

A photograph of a smiling father holding two young children (a boy and a girl) in a bright room. The father is in the center, the boy is on his left, and the girl is on his right. They are all smiling. The background shows a window and some furniture.

SSE Home Services

Your policy booklet



Southern Electric
Scottish Hydro
SWALEC



Welcome and thank you for choosing us

This Policy Booklet gives details of the Product you have chosen. We want you to be sure the Product is appropriate for your needs so please carefully read this Policy Booklet (which includes the terms and conditions), together with the Confirmation of Sale Letter (or Renewal Letter as applicable) and Insurance Product Information Document, as these form the basis of your Agreement with us.

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About our Products

Our Products are made up of a Breakdown Contract and a Service Contract. The exception to this is Gas Boiler Service Care, which is a Service Contract only.

Section 1 - The Breakdown Contract

This part of the Product provides cover for Breakdowns and Faults and is:

- an insurance contract underwritten by AmTrust Europe Limited
- regulated by the Financial Conduct Authority
- sold, arranged and administered by SSE Home Services Limited

Section 2 - The Service Contract

This part of the Product provides your Initial Inspection and Annual Service (where applicable) and is:

- not an insurance contract
- not regulated by the Financial Conduct Authority
- a contract between you and us which is administered by SSE Home Services Limited
- fully compliant with Gas and Electrical Safety Regulations and our own internal servicing procedures

This table confirms the features of your selected Product and where you will find more details in this Policy Booklet.

	Breakdown Contract Feature				Service Contract Feature		
	Boiler Breakdown (Page 13)	Heating Breakdown (Page 14)	Excess (Page 14)	Electrical Wiring Breakdown (Page 15)	Initial Inspection / Annual Service (Page 18)	Landlord Gas Safety Certificate (Page 18)	Electrical Inspection / 5 yearly Inspection (Page 19)
SSE Heating Cover	✓	✓			✓		
SSE Heating Cover 50	✓	✓	✓		✓		
SSE Landlord Heating Cover	✓	✓			✓	✓	
SSE Boiler Cover	✓				✓		
SSE Boiler Cover 50	✓		✓		✓		
SSE Landlord Boiler Cover	✓				✓	✓	
SSE Electrical Wiring Cover				✓			✓
Gas Boiler Service Care					✓		

Definitions and explanation

This section provides an explanation of the meaning of the terms used throughout this Policy Booklet.

"Agreement": this Policy Booklet, your Confirmation of Sale Letter (or Renewal Letter as applicable) and Insurance Product Information Document for the Products You have with Us;

"Annual Service": an inspection of your Boiler and Controls in each Contract Year. The boiler, flue and ventilation will be checked to ensure they are working in accordance with legislation and industry regulations. We will analyse the combustion gases produced by the boiler using a flue gas analyser. If it is not possible to undertake the analysis with the flue gas analyser or the results of the tests indicate further inspection is required, the boiler will be disassembled, cleaned and/or repaired;

"AmTrust Group": AmTrust Europe Limited and any company which is a holding company and/or subsidiary of AmTrust Europe Limited and any company which is a subsidiary of such holding company, where the terms "holding company" and "subsidiary" are defined in Section 1159 of the Companies Act 2006 as updated from time to time;

"Beyond Economic Repair": when we deem the cost of parts required to repair your boiler exceeds its current value based on age and condition;

"Boiler and Controls": the boiler and all components within the boiler casing, on/off programmer and timer (including internet connected heating controls), room thermostats, cylinder thermostat, central heating pumps, motorised valves and frost thermostats;

"Breakdown" or "Fault": the internal failure or burning out of any component part of your System whilst in ordinary use necessitating repair or replacement before it can resume normal operation;

"Breakdown Contract": the part of your Product which protects you in case of a Breakdown and / or Fault. This is an insurance contract underwritten by AmTrust Europe Limited and regulated by the Financial Conduct Authority;

"Business Day": Monday to Friday 9am to 5pm (other than Christmas Day, Boxing Day, 1st and 2nd January);

"Cancellation Period": the 18 calendar day period in which to cancel your Product, with no penalty, from the Product Start Date or Renewal Product Start Date;

