Hometree

TERMS & CONDITIONS

Welcome to the Hometree Family

Thank you so much for choosing Hometree to be your home cover provider.

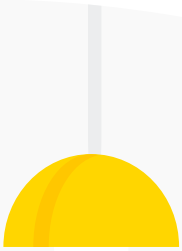
We believe that customers should get better, more affordable home cover plans with no unfair price hikes and the best customer service possible.

As part of this, we have designed our terms and conditions to be as easy to read and as transparent as possible. This is the legal part of your agreement with us and the insurer, but we have tried to remove any confusing jargon and language from it so that it is easy to understand.

We want you to know exactly what you are paying for so please do spend a bit of time reading this as it will help you understand exactly what is included in the policy.

We have created our products by listening to customers and understanding their needs. This is an ongoing process and therefore we value hearing from as many of you as possible so we can shape our future products. If there is anything you don't understand or have any other thoughts, please do reach out as we love hearing from our customers.

All insurance documents and all communication with you about this policy will be in English.



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DEFINITIONS

A list of important definitions we use in these terms and conditions.

Some phrases that we use in these terms and conditions have specific meanings. When you see these words appear in the document, look at this list for the specific meaning.

agreement	All the documents that give you information about your policy. This includes the welcome letter, and these terms and conditions
boiler and controls	A single natural gas boiler in your home that's designed for domestic use and has a heat output capacity of up to 70kW. This includes the flue and the controls that make it work, including the programmer, any thermostats, motorised zone valves and central heating pumps.
beyond economic repair (BER)	When, according to the expert judgement of our claims team, the cost of repair is more than the value of the boiler.
claims limits	The maximum amount the insurer will pay for each claim within your period of insurance is £500 including VAT minus any excess you will need to pay. This is stated on your welcome letter and includes including call out charges, labour, parts, materials.
claims team	The Hometree team responsible for organising claims.
callout fee	The amount you will be required to pay towards each claim you make under this policy. The call out fee is the excess on your policy.
central heating	The heat and hot water system in your home – this includes your radiators, expansion tank, bypass and valves, system filters, cylinders (tanks that store hot water), any immersion heater and its wired-in timer switch, and the pipes that connect them.
complete loss of service	When something that is protected in your agreement completely stops working. We set out a more detailed list of what we mean in the "What is included in your policy' section.
emergency	A sudden and unexpected event or breakdown that leads to a complete loss of service.
excess	The first amount of £95 for each claim that you will need to pay to the claims team before we will attend to assist with an emergency. You can pay by credit or debit card.

existing faults	Any problems with the boiler that our experts judge to have happened before the start of your contract.
home	A building designed for residential use that you own and live in including any attached garage or conservatory.
insurer	Novus Underwriting Limited on behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG.
gas supply pipe	The pipe that connects your gas meter to your gas boiler and other gas appliances you have in your home.
period of insurance	The period for which this insurance is valid as stated in your welcome letter.
plumbing and drains	The system of pipes, tanks and fittings for the water supply and sanitation in a building.
reinstatement	Work carried out to make good any surface(s) or flooring which has been excavated to provide you with assistance in the event of an emergency.
residential use	A building where fewer than half of the rooms are used for any type of commercial purposes. We can only cover it if the total output of all boilers combined is less than 70kW.
start date	The day your contract comes into effect. This date is confirmed on your welcome letter.
sludge	The natural build-up of deposits in your boiler or central heating system as it corrodes over time.
stopcock	A valve for turning off and on the cold-water system in your home, also known as stop tap or stop valve.
system	A particular area of the home that we have agreed to protect, depending on the cover level selected. These are the boiler and controls, central heating, plumbing and drains and home electrics.
we/us/our	Hometree Services Limited.
welcome letter	The email or letter which forms part of the policy containing your name, home address, level of cover provided, any add-ons and any callout fee that may apply as well as the price you will pay.
you/your	The person listed as the policy holder.

