



# BOILER & HOME EMERGENCY

## Terms & Conditions



### CONTACT US:

**02039 836 570**

**EMERGENCIES:**

**02039 838 270**

Mon to Fri 09:00 – 18:00

Saturday 11:00 -16:00

Sunday closed

Emergency Line open 24/7

[customerservices@quickcover.co.uk](mailto:customerservices@quickcover.co.uk)



## 1. INTRODUCTION

This **Agreement** is organised by Quick Cover which is a trading name of SDF Services LTD, a company registered in England and Wales. Company No. 11521995. Registered Office: Ebenezer House, 5a Poole Road, Bournemouth, Dorset, England, BH2 5QJ.

It is important **You** review the Terms & Conditions stated below carefully. This document, **Your Schedule** and any changes **We** notify **You** of (at renewal or otherwise) forms the basis of **Your Agreement** with **Us**. For **You** to benefit from this **Agreement**, it is important **You** understand the full extent of cover provided in the **Agreement** purchased. If **You** are unsure about anything and would like to query something, please contact **Us** immediately.

Quick Cover is a **Customer** centric **Provider** specialising in providing Appliance Cover, Cover for Electrical Goods, Boiler **Breakdown** Cover, Boiler Servicing and **Home Emergency Service Agreements**. Quick Cover operates throughout the UK and has access to Gas-Safe registered **Engineers**, manufacturer approved **Engineers** and other qualified contractors nationwide.

Members of Quick Cover are guaranteed first class **Services** for gas **Emergency** repairs, electrical emergencies, plumbing repairs, drainage repairs, appliance repairs and boiler repairs (subject to the **Agreement** purchased). Members who have a Quick Cover Boiler **Breakdown** plan are also entitled to an annual boiler **Service**.

**We**, the **Service Provider**, will regard this **Agreement** as void unless all payment amounts due are paid in full as initially agreed with the **Provider** or it has been agreed by a Quick Cover **Agent** and confirmation has been sent to **You**, the **Customer**. The information within **Your Schedule** along with the Terms and Conditions will provide **You** with a complete outline of the **Agreement** **You** have purchased that **You** will need to abide by in order to receive the benefits of the **Agreement**. It is at **Our** absolute sole discretion as the **Providers** that **We** provide the benefits stated in this **Agreement** for the duration of the term and any further terms agreed between **You** and **Us**, the **Providers**.

## 2. DEFINITIONS

The following words (in bold) shall have the meanings given whenever they appear on documentation between the **Service Provider** and the **Customer**.

**Agent** - means a person who works for and/or acts on behalf of the **Provider**.

**Agreement** - refers to these terms and conditions alongside **Your Schedule** confirming the product(s) **You** have with **Us**. These documents form the **Agreement** between the **Customer** and the **Provider**.

**Assistance** - refers to an approved **Engineer** making a visit to the **Customer's Home** and making reasonable efforts to complete a temporary repair to prevent or minimise risk of further damage or to carry out a permanent repair as outlined in this **Agreement**.

**Authorised Contact** - means someone who **You** have appointed to deal with **Your Agreement** on **Your** behalf. **You** must notify **Us** of this in writing.

**Beyond Economical Repair (BER)** - means in the opinion of **Our Agent(s)** based on all the conditions discovered, the repair cost is 65% or more than the present manufacturer's recommended retail price. The cost of repair includes all parts, labour costs, payable VAT together with depreciation being applied at the rate of 10% per annum.

**Breakdown** - refers to a protected system that is no longer working as a result of a sudden and unexpected electrical fault or mechanical **Breakdown**. For a **Call-out** request to be valid there must be a full **Breakdown** of the system.

**Call-out** - means a request for **Assistance** made by **You** or **Your Authorised Contact** once **Your** central heating system has had a **Breakdown**.

**Call-out Limit** - There is no limit to the amount of **Call-outs** **You** can request. **You** can request as many **Call-outs** as **You** like providing the boiler has not been deemed by the **Provider** as **Beyond Economical Repair (BER)**.

**Cosmetic Damage** - means blemishes or defects that do not interfere with the functionality of the system, including but not limited to; marks, dents and scratches.

**Direct Debit** - refers to the sum **You** pay to the **Service Provider**, either monthly or annually (as selected by **You**) for the **Agreement**.

**Domestic Boiler** - refers to a central heating boiler which is powered by natural gas within **Your Property**. **We** will not cover any central heating boiler that has an output of 60kw/hr or more.

**Drain Down** - means the depressurising of the central heating system prior to the start of any work.

**Emergency** - refer to an unforeseen event occurring suddenly which, if not resolved urgently, would in the reasonable opinion of **Our Agent(s)**:

- a) result in an unsafe **Home**
- b) cause serious damage the **Property**
- c) cause risk to **Yourself**
- d) cause a sufficiently great health and safety risk

**Engineer** - refers to a qualified **Engineer** who has been instructed to carry out repair work and has been approved by the **Service Provider**.

**Excess** - the amount **You've** chosen (if applicable) to pay towards each **Call-out**. This fixed fee will be collected before **Assistance** is provided.

**Exclusion period** - The duration when, if **Your** system(s) has a **Breakdown** or suffers any form of damage **You** will not be able to request a **Call-out**.

This period ends:

- 60 days from the **Start Date**.
- 60 days after any amendments have been made to **Your Agreement** in which **You** replace a boiler that was previously on **Your Agreement** or if **You** add another item(s). In this case, the **Exclusion period** would apply.

An additional **Excess** of £250 will be charged for any **Call-out** request made within 90 days of the **Start Date**. If **Assistance** has been requested for a boiler that **You** have replaced or added on **Your Agreement** the same **Excess** will apply.

