

TINCKNELL'S "BRONZE" BOILER CARE WARRANTY

Boiler Care Agreement

Terms and Conditions

Welcome to our Home Boiler Care Agreement.

Introduction

This Agreement is administered by New Moon Insurance Services Limited on behalf of IGI Insurance Company Limited. Please read this agreement, the schedule and any endorsements carefully, to check that all details are correct and to make sure you have the cover you need, to avoid any misunderstanding.

If you think we have made a mistake, the cover does not meet your needs or you need to make a change you should contact your insurance broker or the administrator on the details at the end of this document.

The schedule sets out the agreement limits.

If your insurance needs to be changed during the period of insurance please let us know as soon as possible. You must tell us about any changes which affect the circumstances of the insured item(s). If you don't your policy may not be valid.

Your policy is designed to be amended easily, and we will issue a new schedule or endorsement each time the policy is altered.

In return for your premium we will indemnify you in accordance with and subject to the terms and conditions of this agreement, the schedule and any endorsement we have issued during the period of insurance.

The information you have supplied to us shall form the basis of the contract in conjunction with this policy document, the schedule and any endorsements.

Signed for and on behalf of IGI Insurance Company Limited



Keith Wardell
Managing Director

Please keep all of your policy documents in a safe place. You may need to refer to them if you need to make a claim.

Important Information

Your agreement provides the following benefits

- Labour and parts for repairs dependent upon the level of cover selected
- No limit to the number of call-outs during your agreement period
- Dedicated call-out service offered by Tincknell Fuels Ltd (Tincknell's)

Eligibility

The policyholder must be over 18 years of age to take out this insurance cover. Details supplied to us by you will form the basis of the contract in conjunction with this policy document.

Summary and extent of your agreement

This agreement is an insurance-backed guarantee underwritten by IGI Insurance Company Limited. This agreement is arranged and administered on your behalf by New Moon Insurance Services Ltd, an Appointed Representative of Herald Insurance Brokers who are Authorised and Regulated by the Financial Services Authority Reference 306274

Home Boiler Care Cover Options

Your agreement is based upon the level of cover selected by you. All agreements run for one calendar year. This document outlines what you are and are not covered for from each option:

TINCKNELL'S BRONZE – Breakdown of Boiler components/pump/valves/programmer (see cover level summary for full details). Cover limit up to £2,000 any one claim and in total for the policy year, inclusive of parts and labour charges.

Definitions applicable to your agreement

Breakdown and/or Failure: Sudden and unforeseen electrical or mechanical failure of the insured equipment

Central Heating System: The domestic central heating system comprising boiler fired by oil (excluding warm air heating) from the appliance isolating cock, including all manufacturers fitted components within the boiler together with the pump, motorised valves, Controls, radiators valves, pipework, hot water cylinder, feed and expansion tank and primary flueing. The maximum permitted output of your domestic gas boiler is 200,000 btu/hr.

Controls: Timers, thermostats, sensors, and switchgear solely used in connection with your Boiler

Parts: All parts required to reinstate the integrity of your oil-fired installation

Labour: The cost of any attendance at your property by an OFTEC-trained Technician as a result of a claim made under this policy.

You/your(s): The person named in the schedule.

We/Us: IGI Insurance Company Limited

Period of Insurance: The period specified in the schedule.

Schedule: The document showing details of the insured items and any special clauses and/or terms which may apply.

Insured item(s): Boiler equipment and accessories detailed on your schedule

Indemnify you: To restore you to the same financial position after a valid claim that you were in immediately prior to the valid claim.

Tincknell's Service Plan: your separate servicing agreement with Tincknell Fuels Ltd.

Scheme Administrators: New Moon Insurance Services Limited

Cover Level Summary

TINCKNELL'S BRONZE

We will pay for the repair or replacement of the following items:

- Boiler components including the water jacket or heat exchanger
- Water circulating pump
- Motorised valve
- Time clock/programmer
- Fire safety valve
- All parts and associated labour

Our cover includes the following subject to a £25 excess each and every claim/event:

- All labour costs
- All parts costs
- Dedicated emergency help-line
- £2,000 maximum payment each and every claim and in total for the policy year
- Unlimited call-outs during the contract period

Subject to the exclusions and conditions detailed below

The Cost of Cover

The cost of cover is the total amount payable by you as detailed in your policy documentation, this consists of any arrangement fee and administration fee (the amount payable for arranging and administering the cover), finance charge (the amount you pay for selecting monthly instalment payments), Insurance Premium Tax and the premium due to the Insurer (the amount you pay for the insured element of this contract).