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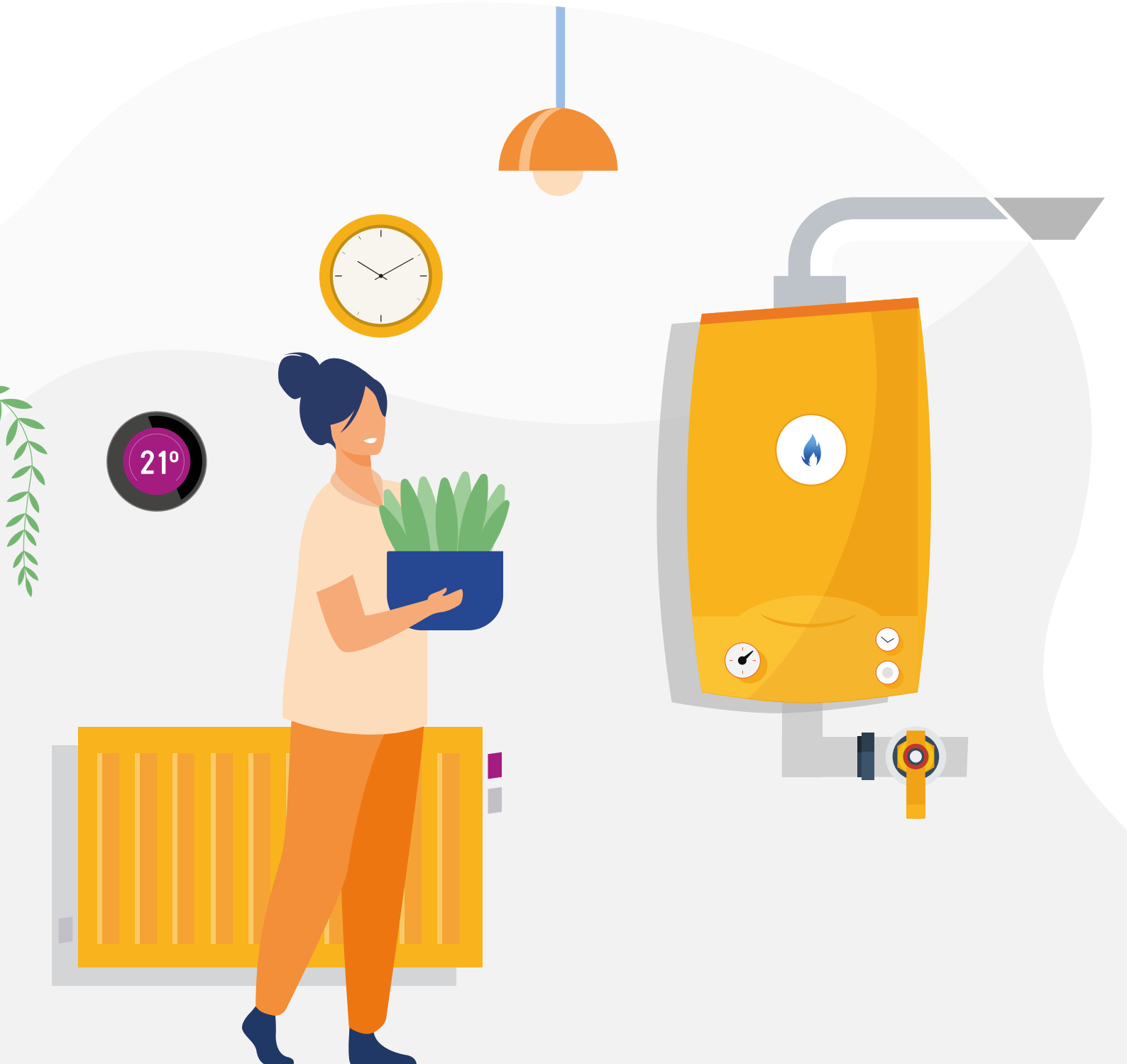
WHAT IS INCLUDED IN YOUR POLICY

Here we outline the key items that are included in your policy as well as important payment information.



Once you have purchased your insurance policy, we will send you a welcome letter confirming when your policy starts. You can see which type of contract you have on your welcome letter. You must be the owner of the home. You will not be able to request a repair in the first 14 days of your start date.

Prices and price change

All our policies are annual contracts, but you can pay for your policy by either monthly or annual Direct Debit.

Your policy is an insurance plan – claims for repairs to parts that are shown in the 'What is covered' section.

Your agreement shows the total amount you will pay including tax, the length of your contract and any call out fee applicable.

Our price will not change over a 12-month period unless you change your agreement, or the Government changes the relevant tax rate.

Renewals

All of our contracts are up for renewal every 12 months. We will write to you at least 30 days before your insurance policy is due for renewal and inform you if there are any price changes. We will keep renewing your insurance policy automatically, until you ask us to stop.

Our Products and Services

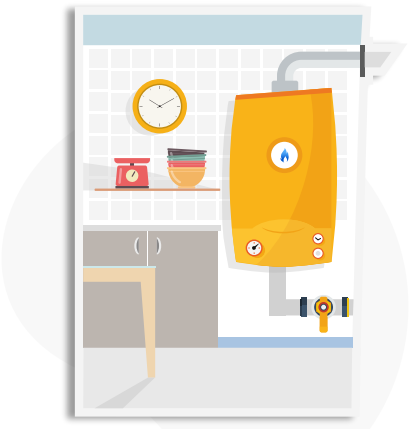
We have a range of products and extras that cover different parts of your home.

So that you can see everything that we cover in our various policies in one place we have included the details of all our policies in this document. You can use the headings below to skip to the section you are interested in.

