



# Aviva Response **Policy Summary**

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**Aviva Response – Heating**

**Summary:**

This Policy Summary does not contain the full terms of your policy. For a full description of the cover and services provided please see the Terms and Conditions. It is important that you read the Terms and Conditions and your Policy Schedule.

The policy is underwritten by Aviva Insurance Limited and will run for 12 months, as shown in your current Policy Schedule. At the end of each policy period we may offer to renew your policy for a further year.

**Type of Cover:**

The cover you have chosen is Aviva Response – Heating with excess. This policy meets the needs of homeowners requiring assistance in the event of certain problems at home with their gas central heating and gas supply pipe. You may need to review the cover periodically to ensure it remains adequate for your needs.

**Significant Features and Benefits:**

The main benefits and exclusions under the policy are set out below.

Significant features and benefits	Relevant section in Terms & Conditions	Significant or unusual exclusions or limitations	Relevant section in Terms & Conditions
<b>Heating</b> ✓ Repairing a leak within or a breakdown of a natural gas fired central heating boiler and its associated pipework and radiators ✓ A leaking internal gas supply pipe from your gas meter up to any appliance	What is covered?	× The gas pipe leading in to your meter × Plumbing and/or drainage problems	What isn't covered?

**If you suffer a gas leak, you should first call the National Gas Emergency Service immediately on 0800 111 999**

**Claims limit**

Whilst there is no limit to the number of claims you can make in the policy period, the maximum we will pay for any one claim is £4,000, with the exception of a Boiler and Central Heating claim where the claim value is limited to the cost of a replacement boiler if yours is deemed Beyond Economic Repair, or the parts required to repair it are obsolete. The claims limit includes the cost of labour, material and VAT as applicable.

**Exclusion period**

There is no exclusion period (please see the Boiler Health Check section below). There will be no exclusion period at renewal providing cover is continuous.

**Excess Amount Payable**

If you have a 'with excess' policy, you will have to pay the first **£50** of any claim. We will then cover the cost of the rest of the claim up to any applicable claims limit unless your boiler is deemed Beyond Economical Repair (BER). Excess payment(s) will be taken when you call to make a claim. We can only accept payment using the following cards: MasterCard, Visa or Visa Delta. A separate excess payment is required for each claim you make. Please see the section below titled 'Beyond Economical Repair' or the Terms and Conditions for further details about what will happen if your boiler is deemed BER.

**Boiler Health Check (BHC)**

Your BHC will be carried out by HomeServe within the first 90 days of the start date of your policy to assess the fitness of your boiler. If you report a problem with your boiler and/or central heating system before the BHC has been completed, HomeServe will carry out the BHC when they attend to assess the problem. Your boiler and central heating system will need to pass the BHC before a repair will be carried out under this policy. If during your BHC HomeServe identify a pre-existing problem your boiler and central heating system will not pass the BHC and we will be unable to offer any cover for the boiler or central heating system. If this happens it will be your responsibility to get the necessary work completed so that the cover for your boiler and central heating system can be reinstated. If this work is not completed within 28 days your Heating cover will be cancelled and you will be entitled to a full refund of any associated premiums paid.

**Beyond Economical Repair**

If upon making a claim your boiler is deemed to be Beyond Economic Repair, or the parts required to repair your boiler are obsolete, we will arrange for HomeServe to source, replace and install a new boiler. However, if the boiler is aged 7 years or over you will be required pay a contribution of £500 in addition to any excess.

**Annual Boiler Service and Carbon Monoxide Detector Check**

Your policy includes provision for an Annual Gas Boiler Service provided by HomeServe, who will arrange for an engineer to service your natural gas fired boiler to statutory requirements, manufacturer's recommendations and relevant codes of practice. Your boiler service will not include any maintenance or remedial work or a test of the gas installation pipe work, unless there is a known or suspected escape of gas. Boiler services are normally undertaken between April and September.

