



OVO HomePlan

Terms and Conditions



Everything you need to know about the newest addition to your household, your OVO HomePlan cover.



IMPORTANT INFORMATION

24 HOUR EMERGENCY
HELPLINE **0800 012 1232**

NATIONAL GAS EMERGENCY
SERVICE **0800 111 999**



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

Visit www.ovoenergy.com for more information on our services and handy hints to help you keep your home running smoothly.



OVO Energy Ltd, trading as OVO HomePlan, is an appointed representative of CORGI HomePlan Ltd (for general insurance distribution), a company which is authorised and regulated by the Financial Conduct Authority under firm reference number 824122.

OVO Energy Ltd is registered in England and Wales (No. 06890795). Registered address: 1 Rivergate Temple Quay Bristol, BS1 6ED.



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A WARM WELCOME

In this booklet we explain what your OVO HomePlan does and does not cover, as well as how to modify, cancel, claim or complain.

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

These documents form the basis of the contract we have with you, therefore if anything is not correct or you have any questions, please call us on **0800 012 1232**.

Welcome to OVO HomePlan





OUR SERVICES TO YOU

OVO HomePlan

OVO HomePlan is a trading name of OVO Energy Ltd, company number 06890795 registered in England and Wales. Registered address is 1 Rivergate, Temple Quay, Bristol, BS1 6ED. Contact us by phone **0800 012 1232** or by email admin@ovohomeplan.com

Our Activities

This policy is underwritten by Royal & Sun Alliance. OVO Energy Ltd has been authorised to issue OVO HomePlan policies on behalf of Royal & Sun Alliance.

OVO Energy Ltd will handle claims and complaints, collect and hold client premiums as agent on Royal & Sun Alliance's behalf.

OVO Energy Ltd is an appointed representative of CORGI HomePlan Ltd (for general insurance distribution) which is authorised and regulated by the Financial Conduct Authority. OVO HomePlan Ltd and OVO Energy Ltd are part of OVO Group Ltd.

The Regulator

The FCA is an independent watchdog that regulates financial services. OVO Energy Ltd's Firm Reference Number is 822754. CORGI HomePlan Ltd's Firm Reference Number is 824122. You can check the status and permissions at www.register.fca.org.uk or by contacting the FCA on **0800 111 6768**.

Our Services to You

OVO Energy Ltd offers insurance products from a single insurer (Royal & Sun Alliance). You will not receive advice or a recommendation from us for your home emergency cover, boiler breakdown or annual servicing.

Data Protection And How OVO HomePlan Use Your Details

We will exchange the information that you provide to us with Royal & Sun Alliance (RSA) for the purposes of arranging and managing your policy as this is necessary for the performance of the contract of insurance. We will treat all information as private and confidential, and in strict accordance with the General Data Protection Regulation. Please see our Privacy Policy for full details of how we use your personal data.

How RSA Use Your Information

If you have any questions, or you would like to find out more about RSA's Data Protection and Privacy Policy you can write to: The Data Protection Liaison Officer, Customer Relations Office, RSA, Bowling Mill, Dean Clough Industrial Estate, Halifax, HX3 5WA.

Marketing

OVO Energy 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

The money that you pay to us is held under a risk transfer agreement on behalf of Royal & Sun Alliance. In accordance with our agreement, Royal & Sun Alliance deem any money you pay to us, to be received by them, and they will bear the risk of any losses in the event that our firm becomes insolvent. This includes claims money or premium refunds we receive prior to being paid to you.

Our Remuneration

OVO Energy Ltd arrange the policy with Royal & Sun Alliance at your instruction. You do not pay us a fee for doing this. We receive a commission from Royal & Sun Alliance which is a percentage of the premium you pay. We also deal with claims on behalf of Royal & Sun Alliance and every year they calculate the profit made on policies we administer. If this is above a certain amount, they also pay us a share of this.

We remunerate our staff in a fair and responsible manner. Our remuneration schemes are designed to reward employees for their performance and contribution to the success of their department. Where a conflict of interest with you is unavoidable, we ensure that the conflict is managed to the extent that your interests are at the core of what we do.



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 schedule have a special meaning. These are defined on page 10 of this booklet. From now on 'Words with special meanings' will be printed in bold type.

Your insurance policy documentation is in three parts – the policy wording, the 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 schedule shows which sections of the policy wording apply, the **excess**, the limits to the cover and the premium. Please keep **your** schedule with the policy wording.