"Central Heating System": (i) everything included under Boiler and Controls, and (ii) water circulating pumps and interlocks, hot water flow and return lines (pipe work), radiators, thermostatic radiator valve (TRVs), hot water cylinder, expansion tank, system bypass valve, zone valves, zone switches and gas supply pipework inside your Property between your meter and boiler only. It also includes any essential components required for the operation of the System, installed by us or passed at Initial Inspection e.g. magnetic/System filter, condensate pump or trace heating kit;

"Claim": your request to attend a Breakdown or Fault which is covered by your Breakdown Contract and the action taken by our Engineers in accordance with this Agreement;

"Claims Freeze Period": the period of 18 days from the Product Start Date, where no Claim can be made by you;

"Combined Breakdown and Inspection": is where our first visit is a Claim and we are yet to complete your Initial Inspection;

"Commercial Property": a property that is used for commercial, retail or any other business purposes and includes bedsits, B&B's and sub-divided homes;

"Confirmation of Sale Letter": the letter which confirms the information about your chosen Product and price;

"Contract Year": 12 months from your Product Start Date and each subsequent 12 month period thereafter where you choose to renew;

"Emergency": where there is an uncontrollable water leak or where we determine there is an immediate risk to the Property and/or safety of the Property occupants;

"Engineer": a Gas Safe registered engineer or suitably qualified electrician employed by us or appointed by us to act on our behalf;

"Excess": the amount of £50 which is payable by you for each Claim with SSE Boiler Cover 50 and SSE Heating Cover 50. This must be paid before an Engineer will come to your Property;

"Fixed Electrical Wiring System": the wiring, light switches, light fittings, wall sockets, fuse boxes and circuit breakers inside your Property and inside linked outbuildings;

"Gas Products": (i) SSE Boiler Cover; (ii) SSE Heating Cover; (iii) SSE Boiler Cover 50; (iv) SSE Heating Cover 50; (v) SSE Landlord Heating Cover, (vi) SSE Landlord Boiler Cover and (vii) Gas Boiler Service Care;

"Initial Inspection": where we inspect your Boiler and Controls and/or Central Heating System (dependent upon your Product) for the first time to determine suitability for cover. The Initial Inspection will include your Annual Service in your first Contract Year;

"Insurance Product Information Document" or "IPID": a short summary of the policy containing key information needed to make an informed decision about the product. IPID is presented in a standardised format;

"Insurer": AmTrust Europe Limited registered in England and Wales under number 01229676. Registered office: Market Square House, St James's Street, Nottingham, NG1 6FG. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The financial services registration number is 202189. These details can be checked on the financial services register at www.fca.gov.uk or by contacting the Financial Conduct Authority on 0800 111 6768;

"Landlord Products": SSE Landlord Boiler Cover and/or SSE Landlord Heating Cover; Landlord Products are only available for the owner of domestic premises where the premises are let or sub-let;

"No Access": where our Engineer is unable to gain access to your Property for your appointment;

"Obsolete Parts": where parts are no longer readily available from our suppliers;

"On-Demand Repair": SSE Boiler Rescue and/or SSE Boiler Repair. On-Demand Repair products are non-insurance products and are covered by separate terms and conditions;

"Pre-Existing Fault or System Deficiency": a fault or system deficiency which, in our reasonable opinion, existed prior to your Product Start Date;

"Product": the product that you have chosen, as confirmed to you in the Confirmation of Sale Letter (or Renewal Letter as applicable) and your IPID;

"Product Start Date": for (i) online web sales is the next Business Day and (ii) for telephone sales is the date agreed during your sales conversation with us. The Product Start Date will be confirmed to you in your Confirmation of Sale Letter;

"Property": the domestic property where the System is situated as confirmed in the Confirmation of Sale Letter (or Renewal Letter as applicable);

"Renewal Letter": the letter which confirms your Renewal Product Start Date and the information about your renewal Product and price;

"Renewal Product Start Date": is the start date of your renewal contract which we will confirm to you in your Renewal Letter . This will usually be each 12 month anniversary of the your Product Start Date where you choose to renew;

"Service Contract": the part of the Product under which we are able to undertake an Initial Inspection and/or Annual Service and/or 5 yearly inspection (where appropriate). This is not an insurance contract. The Service Contract is between you and us;

