, please contact OVO:

**By telephone: 0330 102 8905**

**By email: [customer-relations@ovoenergy.com](mailto:customer-relations@ovoenergy.com)**

**By post: PO BOX 81429, LONDON, N17 1LD**

OVO will:

- acknowledge your complaint promptly
- investigate your complaint quickly and thoroughly
- keep you regularly informed
- resolve your complaint as soon as possible, and
- use complaint analysis to improve customer service in the future.

OVO will aim to issue a final response letter within 8 weeks of the date your complaint was received. If you remain unhappy with this response then you retain your rights to seek legal advice or refer the matter to the relevant ombudsman.

You can ask Utilities ADR to offer a dispute resolution service by contacting:

**Utilities ADR,  
12 Walker Avenue, Stratford Office Village,  
Wolverton Mill, Milton Keynes,  
MK12 5TW**

**Telephone: 0203 598 7390**

**Email: [enquiries@utilitiesadr.co.uk](mailto:enquiries@utilitiesadr.co.uk)**

**Website: [utilitiesadr.co.uk](http://utilitiesadr.co.uk)**

If you appoint someone to act on your behalf or if you ask someone else to act on your behalf you must provide written authority to allow OVO to deal with them.

## Law and jurisdiction

Unless agreed otherwise by OVO, the law and court jurisdiction that applies to this agreement is the one that applies at your address stated in your insurance policy schedule.

## Legal

We may assign or transfer all, or any part, of our rights and/or obligations under this contract without your consent. You cannot transfer your interest in this contract to anyone else without our consent in writing.

We may terminate or vary the terms and conditions of this contract at any time. If we do make changes to the terms and conditions, which are to your material disadvantage, we will give you at least 30 days notice in advance.

If you don't want to continue on these new terms and conditions, you can cancel your contract by notifying us in accordance with these terms and conditions.

You will not have to pay a cancellation charge and you will receive a pro rata refund for any payments you have made in advance. If you don't tell us you want to cancel, the new terms and conditions will apply from the date stated.

Any notices will be in writing and sent by post to your billing address or emailed to your email address. We will assume you have received the notice, if sent by post, 2 business days after we have sent it or if sent by email, on transmission, unless we receive evidence to the contrary. (Weekends and public holidays are not considered as business days).

Unless stated otherwise in these terms and conditions, please send any notices to: **PO BOX 81429, LONDON, N17 1LD** or email: [customerservices@ovoenergy.com](mailto:customerservices@ovoenergy.com)

Any delay on your or our part in enforcing any term of this contract will not prevent us from enforcing that term later.

## Third party claims

On receipt of any demand for damage or injury compensation, complaint or legal proceedings against us or our engineers, you must send us the correspondence straight away without being answered. We have the right, if we choose, in your name but at our expense to:

- take over the defence or settlement of any claim
- start legal action to get compensation from anyone else
- start legal action to get back from anyone else any payments that have already been made

You must provide us with any information and assistance we may require about any claim.

You must help us to take legal action against anyone or help us defend any legal action if we ask you to.



# Important information



**24 hour emergency helpline**  
**0330 102 8905**



**National Gas Emergency Service**  
**0800 111 999**

**If you smell gas, call the National Gas  
Emergency Service FREE straight away.**



**Visit [ovoenergy.com](https://ovoenergy.com)**

For more information on our services and handy  
hints to help you keep your home running smoothly.