Whilst carrying out your Annual Gas Boiler Service, if you have a battery operated carbon monoxide detector (located in the same room as the boiler) which has 'check sensor' functionality, it will be serviced to ensure it is in good working order. In certain circumstances we will replace a carbon monoxide detector or provide one if you do not have one. Please refer to the Terms and Conditions for further details.

**Who is eligible for the policy?**

This policy is for homeowners only. Retail, commercial and other premises used for business are not eligible for this cover, and council and housing association tenants will not need this service. The property must be your permanent home and owned and solely occupied by you and your family as a private residence with no business use. Flats, maisonettes, mobile homes, bedsits, sub-divided homes and let and sub-let properties are not covered.

The boiler(s) at your property must have a total power output of less than 70 KW and be fired by natural gas (and not LPG, electric, oil or solid fuel). Your property must not be heated by certain heating systems e.g. a combined heat and power system or a thermal storage unit. The gas supply pipe (from your meter) and central heating pipes must not be more than 35mm in diameter or made of steel. Please refer to the Terms and Conditions for further details.

**When will I be covered?**

For new policy holders, your policy starts on the date your policy is purchased; you will then be able to make a claim following the exclusion period detailed above (with the exception of Heating which has no exclusion period).

**Making a claim**

If an incident occurs at your home, during the policy period which is covered by your policy, please call 0345 030 7310\* and we will arrange for the incident to be dealt with in accordance with the Terms and Conditions of your policy. Our claims line is open 24/7, 365 days a year.

**Cancellation rights**

You have the right to cancel your policy. If you cancel within the 28 day cancellation period shown on your Policy Schedule you will be entitled to a full refund providing you have not made a claim. If you have made a claim, or you wish to cancel after the 28 day cancellation period, your policy will be cancelled at the end of the monthly period. To cancel please call us on 0345 030 7303\*, or write to us at the Freepost address.

We also have certain rights to cancel your policy, which are set out in the section titled 'How can my policy be cancelled?' in the Terms and Conditions.

**What happens at the end of the policy period?**

Before the end of each policy period we will contact you to let you know if we will offer renewal and if so what terms and premium will apply. Provided we offer renewal, your policy will renew automatically unless you tell us otherwise. Please see the 'How do I renew?' section of the Terms and Conditions for more information.

**Complaints procedure**

Only the named policy holder(s) or an authorised representative can make a complaint. If you wish to register a complaint, please contact us on 0800 015 8014\*\* or in writing at, Aviva Response, Customer Relations Department, HomeServe, Cable Drive, Walsall WS2 7BN. Every effort will be made to resolve your complaint to your satisfaction as quickly as possible. If the complaint cannot be resolved to your satisfaction, you may be entitled to refer it to the Financial Ombudsman Service (<http://www.financial-ombudsman.org.uk/>). In any case, you will be given the information you need to refer your complaint accordingly.

**Financial Services Compensation Scheme**

Aviva is a member of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim. Further information about the scheme arrangement is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk), or you can write to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 Botolph Street, London, EC3A 7QU.

**Details about our Regulator**

The Boiler Health Check and the Annual Gas Boiler Service are provided by HomeServe Membership Limited. Registered in England, No. 2770612. Registered Office: Cable Drive, Walsall, WS2 7BN. These services are not elements of insurance and are therefore not regulated by the Financial Conduct Authority. This also means that if you have any complaint relating to these non-insured services, you may not have the right to refer the complaint to the Financial Ombudsman Service.

This policy is provided by Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number 202153). You can check these details by visiting the Financial Services Register at <http://www.fca.org.uk/register> or by contacting the Financial Conduct Authority on 0800 111 6768.

\* Calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. Our claims line is open 24/7, 365 days a year. Customer Services is open Monday to Friday 8am to 8pm, Saturday 8am to 4pm, and Sunday 10am to 4pm. Customer Services is closed on bank holidays. For our joint protection, telephone calls may be recorded and/or monitored.

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**Aviva Response – Heating and Plumbing**

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**Type of Cover:**

The cover you have chosen is Aviva Response – Heating and Plumbing with excess. This policy meets the needs of homeowners requiring assistance in the event of certain problems at home with their gas central heating, gas supply pipe, water supply pipe, plumbing and drainage. You may need to review the cover periodically to ensure it remains adequate for your needs.