"SSE Group": SSE plc (a company registered in Scotland under Company Number SC117119 whose registered address is Inveralmond House, 200 Dunkeld Road, Perth PH1 3AQ) authorised and regulated by the Financial Conduct Authority, reference number 620047 and any company which is a holding company and/or subsidiary of SSE plc and any company which is a subsidiary of such holding company, where the terms "holding company" and "subsidiary" are defined in Section 1159 of the Companies Act 2006 as updated from time to time;

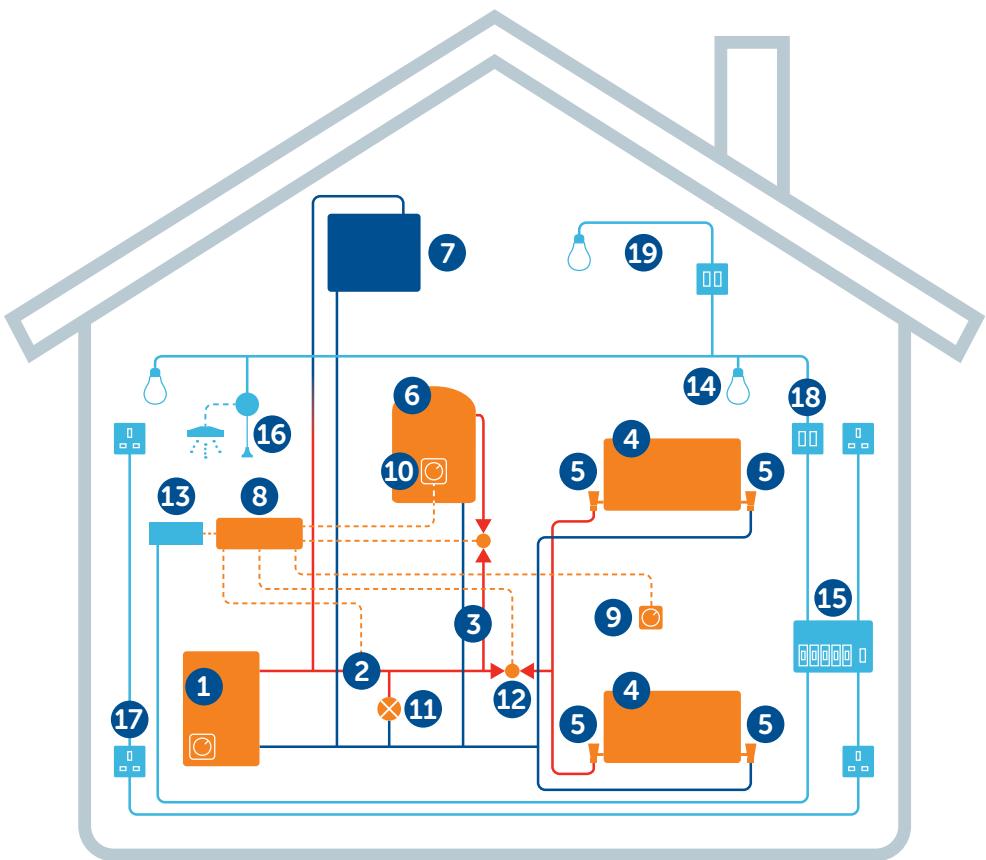
"System": depending on your Product this means, the Boiler and Controls or the Central Heating System or the Fixed Electrical Wiring System, as appropriate;

"we" "us" or "our": SSE Home Services Limited, a company registered in Scotland with Company Number: SC292102 (and/or its permitted successor and assignees). Registered office: Inveralmond House, 200 Dunkeld Road, Perth PH1 3AQ. Authorised and regulated by the Financial Conduct Authority, reference number 695476. Registered VAT number 273 5360 01;

"you" or "your": you, the customer who has entered into this Agreement and whose name is confirmed in the Confirmation of Sale Letter (or Renewal Letter as applicable).



Your cover - what's included?



See the table below to see what's included when you choose any of our Boiler or Heating Breakdown Cover products.