Conditions applicable to your Agreement

- In the case of an existing installation, your equipment must have been serviced by an Tincknell's OFTEC-trained Technician no more than 180-days prior to applying for this agreement. All equipment must be deemed of adequate working standard and decommissioned and re-commissioned (serviced) accordingly.
- In the case of a new installation, your equipment and associated plumbing etc. must have been installed by an OFTEC-registered Technician to adequate standard and commissioned accordingly.
- You agree that any work conducted as a result of a claim under this policy is to be carried out by a Tincknell's OFTEC-trained Technician.

What's not covered under the Agreement

The following are deemed as excluded unless otherwise agreed in advance by Underwriters:

1. General Exclusions applicable to TINCKNELL'S BRONZE cover

- The first £25.00 of every claim/event.
- Amounts over £2,000 any one claim inclusive of parts and labour charges.
- In the event your boiler is deemed uneconomical to repair, the maximum payable by Insurers is £2,000 less your £25 excess and the cost of engineer call-out associated with your claim. If your Engineer repairs or installs new equipment with a total cost of more than £2,000 then you will be responsible for any amount over and above the maximum payable by Insurers. It is usual for Insurers to settle directly with the Engineer. Your policy will continue to run and you must continue to make premium payments for the duration of the agreement.
- Any claim not reported to the helpline provided by Tincknell Fuels Ltd
- The cold water supply tank, its feed and outlet
- The water jacket/heat exchanger on units over 15-years old
- Flues, except balanced flues which are integral to the boiler
- Water circulating pumps installed in secondary or direct hot water supply systems

- Appliances which perform a cooking function only or both a heating and cooking function
- Any loss or damage resulting from the disconnection or interruption of public gas, electricity or water supplies to your property
- To prevent claims on pre-existing problems (and therefore maintain the competitiveness of premiums), any pre-existing conditions that have not been rectified at least 90-days prior to policy inception for new customers only. Not applicable at policy renewal.
- All equipment not serviced immediately prior to the Agreement commencing, by an OFTEC-trained Tincknell's Technician, where it would normally form part of a standard decommissioning and re-commissioning (service).
- Equipment that has not been installed, serviced or maintained in accordance with statutory regulations, manufacturer's instructions, British Standards, building regulations applicable at the time of installation
- Any defect, breakdown or damage attributable to the original design of the oil-fired installation
- Any loss or damage occurring where the property has been unoccupied for a period exceeding 60 consecutive days
- The cost of repairing faults or damage caused by freezing weather conditions, subsidence, structural repairs, accident, fire, lightning, explosion, flood or storm. [You should check that your household insurance provides adequate cover for these risks.](#)
- Damage caused by intentional acts, malicious damage, terrorism, nuclear risks, sonic bang, war risks, riot, strike and civil commotion
- Damage solely due to wear and tear or wilful neglect
- Removal of hard-water scale and sludge from your equipment
- Any repair or replacement of faulty equipment where reasonable access is not possible.
- Any claim arising out of problems caused by faulty or inadequate water drainage i.e. Problems with Drains.
- Third-party liability or accidental damage caused by you or someone else
- Any additional Loss or damage to property caused by the appliance breaking down, leakage etc.
- The cost of any service (decommission and re-commission) as a condition of this agreement , although this will be covered separately by the Tincknell's Service Plan.
- Improvements to the original installation as a result of changes to design/upgrades etc. although we will meet the cost (up to the applicable policy limit in total) of changes to current building regulations.
- Replacing or repairing parts which do not affect system operation such as decorative features etc.
- Removal of Asbestos associated with the repair of the system. A Clean Air Certificate must be produced by you if you have had any Asbestos removed from your property.
- Remediation does not include matching of surfaces, tiles, cladding, wallpaper etc. unless specifically specified
- We will not offer cash alternatives for repair or maintenance.
- Loss of oil from any oil tank.
- Central heating system including Radiators, valves, thermostats, expansion tank and plastic oil tank (excluding its contents)
- Any loss or damage as a result of the introduction or use of incorrect or contaminated fuel oil to the system

You must cooperate with us in obtaining reimbursement of any costs we incur under the terms of this cover which may have been caused by the action of a third party against whom you have a right of action. This includes any payment made under this policy for the provision of equipment or service that is not covered by this policy.

