

Important telephone numbers

Boiler Breakdown Cover 24hr Call Centre 0800 587 9828

Customer Service 0345 641 9722

Calls may be recorded

If **you** suspect a gas leak, please contact National Gas Services on **0800 111 999**

This policy document is available in large print, audio and Braille.

Please phone **0345 641 9722** and we will be pleased to organise an alternative version for you.

npower Northern Limited, Windmill Hill Business Park, Whitehill Way, Swindon, Wiltshire SN5 6PB is an Introducer Appointed Representative of AWP Assistance UK Ltd.

npower Boiler Breakdown Cover is administered in the UK by AWP Assistance UK Ltd trading as Allianz Global Assistance and underwritten by AWP P&C S.A. – Dutch Branch trading as Allianz Global Assistance Europe. AWP P&C S.A. - Dutch Branch is an insurer licensed to act in all EEA countries and located at Poeldijkstraat 4, 1059 VM Amsterdam, the Netherlands. AWP P&C S.A. – Dutch Branch, with corporate identification No 33094603, is registered at the Dutch Authority for the Financial Markets (AFM) No 12000535 and is authorised by L'Autorité de Contrôle Prudentiel et de Résolution (ACPR) in France.

AWP Assistance UK Ltd are authorised and regulated by the Financial Conduct Authority.

Ref: 6890HEC (1) 10/18

Boiler Breakdown Cover

Policy wording

In association with:

Global Assistance

Allianz 



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This booklet contains three separate documents.

The 'Demands and needs statement' and the 'About us and our insurance services' documents both explain how the npower boiler breakdown insurance policy has been sold to you.

The 'Policy wording' provides the full terms, conditions and exclusions of the boiler breakdown insurance policy.

Demands and Needs Statement

npower boiler breakdown insurance suits the demands and needs of customers who wish to insure their domestic boiler against breakdown.

The levels of cover may vary depending on the option of cover you choose.

Boiler breakdown insurance does not cover everything. You should read this policy carefully to make sure it provides the cover you need.

You may already possess alternative insurance for some or all of the features and benefits provided by this boiler breakdown insurance product. It is your responsibility to investigate this.

Allianz Global Assistance has only provided you with information and has not provided you with any recommendation or advice about whether this product meets your specific insurance demands and needs.

About Us and Our Insurance Services

Allianz Global Assistance,
102 George Street,
Croydon, CR9 6HD

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

We are an insurance intermediary that offers products from a single insurance company, AWP P&C S.A. - Dutch Branch trading as Allianz Global Assistance Europe which is an insurer licensed to act in all EEA countries.

3. Which service will we provide you with?

You will not receive any personal advice or a recommendation from us for boiler breakdown insurance. We may ask you some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for this service?

You will only pay us the premium for your policy, and you will not pay us a fee for arranging this on your behalf. We are paid for our services to you by the insurance company, AWP P&C S.A. - Dutch Branch trading as Allianz Global Assistance Europe. The nature of such payment is a mixture of commission and other fees based on our costs for administering your policy.

5. Who regulates us?

Allianz Global Assistance is a trading name of AWP Assistance UK Ltd registered address PO Box 74005, 60 Gracechurch Street, London EC3P 3DS is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 311909. Our permitted business includes arranging boiler breakdown insurance.

You can check this on the Financial Services register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

- In writing: Customer Service, Allianz Global Assistance, 102 George Street, Croydon CR9 6HD
- By phone: 020 8603 9853
- By email: customersupport@allianz-assistance.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service for independent arbitration. Visit www.financial-ombudsman.org.uk write to Financial Ombudsman Service, Exchange Tower, London, E14 9SR call UK 0800 023 4567 or UK 0300 123 9 123 or email complaint.info@financial-ombudsman.org.uk

Complaints regarding the annual service cannot be referred to the Financial Ombudsman Service, since this is a non-regulated aspect of cover.

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. Insurance advising and arranging is covered for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangement is available from the FSCS, by calling 0800 678 1100 or 020 7741 4100, or by visiting their website at www.fscs.org.uk.