We will send **you** a new schedule using **your** preferred method 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.

Once **you** have received **your** policy **you** will have 14 days to make sure the cover is exactly what **you** need. If it isn't, **you** can ask **us** to make any necessary changes. 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 page 11 and 12 for full details.

If **you** have any questions, please contact **us** on 0800 012 1232.

Guidance on Making a Claim How to Make 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 protect **your** property and belongings from further damage, such as switching off the gas, electricity or water.

Call **our** claims helpline on 0800 012 1232. Please 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 13 to 14.

We will not cover the costs of work carried out by contractors not authorised by OVO HomePlan.

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** and **your family** 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 claims service **we** offer to **you**. **Our** philosophy is to repair or replace, where **we** consider it appropriate. **We** have a network of contractors and product suppliers dedicated to providing claim solutions.

Where **we** can offer repair or replacement through a preferred supplier but **we** agree to pay **you** a cash settlement, then payment will normally 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 **us**. The policy wording and schedule make one document and must be read together. Please keep them 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 policy wording:

- for those sections, which are shown on **your** policy schedule;
- for the insurance period set out on the same schedule.

Your part of the contract is:

- **you** must pay the premium as shown on **your** 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** or **your family** will need to meet as **your** part of this contract on page 10 and 11. The conditions set out **your** 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, **we** 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, Wales and Northern Ireland) 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 **you** live, or, if **you** live in the Channel Islands or the Isle of Man, the law of whichever of those two places in which **you** live.

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 **you** live, or, if **you** live in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which **you** live.

Insurance Providers

OVO HomePlan policies are underwritten by Royal & Sun Alliance Insurance plc (No. 93792). Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

What to do if You Have a Complaint

Our Commitment to Great Customer Service
OVO HomePlan and Royal & Sun Alliance 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 HomePlan:

By telephone: 0800 012 1232 (free from the UK, business phones may be charged)

By email: customercare@ovohomeplan.com

By post: Complaints Department OVO HomePlan, 1 Masterton Park, South Castle Drive, Dunfermline, KY11 8NX.

OVO HomePlan 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 HomePlan will issue a final response letter within 8 weeks of the date **your** complaint was received. If **you** remain unhappy with this response or **you** have not received a final response within this time, **you** may be eligible to refer the matter to the Financial Ombudsman who can be contacted at:

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

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

Telephone: 0800 023 4567 or 0300 123 9123

Web: www.financial-ombudsman.org.uk

You have 6 months from the date of the final response to refer **your** complaint to the Financial Ombudsman Service. OVO HomePlan will send **you** a Financial Ombudsman Service leaflet with further information at the appropriate time.

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 HomePlan to deal with them.

Words with Special Meanings

Words which have a special meaning will appear in bold whenever they appear in the policy. 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, this should not exceed 75% of the price of a boiler of the same or similar make and model to **your** boiler on cover.

Excess: The first part of each and every claim which **you** must pay before OVO HomePlan will send an engineer to assess the claim, as shown in **your** 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** schedule that **you** own and in which **you** or **your family** permanently reside, excluding let properties, bed and breakfasts or guest houses

Initial Policy Start Date: The date **you** take out **your** first policy as stated in the policy schedule.

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

Policyholder: The person(s) named on **your** schedule.

Policy Period: The period shown on **your** schedule and any further period for which **you** have paid or have agreed to pay and we have accepted or have agreed to accept **your** premium.

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** schedule.

Unoccupied: When **your home** is not lived in during the day or overnight by **your family**, or by anyone who has **your** permission, for more than 30 days in a row.

We/Our/Us: This scheme is underwritten by Royal & Sun Alliance plc. OVO HomePlan Ltd administer and handle claims for all policies.

Your Family: **You** or any of the following people that normally live with **you** – husband, wife or partner, children (including foster children), relatives.

You/Your: The person(s) named on **your** schedule.

Conditions and Exclusions Policy Conditions

These are the conditions of the insurance **you** and **your family** will need to meet as **your** part of this contract. If **you** do not, 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 landlords or tenants; **you** must be the owner of the **home**.

Taking Care and Boiler Service

Your family must take all reasonable steps to prevent damage and keep all property covered by this policy in good condition and in good repair. It is a condition of this policy that the Central Heating Boiler is serviced on an annual basis by a suitably qualified professional.

If an OVO HomePlan engineer recommends any remedial or maintenance works during a boiler service or breakdown, the repairs must be carried out within 28 days of notification or further claims may be rejected.