**Fixed Price Repair** - This **Service** falls outside of the **Agreement**. If **Your** request for **Assistance** has been rejected for any reason a **Fixed Price Repair** may be offered to **You**. All costs incurred will be **Your** responsibility.

**Helpline** - refers to the contact telephone number **You** must report an **Emergency** under this **Agreement**. The number is 02039 836 570.

**Home** - the building and any attached garage or conservatory where **You** live or a **Home** **You** own, including holiday **Homes** or rental **Properties**.



**Intermittent fault** - means a malfunction of a system that occurs at intervals, usually irregular. (e.g. a boiler not working occasionally). If the problem stops during examination by the **Engineer**, any further **Call-out** request of this same issue will be considered an **Intermittent fault**. Any **Intermittent fault** will be declined.

**Landlord** - the owner of a **Property** that is not occupied by them and may be occupied by a tenant(s).

**Managing Agent** - refers to a person who provides a managed **Service** to a **Landlord** for one or more **Properties**.

**Manufacturer Repairs** - This is excluded from the **Agreement** between the **Customer** and **Provider**. This **Service** is offered by choice and without obligation. The **Customer** who made the authorisation is responsible for the manufacturer repair.

**Model Number** - An identifier of a system given by its manufacturer, often a combination of letters and numbers.

**Property/Properties** - a **Home** and all the land up to **Your** boundary – including any detached outbuildings.

**Protection Period** - means the duration of which the **Agreement** is in force. This will be either a monthly or annual **Rolling Agreement** as determined by **You** and outlined within the **Agreement**.

**Reference Number** - is the number (found on **Your Schedule**) used by **Us** to pinpoint **Your** details and identify **You** as a **Customer**.

**Rolling Agreement** - unless notice has been given, **Your Agreement** will renew automatically upon receipt of **Your Direct Debit** payment. If **You** have selected an annual payment, **Your Agreement** will continue. This will be collected annually from the initial account used to set up the **Agreement** as provided by **You**.

**Schedule** - refers to the documentation sent to **You** via e-mail and/or post containing the relevant details of the **Agreement**, **Your** personal details and confirms **Your Start Date**, **Reference Number**, payment amount and frequency.

**Security Payment** - This is a fixed fee which is payable when requesting a call-out. In case of any uncertainty, where a request for **Assistance** is not covered by **Us**, this payment is taken. This will be a fixed payment of £95. The **Security Payment** will be reimbursed when, upon inspection, the fault is covered by **Us**. The **Security Payment** will not be reimbursed if the fault/issue is not covered by **Us**.

**Serial Number** - the **Serial Number** is a unique combination of characters that identifies **Your** system(s).

**Service** - refers to an inspection of **Your** Gas boiler to ensure it is functioning correctly.

**Start Date** - refers to the date in which the **Agreement** commences as shown with in **Your Schedule**.

**Territorial limit** - refers to the territorial areas or locations where the **Agreement** may not be in force. **You** can request a **Call-out** if a **Breakdown** was to occur within the United Kingdom.

**Third Party** - indicates any external party other than contractors working with or on behalf of the **Service Provider**.

**Unoccupied** - signifies a consecutive period of time (30 days) where there has not been a resident living at the **Property**.

**We, Us, Our, Provider** - Quick Cover which is a trading name of SDF Services LTD, a company registered in England and Wales. Company No. 11521995. Registered Office: Ebenezer House, 5a Poole Road, Bournemouth, Dorset, England, BH2 5QJ. **We** are the **Provider** of **Your Service Agreement** and to whom **You** must report any details of **Your Service Agreement** to.

**You/Your/Customer** - indicates the individual (over the age of 18) that acquired the **Agreement** and whose name appears on the **Schedule** within **Your Agreement**. **We** reserve the right to request proof of residency as **You** must be a permanent UK resident in the United Kingdom with the right to indefinite leave to remain in the UK. This can be either a full birth certificate or passport.

### 3. MAINTAINING YOUR AGREEMENT

This **Agreement** will be paid for via **Direct Debit** on either a monthly or annual basis and will be collected from **Your** bank account on **Your Start Date** as agreed by **You**. The **Start Date** of this **Agreement** will be the same date as the first payment date. The cover will only be provided once all due payments have been paid in full.

3.1 If **You** have chosen the annual option, the payment will be collected on **Your** preferred payment date via **Direct Debit** and the next payment will not be due until the same date the following year. If **You** have chosen the monthly option, the payment will be collected on the same date of each calendar month. If there is ever a change to the payment amount based on length of time on cover, **Call-out** frequency, inflation or any unforeseen circumstance then **We** will notify **You** either via, email, post or any other form of communication.

3.2 This **Agreement** does not have a specific end date. Once the first payment has successfully been collected, the cover will start and will continue until either **You** or **We** cancel this **Agreement**. Should **You** fail to make a payment, **We** will attempt to recollect the payment the following week. Should **You** fail to make the recollection payment, **Your** cover will be suspended until further notice.

3.3 Unless notice has been given, **Your Agreement** will renew automatically upon receipt of **Your Direct Debit** payment.

### 4. PROMOTIONAL OFFERS

If **You** have received a discounted price (e.g. half price for 6 months) **Your** price will return to normal after the agreed duration. If **You** have received a promotional offer (e.g. 2 months for free) **You** will receive 2 months cash back once **You** have been a **Customer** of **Ours** for 12 months and all payments due have been received by **Us**.

### 5. HOW TO ARRANGE EMERGENCY ASSISTANCE

Any **Emergency** incidents/injuries that could potentially cause harm or damage to **You**, the public or **Your Home** should be reported to the **Provider** or the relevant authorities as soon as possible. **We** are unable to provide cover for any damages, repairs or losses as a result of gas leakages that happened outside of **Your Property**.