This protection does not apply to the annual service, since this is a non-regulated aspect of cover.

About This Policy

This policy provides cover against the **breakdown** of **your insured boiler, heating controls** and **heating system**.

You can choose the cover level that suits **you** best. The items covered vary depending on the level of cover **you** have chosen.

This policy does not cover accidental damage to, or descaling of, **your** central heating system.

We will provide expert assistance should **your insured boiler breakdown**. **We** will arrange for one of **our approved engineers** to attend **your home**.

Summary of Cover

The following is only a summary of the main cover limits. **You** should read the rest of the policy for the full terms and conditions.

Cover Level	Items Covered
Boiler Cover	Insured boiler and heating controls
Boiler Cover Plus	Insured boiler, heating controls, and annual service
Boiler and Heating Cover	Insured boiler, heating controls and heating system
Boiler and Heating Cover Plus	Insured boiler, heating controls, heating system and annual service

Note

You may need to pay an **excess** in the event of a claim. The **excess** amount (if applicable) is shown on **your** email confirmation and will need to be paid before **we** can instruct an **approved engineer** to attend.

Important Information

Thank you for taking out npower Boiler Breakdown Cover with **us**.

Your email confirmation shows the address of the property that is covered, the level of cover and any special terms or conditions that may apply.

Your policy does not cover everything. **You** should read this policy carefully to make sure it provides the cover **you** need. If there is anything **you** do not understand, **you** should call npower Boiler Breakdown Cover on **0345 641 9722** or write to Allianz Global Assistance, 102 George Street, Croydon, CR9 6HD.

Insurer

Your npower Boiler Breakdown Cover is administered in the United Kingdom by AWP Assistance UK Ltd trading as Allianz Global Assistance and underwritten by AWP P&C S.A. - Dutch Branch trading as Allianz Global Assistance Europe.

28 day waiting period

Your policy cover begins 28 days after the **start date** of **your** policy. If **you** have renewed **your** policy, the waiting period does not apply and **you** will have continuous cover.

How your policy works

Your policy and email confirmation is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by this policy and happens during the **period of cover**. Unless specifically mentioned, the benefits and exclusions within each section apply to the **insured boiler**.

Certain words have a special meaning as shown under the heading 'Definition of words'. These words have been highlighted by the use of bold print throughout the policy document.

Information you need to tell us

There is certain information that **we** need to know as it may affect the terms of the insurance cover **we** can offer **you**.

You must, to the best of **your** knowledge, give accurate answers to the questions **we** ask when **you** buy **your** npower Boiler Breakdown Cover policy. If **you** do not answer the questions truthfully it could result in **your** policy being invalid and could mean that all or part of a claim may not be paid.

If **you** think **you** may have given **us** any incorrect answers, or if **you** want any help, please call **us** as soon as possible and **we** will be able to tell **you** if **we** can still offer **you** cover.

Cancellation rights

If **your** policy does not meet **your** requirements, please contact npower Boiler Breakdown Cover by phoning **0345 641 9722** within 28 days of the **start date** of **your** policy and **we** will cancel **your** policy and return any premium **you** have paid.

While **you** cannot claim on this policy until 28 days after the **start date** of **your** policy (unless **you** have renewed **your** policy), **we** would be happy to put **you** in touch with **our** network of **approved engineers** to assist **you** at **your** own expense, during this period.

If **you** do not cancel **your** policy, it will remain in force in accordance with the policy terms and conditions.

Financial Services Compensation Scheme (FSCS)

For **your** added protection, **we** are covered by the FSCS. **You** may be entitled to compensation from the scheme if **we** cannot meet **our** obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number **0800 678 1100** or **020 7741 4100**, or by visiting their website at **www.fscs.org.uk**.

This protection does not apply to the **annual service**, since this is a non-regulated aspect of cover.

Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

Contracts (Rights of Third Parties) Act 1999

We, the **insurer** and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

International sanctions

This policy may not provide any cover or benefit to the extent that either the cover or benefit would violate any applicable sanction, law or regulations of the United Nations, United States of America, the European Union or any other applicable economic or trade sanction, law or regulations. **We** decline claims to persons, companies, governments and other parties to whom this is prohibited under national or international agreements or sanctions.

Multiple insurances

If **you** are entitled to compensation under another insurance policy, public scheme or obligation arising from a law or a regulation then **we** will not compensate **you** under this policy, except to the extent that such compensation is not covered.

If **we** do compensate **you** for damage or pay costs up front at **your** request, **you** assign **your** right to compensation under another insurance policy, public scheme or any legal obligation arising from a law or regulation to **us**.

Renewal of your insurance cover

We will send **you** a renewal notice at least 21 days prior to the expiry of the **period of cover** as shown on **your** email confirmation. **We** may vary the terms of **your** cover and the premium rates at the renewal date.

Data protection notice

We care about **your** personal data.

The summary below and **our** full privacy notice explain how Allianz Global Assistance protects **your** privacy and uses **your** personal data.

Our full privacy notice is available at <https://npower.allianz-assistance.com/gb/en/privacy-policy.html>.

If a printed version is required, please write to Legal and Compliance Department, Allianz Global Assistance, 102 George Street, Croydon CR9 6HD.

• Who is the data controller?

A data controller is the individual or legal person who controls the use of the data and is responsible for keeping it safe. The laws apply to personal data in both paper and electronic files. **We** are the data controller in relation to **your** npower Boiler Breakdown Cover as defined by relevant data protection laws and regulations.

• What personal data will be collected?

We will (or may) collect and process various types of personal data about **you**:

- Surname, first name;
- Address;
- Place of residence;
- Identification document number;
- Email address;
- Credit/debit card and bank account details if **you** make a claim

- **How will we obtain and use your personal data?**

We will collect **your** personal data from a variety of sources including:

- Data that **you** provide to **us**; and
- Data that may be provided about **you** from certain third parties, such as engineers who provide boiler breakdown, repair services and annual services.

We and npower Northern Limited will collect and process **your** personal data in order to comply with **our** contractual obligations and/or for the purposes of **our** legitimate interests including:

- Entering into or administering contracts with **you**;
- Informing **you** of products and services which may be of interest to **you**.

- **Who will have access to your personal data?**

We may share **your** personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With other service providers who perform business operations on **our** behalf;
- Organisations who **we** deal with which provide part of the service to **you** such as heating engineers;
- To meet **our** legal obligations including providing information to the relevant ombudsman if **you** make a complaint about the product or service that **we** have provided to **you**.

We will not share information about **you** with third parties for marketing purposes unless **you** have specifically given **us your** consent to do so.

- **How long do we keep your personal data?**

We will retain **your** personal data for a maximum of seven years from the date the insurance relationship between **us** ends. If **we** are able to do so, **we** will delete or anonymise certain areas of **your** personal data as soon as that information is no longer required for the purposes for which it was obtained.

- **Where will your personal data be processed?**

Your personal data may be processed both inside and outside the European Economic Area (EEA).

Whenever **we** transfer **your** personal data outside the EEA to other Allianz Group companies, **we** will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, **we** take steps to ensure that personal data transfers outside the EEA receive an adequate level of protection.

- **What are your rights in respect of your personal data?**

You have certain rights in respect of **your** personal data. **You** can:

- Request access to it and learn more about how it is processed and shared;
- Request that **we** restrict any processing concerning **you**, or withdraw **your** consent where **you** previously provided this;
- Request that **we** stop processing it, including for direct marketing purposes;
- Request that **we** update it or delete it from **our** records;
- Request that **we** provide it to **you** or a new insurer; and
- To file a complaint.

- **Automated decision making, including profiling**

We carry out automated decision making and/or profiling when necessary.