	Boiler Breakdown	Heating Breakdown
1 Boiler	✓	✓
2 Circulating pumps	✓	✓
3 Flow and return lines (pipe work)		✓
4 Radiators		✓
5 Thermostatic Radiator Valves (TRVs) / Radiator valves		✓
6 Hot water cylinder		✓
7 Expansion tank		✓
8 Programmer and timer	✓	✓
9 Room thermostat	✓	✓
10 Cylinder thermostat	✓	✓
11 System bypass valve		✓
12 Zone valves	✓	✓
Annual Service	✓	✓
Frost/pipe thermostats	✓	✓
Gas Safety Certificate (if a Landlord Product)	✓	✓

See the table below to see what's included when you choose SSE Electric Wiring Cover.

	Electrical Wiring Breakdown
13 Boiler isolation switch	✓
14 Light fittings	✓
15 Fuse box	✓
16 Shower isolation switch	✓
17 Wall sockets	✓
18 Light switches	✓
19 Loft lights and switches	✓

Section 1: Breakdown Contract

This section of the Policy Booklet contains details of the features of your Product that is covered by the Breakdown Contract which is part of your Agreement.

Your Breakdown Contract is an insurance contract between you and AmTrust Europe Limited. It is regulated by the Financial Conduct Authority. It is sold, arranged and administered by SSE Home Services Limited.

This Section 1: Breakdown Contract of the Policy Booklet confirms that in accordance with the authorisation granted under a contract between SSE Home Services Limited and AmTrust Europe Limited and in return for payment of the premium, Amtrust Europe Limited agree to insure you against the cost of repair or replacement if you suffer a Breakdown or Fault in accordance with this Agreement.

Boiler Breakdown

This is designed to meet the needs of a property owner who wants to protect their Boiler and Controls against Breakdowns or Faults.

Features and benefits:

- Breakdown protection for a single Boiler and Controls
- Repairs to your single Boiler
- Repairs or replacement of:
 - Time and Temperature Controls
 - Frost/ Pipe Thermostats
 - Circulators/ Pumps
 - 2 and 3 Port Water Divertor Valves
 - Printed Circuit Boards
 - Heat Exchangers
- Parts, labour and unlimited call-outs
- For boilers less than seven years old, if we are unable to source spare parts from our approved suppliers we will replace your boiler with one of a similar specification
- 24/7 help line
- 24/7 call-outs for Emergency repairs

Key exclusions and limitations:

- Boilers greater than 70kW
- Boilers in commercial properties
- Repairs and or System flushes required as a consequence of sludge, limescale or corrosion
- Work required to upgrade or bring your System to a suitable standard for cover or to meet current legislation and industry standards for example the Gas Safety Regulations
- Pre-Existing Faults or System Deficiencies
- Underfloor heating systems or any associated specialist controls
- Problems caused by blocked/frozen condensate pipework
- Liquefied petroleum gas (LPG), oil, renewable heat source and electrical heating systems

Please refer to page 20 onwards for general conditions and exclusions

Heating Breakdown

This is designed to meet the needs of a property owner who wants to protect their Boiler and Controls and Central Heating System against Breakdowns or Faults. In addition to boiler breakdown you also get the following:

Features and benefits:

- Repairs to your Central Heating System, including:
- Everything included under Boiler Breakdown
- Repairs or replacement of:
 - Radiator Supply Pipework (from Central Heating Boiler)
 - Standard Radiators and their Standard or Thermostatic Valves
 - System By-Pass Devices
 - Central Heating/Hot Water Storage Tanks and Cylinders
 - Condensate Pumps and Trace Heating Kits

Key exclusions and limitations:

- Everything excluded and limited under Boiler Breakdown
- Designer or non standard radiators, such as towel rail radiators, which will be replaced with a standard panel radiator
- Electric immersion heaters

Please refer to page 20 onwards for general conditions and exclusions

Excess

A £50 Excess is payable for each Claim on the Breakdown Contracts which have an Excess feature as detailed in the table on page 5.

Electrical Wiring Breakdown

This is designed to meet the needs of a property owner who wants to protect against various problems with their Fixed Electrical Wiring System.