2. [Boiler and Controls Applicable to TINCKNELL'S BRONZE cover](#)

- All equipment more than 20-years-old at the date of the Agreement commencing unless serviceable parts are confirmed as readily available by your Tincknell's OFTEC-trained Technician
- Repair or replacement of appliance flues that do not form an integral part of your boiler
- The resetting of controls or replacement of any fuses contained therein e.g. thermostats or programmers following changes to Winter or Summer time settings

How to make a claim under this agreement

If you are in need of assistance and wish to claim under this agreement, in the first instance please call the dedicated helpline number:

0845 2300987 (Tincknell's)

When our operators receive your call, please advise them that you are a "BRONZE Home Boiler Care Warranty Agreement Customer"; please have your certificate or policy number available at this stage.

- They will ask you to confirm your details and check that the agreement is currently in force
- They will arrange for a home visit as soon as reasonably possible
- The Technician will attempt to fix your problem at first visit, if not then he will advise the next course of action which may involve the ordering of replacement parts etc.
- Your installation will be repaired as soon as reasonably possible although no liability can be accepted for delays in obtaining replacement parts etc.

You will be responsible for

- The first £25.00 of any claim/event. Please make your payment to the Tincknell's Operator at the time of your call.

Please note that Insurers reserve the right to use all legal means, at their expense, in the name of the Insured to secure reimbursement for loss or damage and the Insured shall give all reasonable assistance for that purpose.

Standard Period and Renewal of the Agreement

Tincknell Fuels Ltd &/or New Moon Insurance Services Limited and/or their Finance Agent will arrange for premium collection in accordance with your instructions. If you fail to pay any premium on the due date for payment then you will be notified in writing and your policy suspended immediately. If outstanding payments are not made within 30-days of the due date then your policy will be cancelled immediately. Any outstanding payments must be met in full prior to recommencement of cover.

This agreement will be renewed automatically unless you advise us otherwise. You will receive prior notice of renewal and separate notification of any changes made to our pricing or terms and conditions.

The Scheme Administrators reserve the right to refuse renewal of any individual policy.

Statement of Demands and Needs

This cover meets the needs of homeowners who require insurance and expert assistance, dependent upon the level of cover selected, in the event of a boiler &/or controls &/or heating breakdown together with such cover as also detailed.

The Insurer for this agreement is:

IGI Insurance Company Limited
Market Square House
St James Street
Nottingham
England NG1 6FG

Company registered in England number 1229676. Authorised and Regulated by the Financial Services Authority.

This Insurer has been selected as a result of their ability to offer this cover at the right price whilst maintaining the highest level of customer service. This Home Boiler Care policy meets the demands and needs of a person/s requiring cover on their oil fired boiler and/or heating system primarily to protect against financial loss resulting in the system or part of the system breaking down. Please read the Home Boiler Care policy terms and conditions for full cover details and to ensure this policy meets your requirements.

In the unlikely event that We are unable to pay a claim under this agreement, you may be entitled to compensation from the Financial Services Compensation Scheme. Details of the scheme are available upon request.

Complaints

In the first instance, if you have a complaint concerning any area of this agreement, please contact Tincknell Fuels Ltd. In the event that you require further assistance please contact the Scheme Administrators as detailed:

New Moon Insurance Services Ltd
5/6 Warren Court
Park Road
Crowborough
East Sussex
TN6 2QX

Tel: 0845 872 3680 Fax: 0845 872 3683 enquires@newmooninsurance.com

Complaints Procedure: Non Sales

If we make a mistake we will try to put it right promptly. We will always confirm to you the receipt of your complaint within five working days and do our best to resolve the problem within four weeks. If we cannot we will let you know when an answer may be expected.

IGI Insurance Company Limited
Market Square House
St James Street
Nottingham
England NG1 6FG
Telephone: 0115 941 1022 Fax: 0115 941 1316

If the matter remains unresolved after 8 weeks, or if you are unhappy with our response, you may have recourse to the Financial Ombudsman Service. Or other dispute resolution service.

Your right to take legal proceedings is not affected by this complaints procedure.