- **How can you contact us?**

If **you** would like a copy of the information that **we** hold about **you** or if **you** have any queries about how **we** use **your** personal data, **you** can contact **us** as follows:

By post: Data Protection Officer, AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD

By telephone: **020 8603 9853**

By email: **AzPUKDP@allianz.com**

Definition of Words

When the following words and phrases appear in the policy document or email confirmation, they have the meanings given below. These words are highlighted by the use of bold print.

Annual service

A routine check of the **insured boiler**, organised by **us** and carried out by one of **our approved engineers** normally between the months of April and August inclusive.

Approved engineer(s)

A qualified person approved and instructed by **us** to provide repair services.

Beyond economic repair

The point at which **our approved engineer** considers the repair costs (taking into account the parts and labour required) to be more than the value of the **insured boiler**. The value is based on its date of manufacture, type and make and whether or not manufacturer replacement parts are still available.

Breakdown

The sudden and unexpected failure of **covered part(s)** within **your home's** main heating system, meaning that there is no running hot water or central heating.

Covered part(s) / aspects

- For Boiler Cover
The **insured boiler** and **heating controls**.
- For Boiler Cover Plus
The **insured boiler**, **heating controls** and **annual service**.
- For Boiler and Heating Cover
The **insured boiler**, **heating controls** and **heating system**.
- For Boiler and Heating Cover Plus
The **insured boiler**, **heating controls**, **heating system** and **annual service**.

Excess

The amount **you** have to pay for each claim **you** make under this policy. This amount (if applicable) is shown on **your** email confirmation and will need to be paid before **we** can instruct an **approved engineer** to attend.

Heating controls

Motorised valve(s), room thermostat, cylinder thermostat, time control and water circulating pump, all of which are needed to supply heat or hot water within **your home**.

Heating system

Expansion tank or standard indirect hot water cylinder, pipe work (above ground level) and **standard radiators**, all of which are needed to supply heat or hot water within **your home**.

Home

The property located in the United Kingdom, the address of which is shown on **your** email confirmation.

Insured boiler

The gas appliance fitted within **your home**, which heats the water used in the main domestic **heating system of your home**. Unless agreed otherwise, this appliance must be under 15 years of age and should be serviced at least annually, in accordance with the manufacturer's recommendations.

Insurer

AWP P&C S.A. - Dutch Branch trading as Allianz Global Assistance Europe.

Period of cover

npower Boiler Breakdown Cover begins 28 days from the **start date** of **your** policy (unless **you** have renewed **your** policy) and continues until 12 months after the **start date** as long as **your** premium has been paid. Where a policy ends or is cancelled by **you** or **us**, **your** npower Boiler Breakdown Cover will end immediately.

Standard radiator

A radiator readily available for wholesale purchase. This does not include curved or designer radiators, cast iron radiators or heated towel rails.

Start date

The date **your** policy starts, as shown on **your** email confirmation.

We, Our, Us

Allianz Global Assistance who administer this policy on behalf of the **insurer**.

You, your

Any person normally residing in **your home**.

Making a Claim

It is vital that **you** follow these steps to get help and claim the benefits available under this npower Boiler Breakdown Cover if an **approved engineer** is needed following a **breakdown** covered by the policy.

- Contact npower Boiler Breakdown Cover on **0800 587 9828** quoting **your** npower Boiler Breakdown Cover policy number and full address (including post code). All of this information appears on **your** email confirmation. It is important to remember that **you** must phone npower Boiler Breakdown Cover first. Please do not make any arrangements yourself as **we** cannot refund any costs if **you** do not get **our** prior authorisation.
- If required, npower Boiler Breakdown Cover will arrange for an **approved engineer** to come to **your home** to assist **you**. If **you** have purchased a policy that has an **excess**, **you** will need to pay this amount before **we** can instruct an **approved engineer** to attend.

If the **breakdown** is listed under 'What is covered', **we** will arrange to pay the **approved engineer's** fees (up to the limits of this policy) direct to the **approved engineer**. **You** will be responsible for any extra costs.

Note

You must be able to provide evidence to the **approved engineer** that the **insured boiler** has been serviced in accordance with the manufacturer's recommendations at the time of the claim.