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

In the event of a claim **you** must produce the current maintenance record should **we** or the OVO HomePlan engineer require **you** to do so.

Changes in Your Circumstances

You must tell **us** before any of the following changes:

- **you** are going to move **home** permanently;
- **you** change **your** boiler;
- someone other than **your family** is going to live in **your home**.

We may reassess **your** cover, terms and premiums when **we** are told about changes in **your** circumstances. If **you** do not 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 behalf of **you** 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**.

Transferring Your Interest in the Policy

You cannot transfer **your** interest in this policy to anyone else without **our** permission in writing.

Cancelling the Policy

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

By telephone: 0800 012 1232 (free from the UK, business phones may be charged)

By email: sales@ovohomeplan.com

By post: OVO HomePlan, 1 Masterton Park, South Castle Drive, Dunfermline, KY11 8NX.

See the cancellation table on page 12.

Cancellation

Cancellation Rights & Charges

If you or we cancel your policy and you have claimed since you bought or renewed the policy, you may have to pay cancellation charges. The table below shows the amount you'll have to pay. You can choose to pay the lower of the payments remaining for the contract period or the charge shown on the table below.

	No Claims in the policy period	Claims in the policy period. Cost per claim
<p>Cancellation by you within the first 14 days</p> <p>If you cancel the policy within 14 days of the date you receive your policy documents.</p>	<p>We will refund the premium paid for the current policy period. No administration charges.</p>	
<p>Cancellation by you after the first 14 days</p> <p>If you cancel the policy after 14 days of the date you receive your policy documents or 14 days after the renewal date.</p>		
<p>Failure to pay</p> <p>Where we have agreed to you paying by monthly instalments, in the event that there is a default in the instalments due, we reserve the right to cancel your policy by giving you 14 days' notice at your last known address, this will mean you will no longer be insured by us.</p>		
<p>Where we cancel your policy</p> <p>We may cancel the policy where we have identified serious grounds, including but not limited to:</p> <ul style="list-style-type: none"> - failure to provide us with information we have requested that is directly relevant to the cover provided under this policy or any claim; - 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; - financial sanctions; - if OVO HomePlan deem your repair as beyond economical repair or original parts are no longer available and you do not have boiler replacement cover. <p>Where possible we will seek an opportunity to resolve the matter with you. Where a solution cannot be agreed between us, we may cancel the policy by contacting you at your last known address and giving you 14 days' notice.</p> <p>This will not affect your right to make a claim for any event that happened before the cancellation date.</p>	<p>We will refund premiums already paid for the remainder of the current policy period. Subject to a £30 administration charge.</p>	<p>Boiler or Central Heating repairs or replacement £120</p> <p>All other claims £70</p> <p>Subject to an additional one off £30 administration charge.</p>
<p>Where we cancel your policy</p> <p>Please also refer to the Changes In Your Circumstances condition and the Fraud Condition on pages 11 and 25 of this policy.</p>		<p>We reserve the right to not refund premiums already paid. Subject to a £30 administration charge.</p>

Policy Period and Payment

Your **policy period** is 12 months and your legal contract with **us** is for this period.

There is a 30-day exclusion period from the **initial policy start date**. The duration of the policy and the insurance cover is shown on your schedule.

If **you** pay monthly by Direct Debit your policy will continue to the end of the period your last payment is for. If **you** pay in any other way, including yearly by Direct Debit, your policy will continue to the end of the month in which **you** tell **us** and we'll refund **you** the remaining amount. 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 collect the money you owe. If **we** don't hear from **you** and **you** don't pay, we'll cancel your agreement no less than 14 days after the date **we** first found out your payment had failed. See the cancellation table on page 12 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 12 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 'How to make a claim' on page 7 and 'How **we** settle claims' on page 16.

What You Must Do

For all claims **you** must tell **us** as soon as **you** can.

You must send **us** any claim form, application notice, legal document or other correspondence straight away without being answered.

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 boiler service record.
- Confirmation of the age of the boiler.
- A description, photographs or video of the problem.

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.

Rights and Responsibilities

You must not abandon your property to **us**.

It is your responsibility to allow **us** access to your property.

You must not settle, reject, negotiate or offer to pay any claim **you** have made or intend to make under this policy without **our** permission. **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.

You must allow the OVO HomePlan engineer access to **your home** to carry out any necessary work.

Please note that the attending engineer is not authorised by OVO HomePlan to discuss **your** claim or **your** policy. All questions with relation to **your** claim or policy coverage should only be directed to OVO HomePlan. 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.