Optional Extras

We have some optional extras that you can select. If you selected these options, you can see these details here:

Gas Fire Protection



YOUR BOILER ESSENTIALS

YOUR HEATING ESSENTIALS

YOUR HOME ESSENTIALS

YOUR HOME ESSENTIALS

What is covered

This policy is an emergency policy to deal with faults where there is a complete loss of service. For this policy this means:

- A complete loss of all heating, hot water or both
- A water leak which cannot be stopped and may cause damage to the property
- Loss of all toilet and washing facilities so you have no access to working toilets or sinks
- An electrical failure that means you have no functioning lights or no power at all, that is not due to a tripped fuse box. If there is an emergency, we will repair the following items as part of your insurance policy;

If there is an emergency, we will repair the following items:

✓ Boiler

Repairs to a single natural gas boiler in your home.

✓ Flue

Repairs to the flue including the flue terminal, up to three metres in length.

We will arrange a replacement of the existing flue, including the flue terminal if we are unable to repair it.

✓ Controls

Repairs to the controls that make the boiler work, including the programmer, any thermostats, motorised zone valves and central heating pump.

We will arrange replacement controls if our engineer advises that we are unable to repair.

✓ Gas Supply Pipe

Repairs to the gas supply pipe – the pipe that connects your gas meter to your gas appliances.

We will arrange a replacement gas supply pipe if our heating engineer advises that we are unable to repair.

✓ Wider Central Heating

Repairs to:

- Expansion tank, radiators, towel rail radiators (both straight and curved), bypass and radiator valves
- Hot water cylinders and any immersion heater including its wired in timer switch
- The pipes that connect the central heating system, for example, the pipes that connect to your radiators or cylinders

We will arrange a replacement of any parts of the system if we are unable to repair it.

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YOUR HOME ESSENTIALS (cont.)

Plumbing

Repairs to the plumbing system on your home including:

- Your hot and cold-water pipes between your internal stopcock up to but not including your taps, garden taps or the flexible pipes to your kitchen appliances
- Cold water tanks, toilet siphons, isolation, ball, and radiator valves
- Your water supply pipe from the boundary of your property to your home

We will arrange a replacement of any parts of the system if we are unable to repair it.

Drains

Repairing and unblocking internal drains to restore flow, including toilets. Unblocking external drains to restore flow as long as it is within the boundary of your property to your home.

Home Electrics

Repairs to the mains electrical system and wiring on your home including:

- The fuse box, light fittings, switches, sockets, isolation switches and your immersion heater timer switch
- Extractor fans up to 15cm in diameter
- Doorbells and smoke alarms that are connected to the main wiring
- Outside lighting as long as it's fixed to your home or outbuildings and fitted less than three metres above ground

Claims Limit

This policy has a claims limit of £500 inc VAT, less the excess you will need to pay. If the total cost of the repair is going to be more than this, you will have to pay the difference (on top of any excesses). We will always let you know before the repair if our engineer thinks it is likely to be more than £500. You can choose to not get it done by us at this point, but we will not be able to refund the call out fee.

YOUR HOME ESSENTIALS (cont.)

What is not covered

Here are the things we do not cover specific to the policy. There are also general exclusions in their own section.

Non-Emergencies

This policy doesn't include repairs for non-emergencies. If any of the systems have a fault but is not a complete loss of service, we may be able to offer you a fixed price repair, but this will be outside of this insurance policy.

Pre-existing faults

Any problems that our engineers judge to have happened before the start of your insurance policy.

Other types of boilers/heaters

You are not covered for repairs to the following:

- Warm air units or fan convector heaters
- Electric , LPG, Oil, or solid fuel Boilers
- Kickspace heaters and underfloor heating

Showers and taps

Repairing your showers and taps, their parts and pumps.

Bathroom and water related items

Repairs or replacing:

- Sanitary ware – which is ceramic such as sinks, lavatories or toilet bowls
- Seals and grouting, which generally fill gaps between tiles
- Spa baths, water softeners, water filters, water meters, waste disposal units and taps
- Water Pumps that are designed to boost your mains water pressure
- Sanitary macerators
- Water pipes between your home and any detached outbuildings on your property and any water supply pipe that does not supply water to your home

Collapsed Drains

Repairing or replacing drains that have:

- Collapsed or
- Where any excavation or removal of tree roots are required

Repairing or replacing shared drains and any drains that are outside the boundary of your property.

Cleaning and de-scaling drains.

Garden items

Repairing or replacing:

- Fountains, ponds or water features, garden irrigation systems
- Rainwater pipes, guttering and frozen pipes that need defrosting where there is no other damage
- Plumbing in your outbuildings if the supply is provided by a separate mains connection than to your home
- Manholes and their covers, soakaways, septic tanks, cesspits, drainage pumps, treatment plants and macerators and their outflow pipes

YOUR HOME ESSENTIALS (cont.)