**Significant Features and Benefits:**

The main benefits and exclusions under the policy are set out below.

Significant features and benefits	Relevant section in Terms & Conditions	Significant or unusual exclusions or limitations	Relevant section in Terms & Conditions
<b>Heating</b> ✓ Repairing a leak within or a breakdown of a natural gas fired central heating boiler and its associated pipework and radiators ✓ A leaking internal gas supply pipe from your gas meter up to any appliance	What is covered?	× The gas pipe leading in to your meter	What isn't covered?
<b>Plumbing</b> ✓ Repairs of leaks and blockages within your plumbing and drainage system on your property ✓ Repairs to dripping or seized taps and escapes of water from toilets or tank overflows ✓ Clearing blocked drains ✓ Repair or replacement of a leaking or blocked water supply pipe	What is covered?	× Showers × Guttering × Soakaways	What isn't covered?

**If you suffer a gas leak, you should first call the National Gas Emergency Service immediately on 0800 111 999**

**Claims limit**

Whilst there is no limit to the number of claims you can make in the policy period, the maximum we will pay for any one claim is £4,000, with the exception of a Boiler and Central Heating claim where the claim value is limited to the cost of a replacement boiler if yours is deemed Beyond Economic Repair (BER), or the parts required to repair it are obsolete. The claims limit includes the cost of labour, material and VAT as applicable.

**Exclusion period**

There is an initial exclusion period of 14 days when you will not be covered, giving you 11 and a half months cover in your first year (with the exception of Heating cover which has no exclusion period, please see the Boiler Health Check section below). There will be no exclusion period at renewal providing cover is continuous.

**Excess Amount Payable**

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has 'check sensor' functionality, it will be serviced to ensure it is in good working order. In certain circumstances we will replace a carbon monoxide detector or provide one if you do not have one. Please refer to the Terms and Conditions for further details.

### **Who is eligible for the policy?**

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### **Financial Services Compensation Scheme**

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**Aviva Response – Heating, Plumbing, Electrics and Security**

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**Type of Cover:**

The cover you have chosen is Aviva Response – Heating, Plumbing, Electrics and Security with excess. This policy meets the needs of homeowners requiring assistance in the event of certain problems at home with gas central heating, gas supply pipe, water supply pipe, plumbing and drainage, electrical wiring, security, roofing and pests. You may need to review the cover periodically to ensure it remains adequate for your needs.

**Significant Features and Benefits:**

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<b>Plumbing</b> ✓ Repairs of leaks and blockages within your plumbing and drainage system on your property ✓ Repairs to dripping or seized taps and escapes of water from toilets or tank overflows ✓ Clearing blocked drains ✓ Repair or replacement of a leaking or blocked water supply pipe	What is covered?	× Showers × Guttering × Soakaways	What isn't covered?
<b>Electrics</b> ✓ An emergency caused by, or breakdown of, the domestic electrical wiring supply system and its components (switches, sockets, fuse box)	What is covered?	× Household appliances	What isn't covered?
<b>Security</b> ✓ Repair/replace locks and keys where the key is snapped in the lock or you have lost the keys needed to secure the property (and you don't have access to another set) ✓ Protecting your home following damage to your roof ✓ Boarding up broken windows or external doors ✓ Rats and mice infestation inside the home and wasps/hornets within the home or garden	What is covered?	× Any pest outside other than a wasp/hornet nest × Chimney repairs	What isn't covered?

**If you suffer a gas leak, you should first call the National Gas Emergency Service immediately on 0800 111 999**

**Claims limit**

Whilst there is no limit to the number of claims you can make in the policy period, the maximum we will pay for any one claim is £4,000, with the exception of a Boiler and Central Heating claim where the claim value is limited to the cost of a replacement boiler if yours is deemed Beyond Economic Repair, or the parts required to repair it are obsolete. The claims limit includes the cost of labour, material and VAT as applicable.

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**Excess Amount Payable**

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