Other Insurance

If **you** claim under this policy for something which is also covered by another insurance policy, **you** must provide **us** with full details of the other insurance policy. **We** will only pay **our** share of any claim.

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 by 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.

War Risks

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by war, invasion or revolution.

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.

Date Change and Computer Viruses

Damage or loss directly or indirectly due to:

- any computer or other electrical equipment or component failing to correctly recognise any date as its true calendar date; or
- 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 a OVO HomePlan engineer.

Terrorism

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism.

For the purposes of this exclusion, 'terrorism' means the use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.

Subsidence Heave or Landslip

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

Other Damage

Any loss, damage, liability cost or expense of any kind caused by or resulting from sludge, scaling, debris, damp, insects, vermin, mould, fungus or any other micro-organism of any type including any substance which poses actual or potential threat to human health, fading and **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 and
- 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.

Difficult or Dangerous Repair

If the OVO HomePlan engineer cannot gain access or considers that the circumstances to carry out the work are potentially difficult or 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) the OVO HomePlan engineer may at their discretion discontinue the repair. **You** will be contacted by OVO HomePlan about this.

Damage Covered by Any Other Insurance Policy

Your policy does not include anything covered by any other policy, unless **your** policy specifically includes it, **we** will only pay **our** share of the claim.

We will not pay for any damage, cost or expense of any kind that can be covered under a household policy for example structural damage, theft, extreme weather, flooding, fire or explosions and **accidental damage**.

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. The OVO HomePlan 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 loss of earnings due to time taken off work to deal with any incident.

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 a OVO HomePlan engineer 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 'How to Make a Claim' section (page 7), **you** should also read the Policy Exclusions and Claims Conditions on pages 10 to 15.

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 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.

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 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 OVO HomePlan as to how these costs will be settled.
- b. In the event that a part needs to be ordered to rectify the breakdown, OVO HomePlan 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 with OVO HomePlan's control and **we** cannot 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 several attempts **you** have not made an appointment or otherwise granted access **we** may close the claim on **your** policy. **We** will tell **you** in writing if this is the case.

e. Should there be the presence of hazardous materials or infestation or should the OVO HomePlan engineer be subject to any abuse (physical or verbal), the engineer may at their discretion discontinue the service or repair. **You** will be contacted by OVO HomePlan to discuss the reason behind the 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.



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** 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 and immersion,
- pipes and fittings.

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

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. Parts either internal or external to the boiler.
- 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. similar to Aga, Rayburn).
- 1.6. Gas fires, solar panels or 'green' or 'renewable energy' systems.

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 any filter or related device for the purpose of removing 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 tradesperson 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, for example: 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 caused while **your home** is **unoccupied**.

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

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

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** 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 under 45kw as stated in **your** policy schedule.

This includes the;

- integral controls,
- thermostats, frost thermostats.
- circulating pump,
- motorised valves
- time clock or programmer
- 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.

For the first three months after the **initial policy start date** **we** will only pay a maximum of £300 for any 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 the OVO HomePlan engineer determine that it is beyond **economical repair** or if new manufacturer or manufacturer approved replacement parts are not available for the make/model of the boiler specified in **your** policy schedule.

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. similar to Aga, Rayburn).

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

2.6. Electric heaters.

2.7. Condensate lift pumps.

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

2.9. **We** will not pay for 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.

2.10. Repairs or replacement of non-standard or extended flue systems.

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

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

2.13. Normal day-to-day maintenance for which **you** are responsible, for example: 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.

2.14. Damage caused while **your home** is **unoccupied**.

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

2.16. The need for repair caused by anyone other than the tradesperson authorised by **us**.

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

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

Section 3; Boiler Replacement

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

What is covered

Where an OVO HomePlan engineer cannot repair **your** central heating boiler under 45kw, OVO HomePlan have the option to replace the boiler with one of similar output.

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 tradesperson 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.

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** 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.

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. Toilet cisterns, 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 (for example such as 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.

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. Solar panels, energy storage systems or heat pumps.

4.13. Electrical "Terminal Ends" (for example such as light bulbs, extractor fans, electric showers, domestic appliances).

4.14. Any wiring:

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

4.15. 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.

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

4.17. Any plumbing or electrics not installed, operated, maintained or repaired in accordance with established practice or manufacturer's instructions, statutory regulations or British Standards.