Features and benefits:

- Repairs to your Fixed Electrical Wiring System parts, labour and unlimited callouts
- 24/7 helpline
- 24/7 call-outs for Emergency repairs

Key exclusions and limitations:

- Fixed electrical wiring in any non-domestic or tenanted property
- Repairing the power supply to your Property or the electricity meter
- Any items that do not form part of the Fixed Electrical Wiring System. This includes timers, programmers, appliances, electric heating equipment, extractor fans, electrical garage doors/gates, security systems, security lighting, telephone wiring, smoke detectors and any wiring connecting aerials and satellite dishes
- Decorative or fluorescent light fittings, or transformers for decorative or low voltage lighting
- Major rewiring works. This Agreement only covers repairing Faults

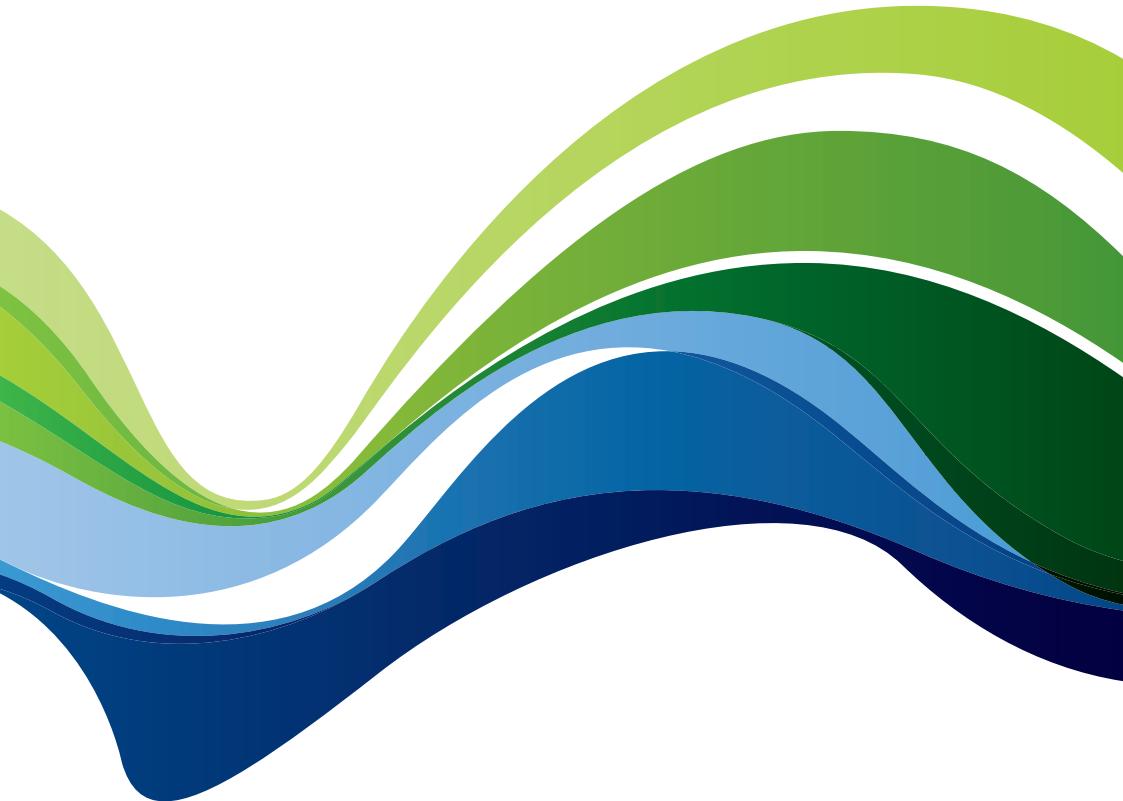
Please refer to page 20 onwards for general conditions and exclusions



Section 2: Service Contract

This section of the Policy Booklet contains details of the features of your Product that is covered by the Service Contract which is part of your Agreement.

The Service Contract is between you and SSE Home Services Limited. It is not a contract of insurance and is not regulated by the Financial Conduct Authority.