Prior to any request for **Assistance**, **You** must verify that **Your Agreement** protects **You** against **Your** particular query. Please note, this **Agreement** does not include any maintenance **Service** and does not cover the day to day maintenance of **Your Home**.

Any request for **Assistance** will not be valid if there has been any missed payments. All payments due must be paid in full as outlined in **Your** plan **Schedule**.

Should an **Emergency** occur, **You** must get in touch through **Our Emergency Helpline** within 24 hours or within 24 hours of **You** becoming aware of the **Emergency** and provide **Us** with details of the **Assistance** **You** required. Any **Emergency** request required must be made through **Our Emergency Helpline** 02039 838 270. **You** must not make any arrangements without **Our** authorisation, if **You** do **We** will not be liable for the losses incurred.

Failure to alert **Us** of the **Emergency** within 24 hours of its occurrence may invalidate **Your** request for **Assistance**.

**We** send or arrange a visit by an **Engineer** approved by **Us** provided there are safe weather conditions, no health and safety risks, or any failure of the public transport system such as roads or railways or any other issues that may prevent access to **Your Home**. After careful consideration the **Helpline** will designate an approved **Engineer**/plumber to attend to **Your** request. The approved **Engineer** and the **Helpline** will make a reasonable decision on how or/and when **Your** work will be done.

All costs accumulated by **Our** approved **Engineer** will be charged directly to the **Provider**. **You** must not make any payment directly to the **Engineer**. **You** will be required to pay the cost:

- Any relevant **Excess** to the **Agreement**.
- Cancelled call outs due to no one being present at the **Property** upon arrival of the approved **Engineer**.
- Any work required that is more than the relevant claims limit.

## 6. SCHEDULING

Once a request for **Assistance** has been made, an **Agent** will arrange a suitable time for a visit with **You** via telephone or means of communication **Service**. All repairs will be dealt with as quickly as practically possible.

Should **You** decide to rearrange **Your** appointment please call **Us** on 02039 836 570, 24 hour notice must be given.

In some rare or unexpected instances, such as but not limited to, illness or extreme weather climates. **We** may be forced to reschedule **Your** appointment and **We** shall attempt to inform **You** of this as soon as practically possible, however in some rare situations **We** may not be able to inform **You** on time.

## 7. REPAIRS

Once an issue arises and **Assistance** is required, **You** must inform **Us** either by phone, email or through **Our** QuickCover app. Should **You** need **Your** appointment rescheduled, please contact **Us** immediately.

7.1 Once a **Call-out** request has been approved, **We** will arrange a visit from an **Engineer** approved by **Us**. The **Engineer** will make reasonable efforts to complete the repair. In some instances, spare parts or components are needed to resolve the issue.

7.2 Quick Cover will take all reasonable steps to complete all repairs as quickly as practically possible. However, there are rare instances in which **We** may not be able to complete a repair. These instances include, but are not limited to:

- Health and safety risk to the **Engineer** whilst repairing an item or system(s).
- When the item or system(s) does not meet the required legal standards.
- If a **Breakdown** is a direct result of a fault in design.
- If the item or system has been subject to a product recall.

7.3 **We** may replace parts or components supplied by **Third Party** companies or sourced directly through the manufacturer. **We** shall not be liable for any losses incurred due to delay of parts.

7.4 Once replacement parts are received, a revisit from the approved **Engineer** will be arranged. Reasonable access must be given for repair work to take place.

7.5 If, for any reason, when attempting to repair an item or system(s) a part or component needed is not readily available and will take longer than 30 days to source **We** may, at **Our** discretion, source or contribute towards a replacement item or system(s).

7.6 In some rare instances, such as extreme weather conditions, natural disasters or any other unforeseen circumstances, **We** may be forced to reschedule **Your** appointment. If this is the case, **We** will inform **You** as soon as possible.

7.7 Where a request for assistance is raised and has been placed with our investigation team, after 3 failed communication attempts,

your request for assistance may result in your request being rejected.

7.8 **We** shall not be liable for the replacement or repair of any item or system(s) in the event of a **Breakdown** arising as a direct result of the act or default of a **Third Party**. If a **Breakdown** should occur, it is **Your** responsibility to take the necessary steps against the **Third Party**.

## 8. REPLACEMENTS

8.1 **We** may use replacement parts or components supplied directly from the manufacturer or a **Third Party** company which may be approved by the distributors. Any loss incurred through the loss or delay of a particular part or component will not be the responsibility of the **Provider**.

8.2 **We** will arrange a visit from an approved **Engineer** once the particular part or component has been received. If, for any reason, **We** fail to obtain the part, **Our Service** will only be limited to performing a temporary repair in order to stop the **Emergency**.

8.3 In the event, after searching stock lists of the various suppliers **We** use, **We** discover that **We** cannot source the part due to the part being obsolete, **We** will be unable to complete the repair and shall not be responsible for any losses due to obsolete parts. Please note **We** will not use parts that are not supplied by the manufacturer or a company approved by **Us**.

## 9. EXCESS PAYMENTS

In certain instances, **You** may be required to pay an **Excess** fee as outlined on **Your Schedule**. This payment must be paid in order from **Your** request for any **Assistance** to be processed. Please be aware, this **Excess** payment is non-refundable whether a repair is complete or not.