4.18. Damage caused while **your home** is **unoccupied**.

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

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

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

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

4.23. Replacing ceramic discs in taps.

4.24. Extractor fans or macerator units for toilets e.g. Saniflo.

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

4.26. The need for repair caused by anyone other than the tradesperson authorised by **us**.

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 and cover is provided where **your** 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**.

The OVO HomePlan 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, for example showers, 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, for example sewage pumps, water softeners, waste disposal units and macerators, whirlpool bathtubs or spa baths, swimming pools or similar, ponds and fountains.

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 a OVO HomePlan engineers previous visit for a claim where **you** have previously been advised of the need to install access points at **your own cost**.

5.14. Damage caused while **your home** is **unoccupied**.

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

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

5.17. 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** 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 connected to the mains drainage system outside **your home**, located within the boundary of **your home**, for which **you** are responsible.

The OVO HomePlan 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. Damage caused by or resulting from leaking appliances, for example showers, shower trays, toilet pan and/or toilet flushing systems, whirlpool bathtubs or spa baths, swimming pools or similar.

6.9. Pumps and any associated pipes, electrics and valves, for example sewage pumps, water softeners, waste disposal units and macerators, whirlpool bathtubs or spa baths, swimming pools or similar, ponds and fountains.

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

6.11. 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.

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

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

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

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

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

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** schedule states that **you** have cover.

What is covered

We will pay for the cost of repair in order to restore operation to **your** water supply pipe from the boundary of **your** property to **your** **home** and the stopcock, for which **you** are solely responsible.

The OVO HomePlan 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. This will include temporary reinstatement of any excavations carried out as part of the claim. A permanent repair will only be carried out if the cost of this is the same or less than the temporary repair cost.

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** **home** 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. 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 tradesperson 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 and cover is provided where **your** 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 which supply the central heating boiler and other gas appliances, located within **your** **home** that connect **your** **home** to the gas mains supply, for which **you** are responsible.

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 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 tradesperson 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** 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. Damage caused while **your home** is **unoccupied**.

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

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

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



YOUR ANNUAL BOILER SERVICE

An optional annual boiler service is available. This boiler service does not form part of the insurance contract but is carried out by OVO HomePlan Ltd. If you have chosen cover including the annual boiler service it will be shown on your policy schedule.

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 schedule states that you have the relevant cover. To make a claim on the insurance call our claims helpline on **0800 012 1232**. Please have your policy number to hand when you call.

The annual service period is shown on your schedule and is normally carried out towards the end of your policy insurance period, unless this falls between November and February. In this instance, your service may be brought forward to October or pushed back to March at our discretion.

OVO HomePlan's 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 to 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 OVO HomePlan Customer Service team free on **0800 012 1232**. Lines are open 8am-8pm Mon to Fri, 8.30am-5pm Sat, closed Sun and bank holidays.

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

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 other gas appliances other than the boiler

General Conditions

It is your responsibility to allow us access to your property. If the OVO HomePlan engineer cannot gain access or considers that the circumstances to carry out the work are potentially difficult or 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 us to discuss the reason behind the engineer's discontinuance and how this might be resolved.

Changes in Your Circumstances

You must tell us before you move home permanently or change your boiler.

Transferring Your Interest in This Agreement

You cannot transfer your interest in this agreement to anyone else without our permission.

Please note we do 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.
- landlords or tenants, you must be the owner of the home.

Period and Payment & 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 we have performed a service, we have the right to recoup the payments we have not yet collected towards that service.

If you cancel and we haven't performed a service, you will not be eligible for any refund of the service costs, nor will you be eligible for a service. If you paid annually in advance you will receive a pro rata refund for every full month remaining.

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.

We will attempt to contact you in order to arrange a service, using the contact details we have on record. If we cannot reach you, we will cease trying and issue a "no access" letter. You may call us within the same agreement period to re-arrange a service. If you contact us after you have renewed we will count this as the service associated with the new agreement period (we won't perform

more than 1 service in a given 12 month period). If we are unable to fulfil our obligations due to reasons noted in the General Conditions we reserve 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 HomePlan 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 HomePlan:

By telephone: 0800 012 1232 (free from the UK, business phones may be charged)

By email: customer-care@ovohomeplan.com

By post: OVO HomePlan, 1 Masterton Park, South Castle Drive, Dunfermline, KY11 8NX.

OVO HomePlan 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 HomePlan 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.

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 HomePlan to deal with them.

Law and Jurisdiction

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



www.ovoenergy.com