Gas Products

Initial Inspection / Annual Service

In the first year of your Agreement, we will undertake an Initial Inspection to determine if your Boiler and Controls and/or Central Heating System are suitable for us to cover. If we are unable to provide cover then we may cancel your Agreement, provide a quotation for upgrade work to bring your System up to our standards for cover, or offer you an alternative Product. If we accept your Boiler and Controls and/or Central Heating System for cover, we will complete your first Annual Service at the same time as your Initial Inspection. In subsequent years, we will carry out an Annual Service.

Benefits and features:

- An Initial inspection and/or Annual Service to ensure your System is suitable for cover and keep your boiler running safely

Key exclusions:

- Boilers greater than 70kW
- Boilers in commercial premises
- Liquefied petroleum gas (LPG), oil, renewable heat source and electrical heating systems
- Work required to bring your System to a suitable standard for cover or to meet current legislation and industry standards
- Underfloor heating systems or any associated specialist controls

Please refer to page 20 onwards for general conditions and exclusions

Landlord Gas Safety Certificate

- This is applicable to Landlord Products only
- A Landlord Gas Safety Certificate is provided for all Landlord owned gas appliances in the Property

Electrical Wiring Initial / Five Yearly Inspection

Where necessary and advised during or following the sales process, we will carry out an Initial Inspection of your Fixed Electrical Wiring System to confirm it is suitable for our electrical wiring Product. If we are unable to cover then, we may have to cancel your Agreement or provide a quotation for upgrade work to bring your System up to our standards for cover. Further inspections will be completed after every five years of continuous cover.

Benefits and features:

- An Initial Inspection of your Fixed Electrical Wiring System if identified as required during or following the sales process, plus an inspection every five years of continuous cover

Key exclusions and limitations:

- Fixed electrical wiring in any non domestic or tenanted property
- Any items that do not form part of the Fixed Electrical Wiring System.
This includes timers, programmers, appliances, electric heating equipment, extractor fans, electrical garage doors/gates, security systems, security lighting, telephone wiring, smoke detectors and any wiring connecting aerials and satellite dishes
- Decorative or fluorescent light fittings, or transformers for decorative or low voltage lighting

Please refer to page 20 onwards for general conditions and exclusions

General conditions

This section contains further information about your Product and any general limitations and exclusions that apply.

1. PRODUCT START DATE AND DURATION

- 1.1.** Your Product will start on your Product Start Date as confirmed in your Confirmation of Sale Letter. Your Agreement is for 12 months from the Product Start Date or Renewal Product Start Date if you choose to renew.

2. PAYMENT

- 2.1.** Your price is confirmed to you in your Confirmation of Sale Letter (or Renewal Letter as applicable). If you fail to make payments when due, we reserve the right to suspend your Product until you pay us the unpaid amounts or terminate this Agreement and charge you in accordance with clause 16.12.
- 2.2.** The price you pay in the first year is standardised, and if you choose to renew, from your Renewal Product Start Date onwards will be calculated in accordance with clause 7.2.
- 2.3.** We may need to vary the price from time to time if there is a change to the applicable rate of tax or charge imposed by the government or any applicable regulatory body on the Product. If the price is varied in accordance with this clause 2.3, then you agree to us doing this.

3. ANNUAL SERVICES AND INITIAL INSPECTIONS

- 3.1.** We will arrange an appointment for an Initial Inspection and/or Annual Service

after the Product Start Date and you agree to be available to allow us to undertake this appointment.

- 3.2.** Where we have arranged an appointment for an Annual Service and/or Initial Inspection and we are unable to gain access to your Property to carry out the appropriate works, (a No Access visit), then we will deem the visit to be complete. You can still contact us within the same Contract Year to reschedule the visit.
- 3.3.** Where clause 3.2 applies and there has been a No Access visit and our next attempt to visit you is successful because you have either (i) rescheduled the visit or (ii) made a Claim and we are carrying out a Combined Breakdown and Inspection visit, then the following additional conditions will apply:
- 3.3.1.** if we determine your boiler is not suitable for cover then we will terminate your Agreement and you will be charged up to £50 for the visit;
- 3.3.2.** if we determine your System requires an upgrade, then clause 4 will apply. If you decline to undertake any of the upgrade work required and we terminate your Agreement, then you will be charged up to £50 for the visit;
- 3.3.3.** subject to the exclusions and limitations in clause 9, if at a subsequent inspection we determine your boiler is in need of repair in order for you to continue the insurance, and the cost of parts to fix the Breakdown or Fault exceeds £300 then you may be asked to pay the difference. If you decline

the repairs we will terminate your Agreement, as the boiler will not be insurable under this scheme. You will be charged up to £50 for the visit.