Making a Complaint

We aim to provide **you** with a first class policy and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

In the first instance, please:

Write to: Customer Service, Allianz Global Assistance, 102 George Street, Croydon, CR9 6HD

Telephone: **020 8603 9853**

Email: customersupport@allianz-assistance.co.uk

Please supply **us** with **your** name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time.

If **you** are not satisfied with **our** final response, providing it does not relate to the **annual service** aspect of cover, **you** can refer the matter to the UK Financial Ombudsman Service for independent arbitration.

Visit www.financial-ombudsman.org.uk

Write to Financial Ombudsman Service, Exchange Tower, London E14 9SR

Call **0800 023 4567** or **0300 123 9 123**

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

Complaints regarding the **annual service** cannot be referred to the Financial Ombudsman Service, as this is a non-regulated element of the product.

Boiler Breakdown Cover

WHAT IS COVERED

We will:

- provide initial advice to **you**;
- arrange for an **approved engineer** to attend **your home**;
- pay up to **£1,500** in total during the **period of cover** (including VAT), towards labour costs (including call out charges, materials and parts) required to repair or replace **covered parts**;

We will only provide this cover if the **breakdown** happens during the **period of cover**.

If **you** have purchased either Boiler Cover Plus or Boiler and Heating Cover Plus, **we** will also arrange and pay for the **insured boiler's annual service**. One of **our approved engineers** will contact **you** between the months of April and August inclusive to arrange a convenient time to carry out the **annual service**.

Note

- **Beyond economical repair**
Where **your** boiler is deemed **beyond economical repair**, **we** will contribute **£150** towards a new boiler.
- **Annual service**
Unlike the rest of the cover in **your** policy, **annual service** is a non-regulated aspect of cover and is not subject to the same regulation and control. While **we** intend to provide **you** with an identical level of service, **you** do not have the same rights for financial protection through the Financial Services Compensation scheme (see page 4) or rights for independent arbitration for any complaint (see page 8).

WHAT IS NOT COVERED

In addition to the following exclusions, please refer to the General Conditions and General Exclusions that also apply.

- An **excess** of the amount shown on **your** email confirmation.
- Central-heating fuel tanks.
- Any form of solar heating, under floor heating, warm air heating systems, LPG, oil systems, electric boiler, immersion heater and any non-domestic central heating boiler and associated system.
- Boilers not installed, serviced or repaired in accordance with the manufacturer's recommendations.
- Claims for re-lighting boilers or resetting / adjusting the **heating controls**.
- Claims for boilers that are 15 years old or more, unless **you** are renewing **your** policy and **we** have agreed otherwise.
- The cost of repairing a boiler that is **beyond economical repair**.
- Re-attending an **insured boiler** that has previously been deemed **beyond economical repair**.
- De-scaling or any work arising from hard water scale deposits.
- Failure of zone or changeover valves or energy management systems including smart thermostats.
- Replacing boilers, heaters, water tanks or hot water cylinders.
- Replacing radiators (unless **you** have either the Boiler and Heating Cover or Boiler and Heating Cover Plus policy, when **we** will only replace defective radiators with **standard radiators**).
- Refilling the heating system with additives.
- Claims that are covered by a current manufacturer's guarantee.
- The repair or replacement of flues.

General Conditions

We will only pay the benefits under this policy if **you** contact **us** first.