Outbuildings or outside electrics and lighting

Repairing or replacing:

- Electrics in your outbuildings if the supply is connected to a separate electricity meter than the one in your home
- The electricity supply cable up to the fuse box or mains isolation switch (if you have one fitted)
- Power cables between your home and any detached outbuildings
- Rubber or lead covered cables
- Outside lighting above 3 metres from the ground or where it is not fixed to your home or outbuildings
- Complete or substantial system rewire of your home

Non-wiring electrics

Repairing or replacing:

- Lightbulbs and light fittings
- Satellite systems, DVD players, etc

Electrical Appliances

Electrical appliances Including washing machines, dishwashers, cooker extractor hoods, burglar alarms and camera systems.

Electric Heating

Repairing or replacing:

- Storage and panel heaters, underfloor heating
- Solar panels and solar inverter

Sludge

We won't be able to repair damage caused by limescale, sludge or other debris if our heating engineer has advised you that you need to carry out repairs or a Powerflush.

Wi-fi or hub issues

Wifi issues or internet connections that are necessary to make your controls and heating system function correctly.

Swimming Pools, Heat Pumps and Underfloor/Outdoor Heating

You are not covered for repairs to the following:

- Underfloor heating
- Solar Panels
- Any part of your boiler and controls which directly supplies a swimming pool
- Air or ground source heat pumps
- Any heating systems or controls designed for outdoor heating

Or any systems or controls designed for outdoor heating.

OPTIONAL EXTRAS

Gas Fires

You can choose to add gas fire protection to your policy. You can see how many fires you have protected on your welcome letter.

What is covered

We will send an engineer to repair any breakdowns related to the below and pay for the callout, parts and all labour involved.

✓ **Gas Fire**

Repairs to the gas fire and the flue including the flue terminal up to one metre in length.

✓ **Annual Service**

We will complete an annual service on the gas fire and flue.

What is not covered

Here are the things we do not cover specific to the product. There are also general exclusions in their own section.

✗ **Flueless Gas fires**

Repairs to a gas fire without a flue.

✗ **Replacements**

Replacement of your gas fire should we be unable to fix it.

✗ **Open or long flues**

Repairing or replacing the flue or flue terminal for any open flued appliances or if the flue is over one metre in length.

✗ **Pre-existing faults**

Any problems that our engineers judge to have happened before the start of your insurance policy.

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HOW TO

Here we explain how you organise a service visit, make a claim, make a change, cancel your contract or make a complaint.

How to organise a claim

Arranging a claim

We aim to handle all claims as quickly and as efficiently as possible and strive to keep you updated along the entire process. To make a claim call us on 0330 912 4843 or go to www.hometree.co.uk.

Grace period before you can request a repair

You will not be able to request a repair in the first 14 days of your start date.

Paying callout fees

Some policies include a callout fee which is the excess for your Insurance policy. You will find the callout fee you have selected on your welcome letter. When the claims team book your repair, they will ask to pre-authorise a debit or credit card for any callout fee to the repair. You will need to pay this before every new claim you make but we will not make you pay it if the engineer needs to re-attend for the same claim (within a month).

Arranging a time to visit or make repairs

We will try and arrange a repair or visit at a time that is convenient to you, unless something beyond our control makes that impossible – in which case the claims team will let you know as soon as possible and arrange another time when our engineer can visit.

Cash payments

We will not offer you cash instead of carrying out a repair or replacements.

If you miss any payments

Before we book your claim, Hometree will require you to pay for any unpaid/overdue premium payments and our engineer may not visit the home before these are paid.

Freeholder Permission

Where it is a requirement of your lease that you obtain the Freeholders permission for certain works you warrant and indemnify Hometree where you agree to such works as we need to undertake to get your heating or appliances working again.

How to make a change to your contract

Moving home

Please tell us if you move to a new house as soon as possible, as your insurance policy is based on your current home. Depending on the circumstances, you may need to take out a new insurance policy and cancel your existing insurance policy.