**You** must pay an **Excess** in the following circumstances:

- **Obligatory Excess:** The **Agreement** **You** have chosen may have an **Excess** which **You** have opted for. This **Excess** reduces **Your Direct Debit** payment. This is an obligatory **Excess** and must be paid in full before any request for **Assistance** is made.
- Any boiler aged 10 years or more will be subject to an additional **Excess** fee of £95
- Any appliance aged 8 years or more will be subject to an additional **Excess** fee of £95
- **Security Payment:** This is a fixed fee which is payable when requesting a **Call-out**. In case of any uncertainty, where a request for **Assistance** is not covered by **Us**, this payment is taken. This will be a fixed payment of £95. The **Security Payment** will be reimbursed when, upon inspection, the fault is covered by **Us**. The **Security Payment** will not be reimbursed if the fault/issue is not covered by **Us**.

## 10. WHAT'S NOT COVERED

There are specific exclusions and conditions that must be read and fully understood by **You**. Please ensure **You** have read through and are happy with these limitations before a **Breakdown** occurs so that **You** are fully aware of what is and what isn't covered as these terms and conditions highlight the basis of **Your Agreement**.

## 11. COVER TYPES

In the event of an **Emergency**, this **Agreement** provides the cover outlined in **Your Schedule** and terms and conditions. The protection provided, once a repair request is made, is limited to the claims limit (if applicable) outlined within this **Agreement**. Expenses for each individual request for **Assistance** shall not exceed the claims limit highlighted in **Your Agreement**. These costs include labour, **Call-out** charges, parts and components. Should a claim surpass the claims limit, **We** will not be liable for further costs/losses **You** may incur. Please note, any **Services** offered within this **Agreement** may only be given at **Our** own discretion.



## 12. BOILER COVER ANNUAL SERVICE

12.1 **Engineers** approved by Quick Cover will conduct one annual **Service**, safety and operating review (this will be a Gas Safe recommended **Service** not a manufacturer's **Service**) in every 12-month period subject to an up-to-date paid contract fee.

This **Service** is usually carried out by **Our** approved **Engineer** at a similar time each year, depending on **Your** appointment and their workloads. **Service**, safety and operational check (if applicable) visit will be done on a suitable date after **Your Start Date** and it will be automatically arranged between the 21st and 28th of every calendar month. A visit from an **Engineer**, approved by **Us**, will normally occur during the hours of 9am - 6pm Monday to Friday.

12.2 If, when an **Engineer** is attending to **Your** issue, it is discovered that the issue/fault is not protected by **Us** under this **Agreement**, then the **Engineer** will leave a note advising of some remedial action that **You** should undergo.

## 13. EMERGENCY BOILER BREAKDOWN COVER

**Assistance** will be provided, at **Our** discretion, should any emergencies arise as a result of a **Breakdown** of **Your** boiler. In these circumstances **We** will cover the costs of the **Call-out**, labour or spare parts/components if needed subject to these terms and conditions. The protection provided within this **Agreement** is limited to the protected boiler being deemed **Beyond Economical Repair (BER)**. **We** are not liable for the replacement of the boiler.

### What we cover:

- Provide an **Emergency** repair as fast as possible.
- Provide advice on what action is needed in order to keep **Your Home** protected.
- Arrange a visit from an **Engineer** approved by **Us**. Should an **Emergency** arise, **We** shall pay for and organise the work needed to assist **You** up to the specified claims limit, excluding any **Excess** payments payable.

### We do not cover:

- A request for **Assistance** where there is no **Emergency**.
- Repair requests for any boiler system that has not been **Serviced** in the last 12 months prior to the **Agreement Start Date** (or system where proof of the **Service** has not been given). Any call out request where the necessary document has not been provided will be subjected to an additional £75 **Excess**, this can be reimbursed when the correct document has been presented and confirmed by **Us**.
- Pre-existing faults/damage or continuous faults that arise in intervals deemed as intermittent.
- Call out requests where the protected system is deemed as **Beyond Economical Repair (BER)**.
- Any inspection work, where the fault which caused **You** to request a repair has already been dealt with by **Our** team.
- Any pumps such as, but not limited to, drainage pumps, sewage pumps, shower pumps and any other related electrics.
- The cold-water system within the **Property** including its outlet and feed.
- Any work emerging from hard water scale or corrosion.
- Any non gas boiler such as, but not limited to, oil boilers, LPC boilers, separate gas heaters that supply hot water and Elson tanks.
- Any flues from a gas appliance(s).
- Gas fire appliances whose main duty is not heating, e.g. lighting system.
- Any request for **Assistance** where the protected boiler has not had a full **Breakdown**.
- The supply of water from the hot water cylinder to the taps within the **Property**.

- Macerators, water softener, ground, air and water source, waste disposal units, macerators, Vacuum drainage systems, heat pump systems, cesspits, septic tanks or air conditioning units and any outflow pipes.
- Ground air or water source pumps or solar powered panels.
- Equipment such as, but not limited to, vents and flues that are used to transport gases from the boiler unit to the outside of **Your Home** are not protected under this **Agreement**.
- Timers, thermostats and any associated controls which are either on the interior or are an accessory of the main boiler unit. Controls and thermostats external to the boiler are not protected.
- Any system that generates power and its associated pipework or components such as, but not limited to, wind turbines or solar panels.
- Fountains, swimming pools or decorative features and also ponds, any related pipes and valves.
- The replacement or maintenance of heated towel rails, underfloor heating or heated towel rails.
- Elimination of hard water scale or sludges from the covered system.
- Issues arising through pollution or frozen pipes.
- Where **Drain Downs** have been advised before any work is done is not protected under this **Agreement**.
- Keston Boilers, Powermax, Ideal Mexico
- Parking expense **You** paid to enable **Our Engineer** to park outside or near **Your Home**.
- Issues with the boiler unit which requires repressuring will not be classified as a **Breakdown** except the boiler unit needs repressuring 5 or more times in 24 hours.

