

Drainage Coverplan Agreement

Service provided by Appliance World Online Limited (Company Reg: 4911776)

Your Service

- **Service Inclusions:**
 - No limit to the number of call outs.
 - We will make our best effort to provide a call out within **3 hours**.
 - Access to a **24-hour, 365-day** telephone number.

Agreement Period

- The agreement runs for **12 months** from the start date.
- **Start Date:** Your agreement begins **30 days** after your application is processed.

Renewal

- **Annual Payments:** If you pay annually, you will be contacted before the 12-month period ends with renewal details and an offer to renew.
- **Monthly Direct Debit:** If you pay by monthly direct debit, the agreement runs until you or the provider cancels it. You may cancel at any time after the initial 12-month period.

Cancellation

- **Cancellation by the Provider:** The provider will cancel your agreement if:
 - You have given false information.
 - You do not make an agreed payment.
 - Circumstances make it inappropriate for the contract to continue.
- **Refund Policy (Provider Cancellation):** If the provider cancels, you will receive a refund based on the remaining time of your 12-month prepaid period.
- **Cancellation by You:**
 - You will not normally receive a refund if you cancel.
 - **Full Refund Exception:** You are entitled to a full refund if you cancel within **seven working days** of taking out the agreement, provided no work has been done.

- **Work Done Exception:** If you cancel after work has been done, you may be charged an amount to bring your total payments up to the total annual cost.

Labour

- Work is usually carried out by one of the provider's engineers.
- In some cases, a suitably qualified contractor may be authorized to carry out the work.

Using Personal Information

- Information you provide may be used by the provider, its employees, or agents to:
 - Identify you when you call.
 - Manage accounts, services, and products.
 - Detect fraud or loss.
 - Provide information about other services and products (unless you have opted out).

Third-Party Rights & Guarantees

- **Third-Party Rights:** Only you will be able to benefit from this agreement.
- **Guarantees:** The provider's guarantees do not affect your legal rights.

Our Responsibilities

- Responsibilities will be met within a reasonable time unless impossible due to circumstances outside of reasonable control (e.g., delays caused by suppliers).

Changes to this Contract

- The provider can change the terms (including price) at any time.
- If a change is to your significant disadvantage, you will be notified in writing and have **14 days** to end the contract.

External Drainage Coverage (What is Covered?)

- **Coverage includes:**
 - A leakage or blockage in your external drainage.

- The approved engineer will remove the blockage or replace the damaged section.
- Temporary reinstatement of any excavations.
- **Liability:**
 - Coverage applies to drainage pipes within your property boundary that serve only your property and are not beneath or inside any building.
 - The maximum amount the provider will pay is **£1000 (including VAT)** per claim.
 - This limit includes the cost of call-out, labour, materials, and VAT.
 - There are no limits to the number of call outs.
- **Repairs:**
 - All permanent repairs are guaranteed as long as your plan is retained.
 - A permanent repair is only carried out if it is as cost-effective as an emergency repair.
 - The provider will not cover other repair work needed to prevent the problem from reoccurring (e.g., realigning a drain).

Exclusions

External Drainage Exclusions

- Temporarily frozen pipes that have not resulted in confirmed damage.
- External guttering, rainwater downpipes, rainwater drains, and soakaways.
- Cesspits, septic tanks, and outflow pipes.
- Vacuum drainage systems.
- Drain clearance where you have been advised to install access points at your cost.
- Drains (sewers) for which you do not have responsibility.
- Shared drains (sewers).
- Drains (sewers) that are outside of your property boundary.
- Any loss if the property has been unoccupied for **60 or more** consecutive days.
- Systems not installed or maintained according to manufacturer's instructions.
- Replacement of fixtures (e.g., lead piping) due to legislation, health and safety guidelines, or best practice.
- Damage from fire, lightning, explosion, tempest, flood, earthquake, or other extraneous causes.
- Costs related to repairing/replacing pumps, macerators, or central heating components.

General Exclusions

- Any pre-existing damage, defect, or issue known to you before the agreement began. Failure to disclose such issues may invalidate your policy.
- Any item not specifically detailed in the 'What is Covered?' section.
- Any event or damage arising from circumstances known to you before the agreement began.
- Replacement of items that wear out naturally over time, unless stated otherwise.
- Normal day-to-day maintenance.
- Damage caused to the property or its contents while dealing with a claim.
- Damage caused by malicious or wilful action, negligence, or misuse.
- Damage caused by third-party interference.
- Attempted repairs or modifications that do not comply with industry standards.
- Indirect losses (e.g., loss of earnings).
- Costs incurred after being informed of the need for permanent repairs or maintenance to prevent a future incident.
- Costs for work carried out by unauthorized contractors.
- Situations where a specialist contractor is required (e.g., asbestos is present).
- Costs above the maximum amount detailed in 'What is Covered?'.
- Investigative work (e.g., CCTV) after the initial incident is resolved.
- Like-for-like replacement of parts/fittings unless you provide an alternative.
- Restoration of internal fixtures or fittings (e.g., fitted units, special floor coverings) removed during a claim.
- Loss arising from subsidence, heave, or landslip.
- Loss or damage as a consequence of war, terrorism, civil disturbance, or nuclear contamination.