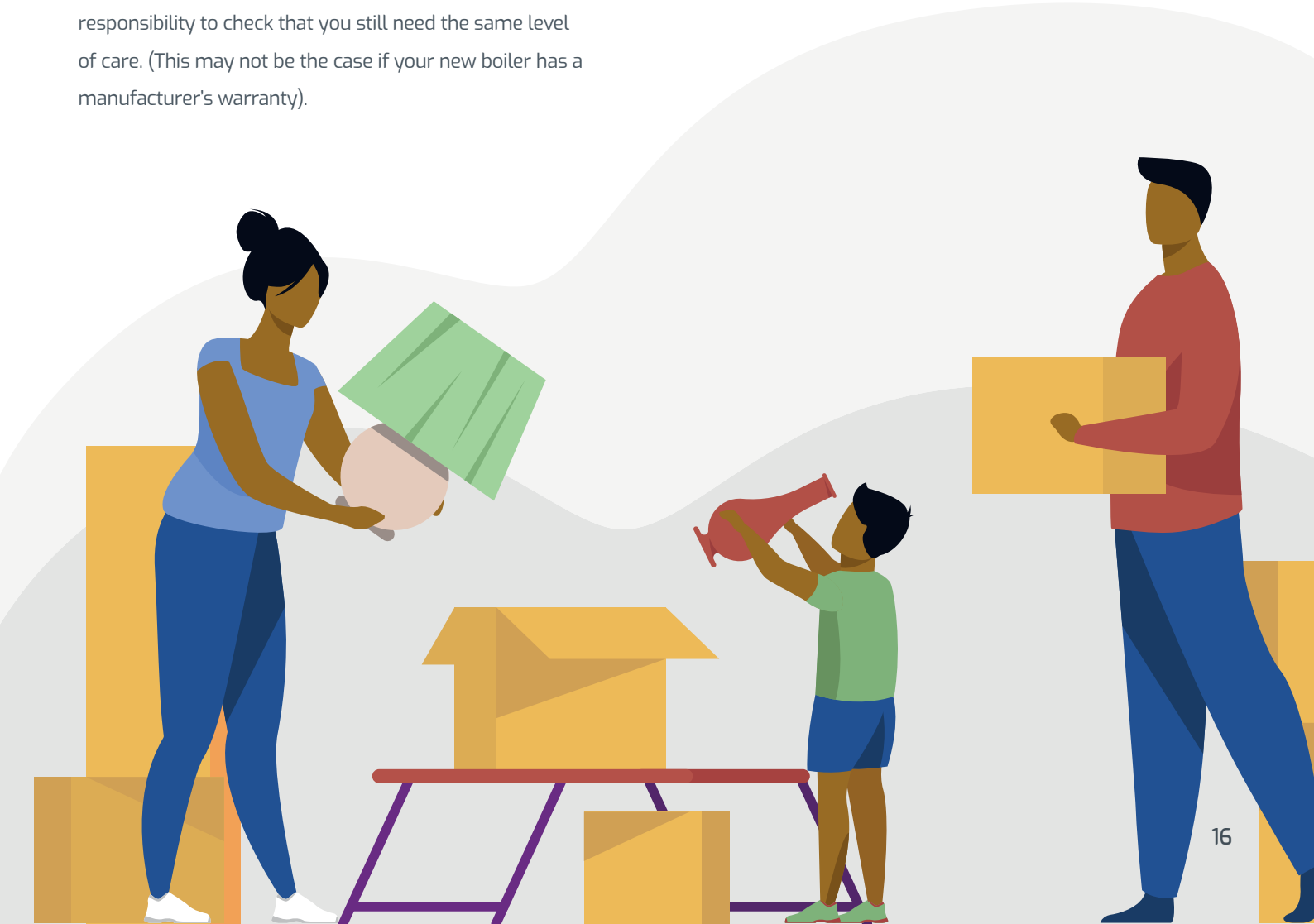
Changes to your home or boiler

You need to let us know if there are any changes to your contact details including telephone number, address, or email. If you change your boiler during the period of insurance, you will need to inform us so we can confirm if your new boiler is on the approved list.

Your policy will continue as normal until you tell us. If your new boiler or appliance cannot be covered, we might need to cancel or change your insurance policy. It is your responsibility to check that you still need the same level of care. (This may not be the case if your new boiler has a manufacturer's warranty).

Upgrades / Downgrades

If you wish to upgrade your policy to a different level of cover or change your callout fee, you can do this at any point. Depending on the circumstances, we may need you to sign up to a new insurance policy and cancel your existing policy. You will not be able to downgrade midway through your contract for free as this count as a cancellation.



How to cancel your contract

How to cancel

All our contracts are annual contracts, so you are not able to cancel for free once you pass through your cooling off period.

Cancelling in your cooling off period (within 14 days)

You can cancel your policy within 14 days of the start date or, if later, within 14 days of the date you receive this Policy Document. We will refund any premium you have paid.

Cancelling your policy after 14 days

If you have not had a repair, you are free to cancel without any fee as long as you give us one months' notice. We will not offer any refunds for any previous months you have paid for. We will return any unused premiums if you paid annually.

If you have had a repair, we will cancel your agreement from the date you tell us but you will have to pay the balance. For example, if you have 5 months left of your contract you will need to pay an amount equivalent to 5 outstanding payments.

When we may have to cancel

We can cancel your contract or cover straight away if:

- You give us false information
- Your boiler is not on our approved list
- We cannot find the parts we need to repair your boiler, appliance or system, despite our best attempts
- You put our people's health and safety at risk, for example, through physical or verbal abuse
- Your home is unfit or unsafe to work in
- You do not let us in to your home to work, despite several attempts
- We tell you to make permanent repairs or improvements, but you do not; or
- You do not make your payments

We will try writing to you to collect the money you are due to pay. If we do not hear from you and you don't pay, we'll cancel your contract no less than 30 days after the date we first found out your payment had failed.

How to make a complaint

Our mission is to provide customers with the highest level of service. If we have fallen short of your expectations, we will make every effort to resolve the issue quickly for you. To give you even more protection in case something goes wrong, there are various levels of escalation that you can turn to.