- We** will arrange for an **approved engineer** to attend **your home** as long as their service is not affected by:
 - poor weather conditions;
 - industrial disputes (official or not);
 - failure of the public transport system (including the road network); and
 - other circumstances that prevent access to **your home** or otherwise make it impractical to offer the service.
- If **you** need more than the cover provided by npower Boiler Breakdown Cover, **we** will still offer **you** help up to the policy limits, but **you** will have to pay the extra costs direct to the **approved engineer** when they provide the service.
- You** will be responsible for the **approved engineer's** call-out charges if having asked for help, **you** are not at **home** when the **approved engineer** arrives. Please see under 'Access to Your Home and Boiler' for further information;
- We** shall be entitled to:
 - refuse to help if, in **our** opinion, **your home** or services have not been maintained in a safe or serviceable condition;
 - settle **our** part of the claim if **you** have any other insurance covering the same loss or damage; or
 - cancel this insurance if **you** give **us** false information or do not give **us** the information **we** need (in such cases, **we** will repay any premium that is due to **you**).
 - receive all outstanding monthly premium instalments, if **you** cancel **your** policy before the end of the policy year and **we** have already paid for a claim within that policy year.
- We** will arrange to supply and fit replacement parts when they are needed and if they are covered under the policy. **We** are not responsible for any inconvenience, loss or damage caused by delay in the manufacturers, or their suppliers or agents, supplying spare parts.
- We** may cancel the policy by giving **you** 14 days' notice to **your** last known address. **You** must return the policy documents to npower Boiler Breakdown Cover and if no claim has been made, a pro-rata refund will be arranged from the date the documents are received. **We** will not make any refund if **you** have made a claim during the **period of cover** or if the **annual service** has been carried out on **your** Boiler Cover Plus or Boiler and Heating Cover Plus policy.

Note

We have the right to cancel the insurance if, **we** feel that the service is being abused or where the **insured boiler** may pose a health and safety risk.

General Exclusions

The following exclusions apply to the whole of **your** policy:

We will not cover you for any claim arising from, or relating to the following:

- Any **breakdown** arising within 28 days of the policy **start date** (unless **you** have renewed **your** policy).
- Costs **we** have not authorised. Always phone **us** first.
- Routine maintenance (other than the **annual service** provided on Boiler Cover Plus or Boiler and Heating Cover Plus policies).
- Repairs to any system, equipment or facility which has not been installed, maintained or repaired according to the manufacturer's instructions or has been incorrectly used or modified, or which is faulty or inadequate as a result of any manufacturer's or designer's fault.
- Any wilful act by **you**, or something **you** fail to do that causes the **insured boiler** to **breakdown**.
- Claims arising from the interruption, failure or disconnection of public services to the **insured boiler** (including the electricity, water or gas supply), however they are caused.
- Any destruction or damage to any property or loss or any legal liability directly or indirectly caused by something **you** are claiming for (such as loss of earnings), or arising from:
 - radioactive contamination;
 - war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution or military or usurped power;
 - riot, violent disorder, civil commotion, strikes or labour disturbances; or
 - pollution or contamination of any kind.
- Any additional loss resulting from a claim covered by this policy.
- Any occurrence where there is found to be a risk of exposure to materials or fixtures containing asbestos or related products.
- Any permanent/maintenance repairs that should more specifically relate to a home insurance claim.

Access to Your Home and Boiler

It is **your** responsibility to ensure the **approved engineer** can gain access to **your home**.

Once at **your home**, the **approved engineer** requires full access to the **insured boiler** in order to assess the problem, carry out the repair or service the **insured boiler**. **You** will need to ensure that the **insured boiler** is fully accessible before the **approved engineer** attends, including complete removal of the **insured boiler** housing units where necessary. Please note that **we** will not be liable for any damage or redecoration required as a result of **you** creating access to the **insured boiler**. If the **insured boiler** or other parts of the system are in **your** loft access will not be made unless the loft is boarded to allow safe access for the **approved engineer**.

Please note that if **you** do not ensure suitable access to the **insured boiler** by the time the **approved engineer** attends **we** will be unable to progress **your** repair or the **annual service** and the **approved engineer** will not re-attend until **you** have arranged for access to be made. **We** reserve the right to charge **you** a call out fee for the initial visit, if the **approved engineer** was unable to carry out the necessary work due to the fact that **you** were not at **home** when the **approved engineer** arrived or if the **insured boiler** was inaccessible.

In the event that **you** have made a claim and **we** were unable to complete the repair at the time of **our** visit due to any of the above, **you** will need to contact **us** to arrange another appointment. If **we** were attending to carry out the service of the **insured boiler** **our approved engineer** will be back in contact with **you** to arrange another appointment.