

Plumbing Coverplan Agreement

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

Your Service

- **Service Inclusions:**
 - No limit to the number of call outs.
 - Call out usually within **3 hours**.
 - Access to a **24-hour, 365-day** telephone number.

Agreement Period & Renewal

- **Agreement Period:** Your agreement runs for **12 months** from the date it begins or is renewed.
- **Start Date:** Your agreement begins **30 days** after your application is processed.
- **Renewal (Annual Payment):** We will contact you before the 12-month period ends with renewal details and offer you the chance to confirm your renewal.
- **Renewal (Monthly Direct Debit):** Your agreement runs until you or we cancel it. You may cancel at any time after the initial 12-month period.

Cancellation

- **Cancellation by the Provider:** We will cancel your agreement if:
 - You have given false information.
 - You do not make an agreed payment.
 - Circumstances arise which make it inappropriate for the contract to continue.
- **Refund Policy (Provider Cancellation):** We will give you a refund based on how long is left of any 12-month prepaid payment.
- **Cancellation by You:**
 - We will not normally give 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, as long as we have not done any work.
 - If you cancel after we have done work, we may charge you an amount that brings your total payments up to the total annual cost.

Labour & Personal Information

- **Labour:** One of our engineers will usually carry out the work, but we may authorize a suitably qualified contractor in some cases.
- **Using Personal Information:** Information you provide may be used by us to identify you, run your accounts, detect fraud, and contact you about other services. We will not contact you in this way if you have told us not to.

Other Clauses

- **Third-Party Rights:** Nobody other than you will be able to benefit from this agreement.
- **Our Responsibilities:** We will meet our responsibilities within a reasonable time unless it is impossible due to circumstances outside our control. We are not responsible for delays caused by our suppliers.
- **Guarantees:** Our guarantees do not affect your legal rights.
- **Changes to this Contract:** We can change the terms or price at any time. If we make a change to your significant disadvantage, we will notify you in writing and you will have **14 days** to end the contract.

Plumbing Maintenance Cover (What is Covered?)

- **Coverage includes:**
 - An escape of water from WCs or a domestic tank warning/overflow pipe. We will repair or replace the damaged part.
 - A dripping hot or cold water tap at a bath, sink, or external tap. We will repair the tap.
- **Service Details:**
 - The maximum amount we will pay per claim is **£250 (including VAT)**.
 - You can make a maximum of **2 claims** within the 'period of insurance' stated on your policy schedule. A claim is a single dripping tap or a single leaking overflow pipe.
 - The maximum amount includes the cost of call-out, labour, materials, and VAT.
 - All repairs are carried out Monday to Friday, 9am to 5pm (excluding Bank Holidays).
 - All permanent repairs are guaranteed for as long as you retain this Coverplan.

Exclusions

Internal Plumbing Exclusions

- Discharge of water from mains-fed hot water cylinders and/or central heating boilers.
- Any tap fault caused by wear and tear, other than re-washing or ceramic disc failure.
- Replacement of a hot or cold water tap.
- Any loss if the property has been unoccupied for **60 or more consecutive days**.
- Systems not installed or maintained according to established practice or manufacturer's instructions.
- Loss or damage resulting from disconnection or interruption to gas, electricity, or water mains services.
- Any defect, loss, or damage from fire, lightning, explosion, flood, or other extraneous causes.

General Exclusions

- Any item not forming part of the policy coverage.
- Any event, loss, or damage from circumstances known to you before the insurance began.
- The replacement of items or parts that wear out naturally over time.
- Normal day-to-day maintenance.
- Damage caused to the property and/or its contents while dealing with a claim.
- Damage caused by malicious or willful action, negligence, or misuse.
- Damage from third-party interference.
- Attempted repairs or modifications that do not comply with recognized industry standards.
- Indirect losses (e.g., loss of earnings).
- Costs incurred where you have been informed of the need for permanent repairs to prevent a future incident.
- Costs for work carried out by you or unauthorized contractors.
- Any situation where a specialist contractor is required (e.g., where asbestos is present).
- Any costs above the maximum amount detailed under 'What is Covered?'.- Any investigative work after the incident has been resolved.

- The like-for-like replacement of parts unless you supply an alternative.
- Restoration of internal fixtures removed during the claim.
- Loss arising from subsidence, heave, or landslip.
- Loss or damage as a consequence of war, terrorism, civil disturbance, or nuclear contamination.