Step 1: Contact Hometree (for all types of complaints)

Please get in touch with us as soon as possible if there is anything wrong with any part of your policy.

- Call us on 0330 912 4843
- Email us at support@hometree.co.uk
- We take any complaint seriously and we will do our best to fix any issue as soon as possible. If we need time to investigate, we will let you know and keep you updated.
- If your complaint relates to a claim, you can escalate it to the underwriter if it has not been resolved by the end of the third working day.

Step 2: Passing it to the underwriter (for complaints about a claim)

If your complaint is about a claim and cannot be resolved by the end of the third working day, Hometree will pass it to:

- Novus Underwriting Ltd, 4th Floor, 34 Lime Street, London, EC3M 7AT
- Email complaints@novusunderwriting.com

In all correspondence, please state that your insurance is provided by Novus Underwriting Limited and quote scheme reference B1927HOM0012021.

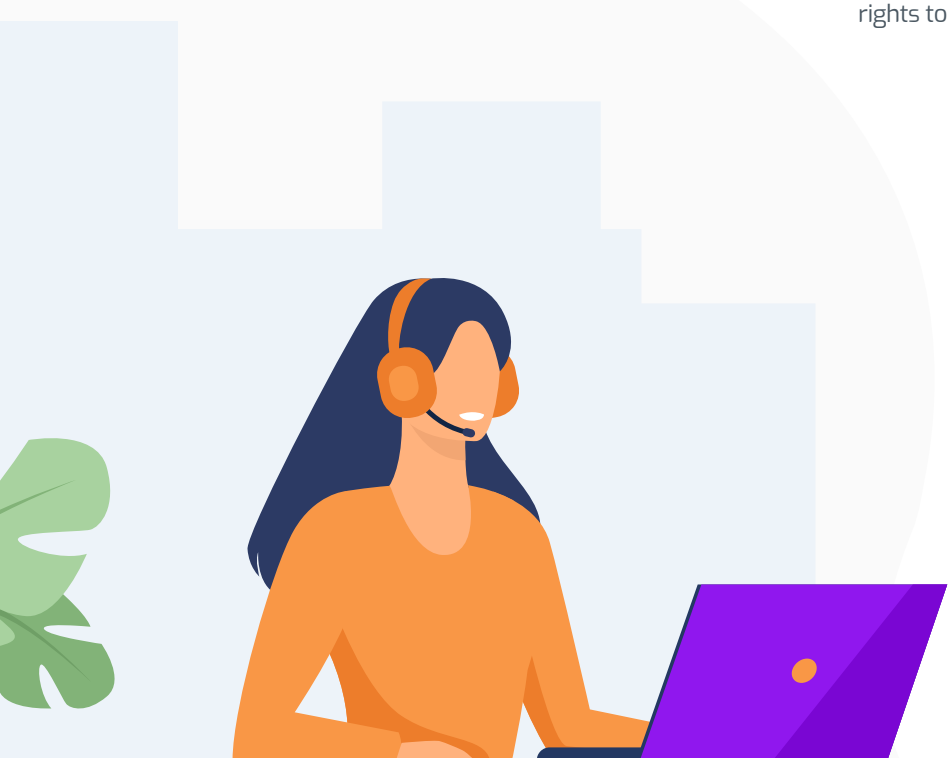
Step 3: Appeal to Financial Ombudsman

If you are not satisfied with the outcome from us or the underwriter, then you can contact the Financial Ombudsman Service.

- Post: Exchange Tower, London E14 9SR
- Phone: 0300 123 9123 or 0800 023 4567
- Email complaint.info@financial-ombudsman.org.uk

If you have purchased this policy online, you can also make a complaint via the EU's online dispute resolution (ODR) platform. This can be found at: http://ec.europa.eu/odr.

Following the complaints procedure does not affect your rights to take legal action.



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WHAT WE ARE NOT ABLE TO COVER

This section lists our 'general exclusions'. They are important to understand because we cannot cover certain things.

It is important to read and understand this section because there are some things that we and the insurer have decided not to cover.

These conditions exist to make sure we provide you with the best service we can, using our expertise. We have spent a lot of time working with the insurer and our customers and engineers to decide what we choose not to cover in an effort to keep our prices low and our customer service high.

Existing faults

We will not include repairs of any faults that existed before you took out the insurance policy. This includes design or installation faults. Our engineer will use their expert judgement to decide when the fault happened.

Beyond Economic Repair

Boilers have a limited life. Depending on the make or model of the boiler this can be between 7-20 years. This means that the value of a boiler falls over time. Sometimes when the cost of the repair for the boiler is likely to be more than the current value of your boiler, we will not be able to carry out the repair and instead declare the boiler beyond economical repair.

We will not cover the cost of a new one but, we can offer you a 15% discount towards a new one. You can choose to get a new boiler installed by someone else, but we will not be able to contribute anything towards this.