## CLAIM LIMIT

As long as the protected boiler is not deemed as **Beyond Economical Repair (BER)** there is no claims limit.

## 14. CENTRAL HEATING SYSTEM COVER

**Assistance** will be provided to **You**, at **Our** discretion, should an **Emergency** arise from a **Breakdown** of the central heating system within **Your Home** resulting in it being inoperable due to a mechanical or electrical malfunction.

### What we cover:

- Full **Breakdowns** of the central heating system.
- The cost of a **Call-out**, the labour and any parts or components if needed.
- Any full **Breakdown** in the central heating resulting in the loss of hot water or heat to **Your Home**, such as the thermostat and controls located on the boiler, issues with valves and expansion tanks.
- Parts/components that were fitted by the manufacturer.
- Motorised valves, pump, feed, expansion tank and interconnected pipe work.
- Heat exchanger.

### We do not cover:

- The general upkeep or replacement of any underfloor heating, convector heaters or towel radiators.
- Day to day maintenance such as, but not limited to, adjusting the temperature or timing controls, the bleeding of radiators or any descaling work.
- The repair or replacement of any part of a component that no longer operates as it should as a result of a hard water scale of sludge.
- Any system that generates power such as solar panels or water source pumps.
- Hard water scale or sludge removal.
- Any work needed as a result of hard water scale.

#### CLAIM LIMIT

As long as the protected system is not deemed as **Beyond Economical Repair (BER)** there is no claims limit.

#### 15. PLUMBING

**Assistance** will be provided to **You**, at **Our** discretion, to stop any **Emergency** which emerges through an abrupt and unforeseen damage to, or failure of, the internal plumbing inside **Your Home** which has consequently resulted in interior water damage, flooding and leaks within the **Home**. **We** shall not be responsible for the replacement of any items such as, but not limited to, toilets, hand basins etc. that cannot be repaired.

##### What we cover:

- An uncontrollable leak from: Inner section of the overflow pipe, toilet cistern.
- The cold water tank.
- The toilet facilities.
- All internal water pipes situated between the internal taps and stopcock inside the **Home**.

##### We do not cover:

- Replacement of hot water cylinder or its components.
- Any clotting/blockage due to personal negligence or misconduct such as, but not limited to, improper use of the sewage system such as the disposal of hair or any sanitation products or inappropriate decarding of oil/fat waste. Please take into consideration that these examples are not definitive.
- Day to day maintenance, such as but not limited to leaking/tripping taps.
- Pipes outside the **Home**.
- Damage to toilets or cistern such cracks etc.
- Any grouting or shower/bath seals.
- Leakage from any **Home** appliances/units that only take place once the appliance is in use due to damaged units. E.g. showers, sinks, baths.
- Frozen pipes which have not resulted in any loss or damage.
- Pop-up waste apparatus.

#### Claim limit

£1,000 per claim

#### 16. DRAINAGE

**Assistance** will be provided to **You**, at **Our** discretion, to stop any **Emergency** which emerges through an abrupt and unforeseen damage to, or failure of the drainage within **Your Home**.

##### What we cover:

- Any **Emergency** call out request due to blockage of drains and pipes within **Your Property** which has not been sustained by unmindful or inappropriate use.
- Overcoming the **Emergency** by restoring the flow within the drains and waste pipes, by using standard methods to solve the **Emergency** such as jetting or rodding.

##### We do not cover:

- Any shared drainage system that is not in accordance with this **Agreement**.
- Day to day maintenance, such as but not limited to, removal of fat/oil, leaves or any debris or waste build up.
- Vacuum drainage systems, septic tanks, cesspits, electric pumps, roof and rooflines, soil vents pipes.
- Any drainage system which is not constructed of plastic, clay pot, concrete or P.V.C., Cesspits, septic tanks, vacuum drainage systems and electric pumps or any form of guttering.

- Any Outbuildings that are not attached to the **Home**.
- Any drain clearance where **You** have been advised or informed to install an access point prior to an issue arising e.g. manhole.
- Any loss or damage of drains due to structures not compliant with the local building regulation due to mistreatment.
- Repairs where a drain requires excavating.
- The filtration and plumbing systems for jacuzzi, spa baths or swimming pools.

#### Claim limit

£1,000 per claim

#### 17. ELECTRICAL EMERGENCY

**Assistance** will be provided to **You**, at **Our** discretion, to replace or repair any system beyond **Your** supply meter which may result in failure or **Breakdown** of the permanent electrical wiring system generating electrical power to **Your Home**.

##### What we cover:

- Any issue/fault in the electrical wiring of **Your Home** which causes an **Emergency**.
- A full **Breakdown** of the fuse box.
- A circuit that has lost power.

##### We do not cover:

- A request for **Assistance** where the fault has arisen as a consequence of misuse, negligence or misconduct.
- Items or systems, such as but not limited to, telephone equipment, fish ponds/tanks, smoke alarm, swimming pool, garage doors, shower units, immersion heater, solar panel, any power generating system, satellite/tv equipment, garden area, wind turbines and any other electrical systems etc.
- Fuse box replacement.
- Household appliances or domestic items that require electrical plugs or batteries.
- Replacement of fuse, light bulbs or any electrical related day to day maintenance work.
- Communal area electric component(s) or wiring.
- Exposed wires in the fuse box or improperly maintained fuse.
- Any external lighting connected to the outside of the **Home**, outbuilding such as a greenhouse or shed.
- A non-permanent structure.

#### Claim limit

£1,000 per claim

#### 18. SECURITY & LOST KEYS

**Assistance** will be provided to **You**, at **Our** discretion, should an emergency arise relating to the security of **Your Home**, such as but not limited to, lost keys to **Your Home** or damaged locks.