Cancellation

We may cancel your agreement if:

- You have given false information in your application
- You do not make your agreed payments
- You have been advised that permanent repairs or improvements are required to ensure that your appliance or system works properly, such as replacing your Boiler or Controls, and you do not comply within a reasonable period not exceeding 28 days.
- If We are not able to find parts to maintain the integrity of your system
- If We are unable to obtain access to your equipment or any part of the installation
- If We provide reasonable notice of cancellation

You may cancel your agreement as follows:

- By writing to us within 14-days of receiving all agreement documentation at which point you will receive a full refund of any monies paid.
- By writing to us within one calendar month following any changes to our terms and conditions or pricing etc. If this is the case, you will receive a pro-rata refund of monies paid less any time on cover and subject to an administration charge of £25.00 (maximum).
- By writing to us during your agreement period. If this is the case, then our tariff of minimum charges will apply as follows:

If you have made no claims then a pro-rata refund will be given less any time on cover and our administration charge.

If you have claimed under this agreement, any refund given will be net of the claim amount paid. This may result in no refund being given and, if you are paying by direct debit, you will have to settle your account prior to cancellation of the agreement.

Third Party Assignment or Change of Address

The benefits payable under this agreement may not be given or assigned to any third-party without the written, prior consent of the Scheme Administrators.

You are responsible for informing the Scheme Administrators of any change in your address in order that cover may be transferred to your new property; subject to Underwriter agreement and the terms and conditions applicable to this agreement.

Use of personal information

The information that We hold about you may be used by us, or our contact you about products, services and further benefits offered by us or our selected Partners. If you do not wish to be contacted in this way then please write to the Scheme Administrators whose details are shown below.

Fraud

If you or anyone acting on your behalf makes any false or fraudulent claim or supports a claim by false or fraudulent document, device or statement, this policy shall be void and you will forfeit all rights under the policy. In such circumstances, We retain the right to keep the premium and to recover any sums paid by way of benefit under the policy. If we receive a claim under your policy we may ask you or any person covered under the policy to give written consent, during the claims process, for us to obtain specified information and material from the police and to exchange information and material with them. The purpose of these measures is to help us verify claims and to guard against fraud. If you or a covered person gives such consent you or the covered person will be given the opportunity to receive a copy of the information and material the police release to us. Should you or any covered person decline to give such consent we may in turn decline to settle the claim without the required information and material. We will not normally release information or material about a covered person to you without their consent.

Financial Services Compensation Scheme

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS), if we cannot meet our liabilities under this policy. The level of compensation provided by the FSCS is that the first £2,000 of a claim or policy is protected in full, above this threshold, 90% of the rest of the claim or value of unused premiums will be met. Further information is available from the FSCS on 0207 892 7300 or at enquiries@fscs.org.uk.

Data Protection

The details you supply will be stored and used by New Moon Insurance Services Limited, IGI Insurance Company Limited and Tincknell Fuels Ltd and their agents to administer your insurance cover. Your personal details may be transferred outside of the EU. They will at all times be held securely and handled with the utmost care in accordance with all principles of the English law. Your details will not be kept for longer than necessary. We may exchange your details with other insurers through various databases to help us check information provided and also to prevent fraudulent claims. Your details will not be kept for longer than necessary.

Notice to customers

You are advised that any telephone calls made to our Administration and Claims Handling Units may be recorded. These recordings may be used to monitor the accuracy of information provided by the customers and our own staff. They may also be used to allow additional training to be provided to our staff or to prove that our procedures comply with legal requirements. Our staff are aware that conversations may be monitored and recorded.

Scheme Administrators

In all instances, any questions or complaints relating to your agreement should be made to Tincknell Fuels Ltd. If you require further assistance, please contact the Scheme Administrators as detailed:

New Moon Insurance Services Ltd
5/6 Warren Court
Park Road
Crowborough
East Sussex
TN6 2QX

Tel: 0845 872 3680 Fax: 0845 872 3683

Copies of this document are available in Braille, Audio formats and large print on request.

PLEASE NOTE THAT THESE TERMS & CONDITIONS APPLY TO THE INSURANCE ELEMENT OF YOUR TINCKNELL'S AGREEMENT. FOR QUESTIONS RELATING TO THE SERVICING & MAINTENANCE OF YOUR EQUIPMENT PLEASE CONTACT TINCKNELL FUELS LTD.