When spare parts are no longer available

We will provide replacements with similar functionality to the replaced parts, but these might not have the exact same features. If you decide to give us a replacement part that you have purchased yourself, our engineer will install it as long as the replacement part is on our approved list.

We will try to get parts from the original manufacturer or our suppliers but if a part cannot be sourced, we need we might cancel your contract.

If you have an older boiler there is a chance that we may not be able to get hold of all the parts we need to fix your boiler or central heating. If we've agreed to cover a boiler or appliance, we'll do what we can, within reason, to repair it but might not always be able to locate the required part. If you can find a manufacturer approved part, we will be happy to fit it and reimburse you if you give us a receipt.

Damage caused by others

We are unlikely to agree to repair any faults or design faults that are caused by interference by anyone apart from us, including 3rd party engineers or utility suppliers.
This includes if the damage is caused by a power cut.

Our engineer will use their expert judgement to decide how the damage happened and whether anyone other than us carries out any work on your boiler, appliance or system and damaged it.

Intentional Damage or Negligence

We will not repair or replace any parts that have been deliberately damaged, misused or neglected. Our engineer will use their expert judgement to decide how the damage happened.

Curved or designer radiators

Your insurance policy will not replace curved or designer radiators.

By designer radiator we mean a radiator.

- of particular artistic design
- of intricate shape; or
- made from materials such as glass, marble, stone, wood, cast iron or similar non-standard material

Any damage that's covered by home insurance

Your insurance policy does not include repairing or replacing any damage caused by extreme weather, flooding, escape of water, structural issues, fire or explosions – or any other kind of damage that's normally covered by household insurance.

Making any improvements

This policy is designed for repairs to your systems and therefore your insurance policy does not include any improvements or upgrades such as:

- replacing working radiators
- swapping standard radiator valves for thermostatic ones
- adding extra radiators

Where Hometree informed you that an improvement is necessary, the engineer may not continue to make repairs on that part of your boiler, appliance or system until the work has been carried out.

Steel or iron pipes

Your insurance policy does not cover the repair or replacement of steel or iron pipes. The only exception to this is your gas supply pipe and water supply pipe.

Energy/central heating management systems

Your insurance policy will not repair or replace energy or central heating management systems.

External water supply stopcock (also known as stop tap or stop valve)

If the engineer is unable to turn off the external water supply stopcock to your home to complete your repair, it will be your responsibility to arrange for this to be turned off.

Any other loss or damage (consequential damage)

Your insurance policy is not responsible for any loss of, or damage caused as a result of, your boiler, appliance or system breaking, leaking or failing unless you can show that we caused the damage.

Powerflush

Over time, gas central heating systems build up sludge that can block or narrow your pipes, radiators, and boiler parts.

The Hometree Power Flush is our way of removing that sludge from your system. We will tell you if your system needs a power flush to work properly. Please note that this will cost extra as this is not included in your insurance policy.

If someone else carries out a powerflush for you, we will need to see the receipt before we are able to carry out any more repairs or replacement work for damage caused by sludge.

Getting access and reinstatement

Our engineer will let you know if they need to remove cupboards or make holes in original surfaces in order to make a repair. This policy will cover up to the repair limit to gain access and carry out a repair. This may involve removing and then re-fixing a cupboard.

We will fill in any excavation and leave the surface level where we have made access for example to an external water supply pipe, however we are not responsible for reinstating floor coverings, fixtures or fittings to their original standards.

5

SAFETY AND SECURITY

This section explains the procedures we take to look after the safety and security of our customers and engineers.

Our products are unique to insurance as they involve sending engineers into people's homes to fix issues with complicated systems such as boilers. Therefore, we place extra importance on the safety of our customers and engineers. We have several processes in place to make sure of this.

Our engineers

The claims team will send an approved Gas Safe engineer to carry out the work for your gas heating and appliances or carefully vetted plumber or electrician.

Getting into your home

To keep our customers safe, our engineer will only work on your home if there is someone 18 years or older there the whole time. They must be able to give instructions to our engineer on your behalf.

It is your responsibility to arrange for the engineer to access your home. If the engineer is unable to access your home, you will need to rearrange the appointment. If you do not arrange a new appointment, your insurance policy will continue. After three failed attempts to get into your home, we may cancel your insurance policy.

Safety risks in your home

Our engineer will not start or continue doing any work in your home if they believe there's a health and safety hazard. Our engineer will only return to finish the work if that risk is gone. Asbestos needs to be removed before the engineer can repair your boiler, central heating, or gas supply pipe. You will also need to arrange and pay for someone else to remove the asbestos and give the claims team a Certificate of Reoccupation, which proves that all asbestos has been removed in line with legislation and it is safe to return to the home. Only after this can our engineer start working again.

If your system is unsafe or against regulations

From time to time, we may inform you that your system needs repairs or improvements, to keep it working safely, but are not covered by your insurance policy (for example, if your ventilation doesn't meet current Gas Safe regulations).