##### What we cover:

- **Assistance** will be provided to **You** in order to gain access to **Your Home** in an event where **You** have lost the only available keys and have no other way of gaining access.
- **Assistance** will be provided to **You** in order to restore the safety of **Your Home** in the event of failure or any damage to **Your** door, window or any external locks to **Your Home**. **We** may replace locks or provide a replacement key.
- The boarding up of any broken windows or doors of the **Home**.
- In the event **You** were not able to gain access to **Your Home** and the **Home** is deemed unsafe, **We** will gain emergency access.

**We do not cover:**

- Windows & doors within the interior of the **Property**.
- The loss of any keys to any garage, shed or outbuilding that is not attached to **Your Home**.
- The loss of any keys where there is an alternative access point at the **Home**.
- The repair or replacement of electrical components powering any garage or outbuilding doors.
- Any irresponsible or careless act which has consequently resulted in a loss of keys.

**Claim limit**

£500 per claim

**19. PEST CONTROL**

**Assistance** will be provided to **You**, at **Our** discretion, for the removal of any infestation of pests.

**What we cover:**

- Hornet /wasps nests in the **Home**.
- Rat/mice infestation in the **Home**.

**We do not cover:**

- Any request for **Assistance** where the infestation is not clearly visible.
- Infestation of pests in **Your** garden, outer buildings or any other animal/pest control.
- Other animal control matter.

**Claim limit**

£1,000 per claim

**20. YOUR AGREEMENT**

20.1 Any arrangement or management of **Your Agreement** will be done by Quick Cover. If **You** need to get in touch with Quick Cover about **Your Agreement**, please contact the **Helpline** team.

20.2 Any fee will be taken by Quick Cover according to **Your** specification.

20.3 Terms and conditions can be updated/changed by Quick Cover for legal reasons. Changes made will be available to view on **Your My Account**.

20.4 It is essential that **Your My Account** page is reviewed by **You** on a regular basis to ensure **You** are informed of any changes as there will be no correspondence via post. If **You** wish to cancel **Your Agreement** or/and the adjustments do not satisfy **You**, **You** can do so by contacting **Us** and **We** will make the necessary amendments following the company's cooling off period procedure.

20.5 **You** will be informed by QuickCover should **We** enter a new venture or **Agreement** with any new underwriter(s). If there are any changes in **Your Agreement** such as the term and conditions etc **You** will be notified of this. **You** hereby give QuickCover, the **Provider**, authorisation to pass on any personal information including information defined as sensitive data under the Data Protection Act 2018 and **You** hereby approve the continuation of the **Agreement** and what is offered.

20.6 **We** will notify **You** if QuickCover decides to merge or transfer in full or part of the administration and arranging of **Your Agreement** to any other **Provider**. **We** will give **You** the necessary details of any changes in **Your Agreement**.

**21. SERVICE AGREEMENT**

To avoid any misconception or doubt, this is not a contract of insurance, a guarantee or an insurance policy. This is an **Agreement** between **Us** and **You** for specific **Services We** provide at **Our** absolute sole discretion.

All Quick Cover **Agreements** were designed to function similarly to the underwriting model necessary in the insurance industry however **We** are solely independent unlike the traditional warranty companies that, in

most cases are owned by or contracted to an insurance company or are functioning on an insured basis. As a **Service Provider**, Quick Cover operates on a non-insurance basis, which allows **Us** to keep **Our** costs low. **We** are not registered by the Financial conduct authority as **Our Agreement** falls outside of the FCA's remit.

**22. GENERAL CONDITIONS**

This **Agreement** is strictly for whomever took it up and cannot be transferred to anyone else.

22.1 **You** must ensure that **Your** item or system(s) (in **Our** opinion) is accessible, it is **Your** responsibility to carry out the work required to ensure **Your** item or system(s) is accessible for **Our Engineers**. **We** have the right to access **Your** faulty item or system(s) during the period any repairs are being undertaken.

22.2 This **Agreement** will be made void if **We** deem any act on **Your** part as fraudulent. If false information has been provided in order to gain **Service** under this **Agreement** then **We** will cancel **Your Agreement** with **Us** immediately.

22.3 All calls to **Our Helpline** are recorded for training and monitoring purposes. This is to help **Us** improve the quality of **Our Services**.

22.4 It is **Your** responsibility to ensure **You** maintain **Your** item or system(s) in accordance with the manufacturers guidelines, and take reasonable precautions to prevent damage. If, in **Our** sole opinion, **We** feel that the damage to **Your** item or system(s) is due to wilful force or negligence then it may result in an invalid request.

22.5 **You** must act in a respectful and courteous manner with **Our Agents** and **Engineers** approved by **Us**. Any aggressive or inappropriate behaviour will result in **Your Call-out** being invalid and will result in immediate termination of **Your Agreement**.

22.6 **Engineers** approved by **Us** will take caution to ensure **We** avoid damaging **Your** item or system and **Property** during the course of **Your** repairs. By agreeing to a repair, **You** accept that some slight **Property** damage, in rare instances, may occur during the repair.