If you decide not to follow this advice, you may not be covered for any further repairs to your boiler or system under this insurance policy, and your insurance policy will keep running until you or we change or cancel it.

When this happens, you will still be liable for the agreed payments under the insurance policy until the end date or it is cancelled.

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LEGAL INFORMATION

Details around our underwriter, our fraud policies, the FSCS compensation scheme, how we use personal data, applicable law and other legal information

Underwriters and Hometree

This insurance was arranged by Hometree Services Limited who is also the policy administrator and provider of the non-insured services and is underwritten by Novus Underwriting Limited on behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG.

Hometree are an Appointed Representative of CBS AR Limited who are regulated by the Financial Conduct Authority, Firm Reference No. 601222.

Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG. Registered Office: Aeulestrasse 60 (2. Stock) 9490 Vaduz, Liechtenstein. The Insurer is authorised and regulated by the Liechtenstein Financial Market Authority and is deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. https://register.fca.org.uk/ or by calling them on 0800 111 6768.

As Hometree Services Limited acts as agent for the Insurer, monies paid to (or held by) Hometree Services Limited in relation to the insurance contract are treated as having been paid to (or held by) the Insurer

Fraud

We take a robust approach to prevent fraud so that we can keep premium rates down and so that you do not have to pay for other people's dishonesty. If any claim made by you or anyone acting on your behalf under this insurance is fraudulent, deliberately exaggerated or intended to mislead, we may:

- Not pay your claim; and
- Recover (from you) any payments we have already made in respect of that claim; and
- End your insurance from the time of the fraudulent act; and
- Inform the police of the fraudulent act. If your insurance ends from the time of the fraudulent act, we will not pay any claim for any incident which happens after that time and may not return any of the insurance premium(s) already paid

Law and Jurisdiction

This policy shall be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England.

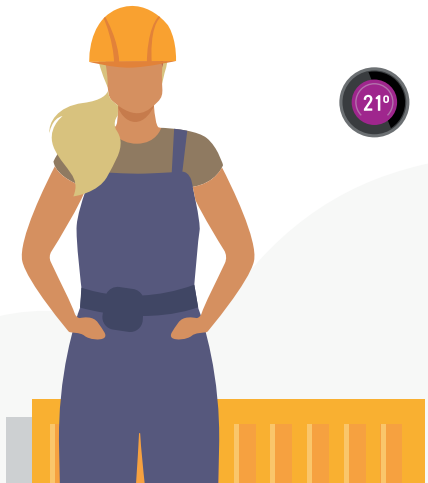
Information you have provided – Insurance Act 2015

You must take reasonable care to provide accurate and complete answers to all the questions you are asked when you take out or make changes to this policy.

You must notify us as soon as possible if any of the information in your policy documents is incorrect or if you wish to make a change to your policy.

Demands and needs

Based on the questions we asked, you have decided this plan best suits your needs. You have selected a call out fee/ excess which best meets your budget. This product has been designed to meet the needs of residential homeowners, both owner occupiers and Landlords who want to obtain protection in the event that their boiler, central heating, plumbing, drains or electrics breakdown and require a professional engineer to fix them.



If you do not provide accurate and complete answers to the questions you are asked, or you fail to notify us of any incorrect information or changes you wish to make, your policy may not operate in the event of a claim. We may not pay any claim in full or your policy could be invalid.

No term of this insurance policy is intended to limit or affect the statutory rights and obligations of the parties to this contract under the Insurance Act 2015.

Compensation Scheme

Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit https://fscs.org.uk.

You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or you can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY

Personal Information

Both we and the Insurer will need to use your personal information to provide you the services in this agreement.

For more information about how we use your personal information please see our privacy policy https://hometree.co.uk/privacy-policy.html

For more information about how the Insurer uses your personal information please see the full privacy policy https://helvetia.com/privacy.

Recovering losses caused by third parties

If you request a repair, replacement or service under your insurance policy you will give us all the help necessary to recover any losses owed to us from third parties, following any repair or replacement that we carry out. We may ask you to give us help to recover loses before or after we carry out any repair or replacement.

Under warranty from a third party

If your boiler, appliance or system is covered by a third-party warranty, it is your responsibility to make sure that any work we do doesn't affect that warranty. We will not be liable if any work we conduct on your boiler or system does not comply with the manufacturer's warranty.

Who can benefit from this contract?

Nobody other than you can benefit from your insurance policy. However, you can add authorised people onto your account from whom we will take instructions.

Our guarantee for our work

If we have supplied any faulty parts, we will repair or replace any parts we have supplied. We will also fix any faulty work that we have carried out within 12 months from the date that we carried out the work. This does not affect your statutory rights under the Consumer Rights Act 2015, if applicable, and any laws that replace it. If you want independent advice about your rights, you can speak to Citizens Advice, or Trading Standards.