22.7 The benefit **You** receive within this **Agreement** may not be transferred to any **Third Party**.

**23. YOUR OBLIGATIONS**

It is **Your** obligation to ensure that:

- **Your** protected item or system is installed, maintained and used in accordance with the guidelines of the manufacturer.
- **Your** protected item or system is owned by **You**.
- **Your** protected item or system is used for personal use only and not for commercial purposes.
- **You** provide **Us** with any information that **We** request at any point during the duration of the **Agreement**. All information **You** give must not be false, misleading or exaggerated.
- **Your** protected item or system is easy to access, is safe to work on and meets all relevant safety standards.
- **You** are available when an **Engineer** approved by **Us** arrives at the place of repair. Failure to do so will result in a £75 fee.
- To obtain the **Landlords** permission (if applicable) before any work/**Assistance** is carried out.
- **Your** protected item or system must be used in a private **Home**, solely occupied by a single household (at the address **You** provided).
- **You** promptly inform **Us** if there is a problem with **Your** protected item or system.
- **You** arrange any work required to ensure **Your** protected item or system is easily accessible and compliant with all relevant safety standards and to ensure **Your** protected item or system is safe for **Our Engineers** to work on. It is **Your** responsibility to notify **Us** of such work being required, also inform **Us** of such work being completed and provide **Us** with relevant certification (if applicable). **We** will not provide **Our Services** until obligations have been met. If **You** do not arrange such work, **We** may charge **You** additional costs incurred by **Us** as a result. For example if **We** have visited **Your** premises to carry out a repair but **We** have been unable to do so, because the protected item or system is inaccessible or unsafe for **Our Engineer** to work on.

- **You** make any payment to **Us** within the timescales specified to **You**.
- **You** take reasonable steps to limit any further damage being caused to **Your** protected item or system e.g. stopping usage of a faulty protected item or system.

If **You** do not comply with the conditions above or do not fulfil **Your** obligations above, **We** may end **Your Agreement**.

#### 24. COOLING OFF PERIOD AND CANCELLATIONS

**We** hope **You** are satisfied with this **Agreement**. If **You**, for any reason, change **Your** mind about entering this **Agreement** or if this **Agreement** does not meet **Your** requirements please contact **Us** immediately.

24.1 Please note **You** are entitled to cancel **Your Agreement** at any time. **You** have a 14 day cooling off period commencing 14 days before **Your** first payment is debited or 14 days from the date **You** receive **Your** documentation and **Schedule**, whichever is later.

24.2 If **You** change **Your** mind during the cooling-off period, **You** can cancel **Your Agreement** and **We** will refund any payment **You** have made to **Us**. If **You** have paid and wish to cancel **Your Agreement** after 14 days, **You** will not be entitled to a refund.

24.3 If **You** cancel **Your** plan after the cooling-off period and **You** have received a repair, a boiler **Service** or any **Assistance**, no refund will be given and **You** will need to pay a cancellation fee equal to 24 months of cover for that particular package. If **You** have made an annual payment and cancel after making a claim, **Your** cancellation fee shall be prorated accordingly.

#### 25. OUR RIGHTS TO CHANGE OR CANCEL THE COVER

**You** will be notified if **We** need to change the terms and conditions of **Your Agreement** and/or the cost of **Your Agreement**. Changes may be made to:

- Comply with new laws and legislations or codes of practice.
- Rectify errors or clarify points in further depth.
- Rectify any wording that does not affect the nature of the **Agreement**.
- Reflect changes to the nature of the protection provided to **You**.
- Reflect changes to taxation relevant to **Your Agreement** including but not limited to VAT.
- Reflect increases or reductions in the projected or actual costs of providing the **Services** under the **Agreement** including but not limited to, length of time on cover, **Call-out** frequency, inflation or any unforeseen circumstance.
- Cover the cost of any changes to the **Service** **We** provide under the **Agreement** including but not limited to removal of any **Excess** or one or more exclusions.
- Cover the cost of changes to systems, **Services** or technology in which **We** use or operate in order to provide the **Service** under the **Agreement**.

25.1 **We**, at **Our** absolute sole discretion, reserve the right to increase **Your** fee payment to **Us** after the first 12 months of cover. **We** will provide **You** with notice to confirm any changes which will take place from the date specified in the documentation. If **You** do not wish to continue **Your Agreement** with **Us** as a result of any changes, **You** may cancel **Your Agreement** by notifying **Us** within that notice period.

25.2 **We** reserve the right to terminate this **Agreement** without prior notice at any time. If **You** fail to comply within the terms and conditions **We** may bring **Your Agreement** to an end and revoke any further **Services** to **You** under this **Agreement**.

#### 26. GENERAL EXCLUSIONS

There may be some exclusions that may affect **Your** cover. It is paramount that **You** go through the terms and conditions thoroughly to make sure the **Agreement** meets **Your** requirements. **We** do not want **You** to find out that **You** are not protected against a particular incident once it has occurred. **We** shall not be liable for the following:

- Any repair request where issues are known to **You** prior to the **Agreement Start Date**.
- In an event where it becomes clear to **Our Engineer** that the **Call-out** is not an **Emergency** (only applicable where the **Home Emergency Care** Package has been purchased by **You**).
- Any boiler or central heating system that has not been **Serviced** by a Gas Safe **Engineer** within the last 12 months, in accordance with the manufacturer's guidelines or where the protected system has not been installed correctly. Before the **Provider** approves any repair work or **Assistance**, proof of the **Service** (which must be a valid **Service** document) must be provided.
- Any costs incurred through an **Emergency** that is already protected under any warranty, guarantee, protected under a maintenance plan or is rented through a **Third Party**.
- Any repair or replacement of any components/parts or protected product(s) that is protected by any warranty or guarantee or where the protected product is being used through rental hire or any lease **Agreement**.
- If **Our** approved **Engineer** causes any damage whilst gaining access to **Your Property** due to the malfunction of the locks or anything that has made access not possible.
- **Homes** situated outside the UK
- Any **Cosmetic Damage** that does not affect the functionality of the protected item or system including but not restricted to; scratches, blemishes or minor damage.
- Any **Call-out** request for a malfunction in any protected system, due to failure to adhere with the manufacturer's guidelines or improper installation.
- Any deliberate or accidental damage. To determine how the damages or accidents were incurred, the **Provider** will use their specialised judgement, including their **Engineer's** report and feedback to make the final decision. Where the **Call-out** is related to the gas or central heating supply, **Our** gas **Engineer** will not fit any replacement supplied by **You**.
- Any deliberate misuse or misconduct by **You** or any **Third Party** causing damage or loss including the attempt to repair or replace parts or components covered by this **Agreement** which does not comply with manufacturer's guidelines.
- Works required to bring the protected system up to current standards.
- Any repair that, in **Our** opinion, is made unsafe, difficult or unworkable due to accessibility of the protected appliance(s).
- Any expenses for work needed in **Excess** of the agreed Claims Limit (if applicable).
- Any request where a **Call-out** is only required due to changes or amendment in health and safety guidelines or regulation.
- Any **Call-out** request not included within the **Agreement**
- The maintenance of the system covered by **Your Agreement** which **You** are responsible for at **Your Property**.
- Work completed by **You** or any other person(s) not approved by the **Provider**.
- Any damages incurred due to **Your Property** remaining vacant for 30 or more consecutive days.
- Replacement of ALL radiators, towel rails etc.
- Any loss caused due to subsidence, river or coastal erosion, any structural movement that directly affects the **Property**, faulty materials or improper workmanship.
- Any enhancement that is required to bring the system up to standard.



- Any repercussions of humidity, flood, lightning, fire, earthquake, weather conditions, wind, salt spray, storm and other natural events or catastrophes, plumbing problems, corrosion, radiation, explosion, sabotage, chemical exposure, invasion, terrorism, civil war, rebellion, revolution, strike, lockout, civil commotion, labour disturbances, act of foreign enemy, hostilities (whether war be declared or not), insurrection or military or usurped power, insurrection, revolution, war, riot, armed conflict, civil commotion, rebellion, man-made events or catastrophes or technological hazards.
- Losses incurred due to a disconnection in the public supply of electricity, natural gas or water.
- The replacement of any pipes, general wear and tear, rusting or corrosion.
- Any circumstances where due to health and safety reasons, a specialist person is required.
- Any loss that may occur due to the delay in acquiring spare parts/components.
- Any cost of repair that is over the repair limits or any specified repair limits if stated on **Your Agreement**.

## 27. FRAUD

All information **You** give must not be false, misleading or exaggerated when requesting **Assistance** under this **Agreement**. If **You** or anyone acting on **Your** behalf, submits a repair request or requests **Assistance** and is knowingly providing false information or fraudulently exaggerates an issue in any respect, or provides **Us** with a document in support of a repair request, knowing the document to be false or forged in any way, or if **You** or anyone has suffered loss in any way due to a deliberate act, then **We** will:

- Void any repair request and will not pay towards the repair or replacement of the particular item or system(s).
- Be entitled to recover any amounts paid by **Us** towards the declared item or system from the start of the **Agreement**.
- May report **You** to the police, other authorities or fraud prevention agencies.

## 28. YOUR DATA

**We** take **Your** privacy very seriously. **We** will not share any of **Your** information with other bodies unless it is essential to **Your** repair.

28.1 SDF Services LTD trading as Quick Cover and its business partners will use **Your** information (which **You** or others have provided to **Us**) to provide the requested **Service** and for administration (including the recovery of any amounts owing, where applicable), marketing, market research, **Customer** surveys, regulatory reporting, to check and verify **Your** identity, analytics and testing purposes.

28.2 In the event that **We** merge or **Our** business is partly sold to another organisation, **Your** details with **Your** consent will be passed on in this buyout. **You** are entitled to see any information **We** hold on the system for **You**.

28.3 Failure to make payments owed, may result in **Us** passing **Your** data to a **Third Party** debt collection agency to recover any outstanding payments. **We** may also share **Your** information with fraud prevention and credit reference agencies to assess **Your** ability to afford any of **Our Services** **We** may have on offer.

## 29. APPLICABLE LAW

Nothing within this **Agreement** is intended to give directly enforceable rights to any other party. This **Agreement** may only be enforced by the **Customer** and the **Provider** meaning the provisions of the Contracts Rights of Third Parties Act 1999 do not apply. This **Agreement** shall in all respects be governed and construed in accordance with the laws of England and Wales and the jurisdiction of the English Courts will apply. Nothing in these terms and conditions will affect **Your** statutory rights. For further information about **Your** statutory rights contact the Citizens Advice Bureau website [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) or 03444 111 444.

## 30. CUSTOMER SERVICE AND COMPLAINTS

Quick Cover is committed to providing **Our Customers** with first class **Services** at all times. If **You** ever feel **You** are dissatisfied with **Our Service** please contact **Us** immediately via **Our** contact details below. **We** take all complaints seriously and will attempt to rectify any issues.

## 31. CONTACT DETAILS

The Quick Cover App allows **You** to report a **Breakdown**, view any of **Your** documents or book a **Service**. Alternatively, **You** can log into 'My Account' on [quickcover.co.uk](http://quickcover.co.uk) by using **Your Reference Number**.

### Contact us:

• **Emergency** 24hr Claims Line: 02039 838 270

[claims@quickcover.co.uk](mailto:claims@quickcover.co.uk)

• **Customer Services**: 02039 836 570 (Mon to Fri 09:00 – 18:00)

(Saturday 11:00 -16:00) Sunday closed

[customerservices@quickcover.co.uk](mailto:customerservices@quickcover.co.uk)

• Administration: [admin@quickcover.co.uk](mailto:admin@quickcover.co.uk)

• Complaints: [customerservice@quickcover.co.uk](mailto:customerservice@quickcover.co.uk)