- 3.4.** Customers with Breakdowns will be treated as a priority over Annual Services and Initial Inspections. This means your Annual Service or Initial Inspection may be rearranged during periods within which we are experiencing a high volume of Claims. To minimise the potential impact of this, Annual Services are normally arranged during the summer months. We cannot guarantee that your Annual Service will be on the anniversary of your previous Annual Service or Initial Inspection however it shall be completed once in each Contract Year.

4. UPGRADE WORK

- 4.1.** At the Initial Inspection, Combined Breakdown and Inspection or on a subsequent visit, we may identify upgrade work required to bring your System up to our standards for this Agreement. Any such upgrade work performed by us will be chargeable and is not included in the price of your Product or under this Agreement.
- 4.2.** If you decline to undertake any upgrade work identified, we will either exclude the relevant System parts from this Agreement until the upgrade work has been completed to our satisfaction, or we will cancel this Agreement.
- 4.3.** Any repairs required as a consequence of/ or on excluded System parts, including if this work is required to repair an associated fault, will be chargeable and is not included in the price of your Product.

5. APPOINTMENTS

- 5.1.** Where we consider a Claim is an Emergency, we will respond as soon as

possible. All other Claims will be scheduled for our core working hours. Core working hours are between 8am and 8pm Monday to Friday and 8am to 2pm on a Saturday (excluding public holidays).

6. CLAIMS AND REPAIRS

- 6.1.** You acknowledge and agree that you cannot make a Claim during the Claims Freeze Period.
- 6.2.** In the period between the Product Start Date and us carrying out an Initial Inspection, we may be unable to repair your System if it is not suitable for our cover, and/or charge you for any repairs which are due to a Pre-Existing Fault or System Deficiency.
- 6.3.** If we identify that your System is not suitable for our Products, we will notify you of this. We will then cancel this Agreement and refund you any monies that we have received from you in your current Contract Year minus any applicable charges as detailed in this Agreement.
- 6.4.** There is no limit on the number of Claims you may make during the course of this Agreement.
- 6.5.** The repairs covered by this Agreement will depend on the type and level of Product you have chosen.
- 6.6.** For Products with an Excess, a charge is payable for each Claim and this must be paid before an Engineer will come to your Property. Only one Excess shall be payable in relation to each Claim. An Engineer will determine whether a Fault is related to any of our recent repairs or work, and if this is the case we will refund the Excess to you.
- 6.7.** If your Claim is in any way dishonest or exaggerated we will not pay any benefit in relation to the fraudulent act or Claim

under this Agreement. We may cancel your Agreement immediately and backdate the cancellation to the date of the fraudulent action. We may also take legal action against you and notify the police.

7. RENEWALS

- 7.1.** We will write to you at least fourteen (14) days before your Agreement is due for renewal to let you know about any changes to your Agreement including changes to your price.
- 7.2.** We use an automated calculation to enable us to make a fair and reasonable decision on what pricing we can offer you based on the cost of maintaining your boiler. We will consider:
- a) Your boiler make and model;
 - b) the length of time you have had cover with us;
 - c) your geographical location;
 - d) your claim history and;
 - e) whether non-standard system parts are required (including thermal store and unvented cylinders).
- If your boiler is considered to be non-standard by SSE and/or you have made a claim against your product and/or you live in an area where we have a higher cost to serve, your individual renewal price may increase.
- You can appeal any decision, receive an explanation of the decision or require human review of the decision by contacting us on the telephone number detailed on the back of Policy booklet.
- 7.3.** Subject to clause 7.6, if you pay by direct debit, credit /debit card we will automatically renew your Agreement, each Contract Year unless you tell us before the

Renewal Product Start Date that you do not want to renew.

- 7.4.** If for any reason we are unable to take a payment for renewal then you will no longer be covered until we receive payment.
- 7.5.** We may choose to change the Insurer providing the Breakdown Contract. In the event this happens, we will notify you and (other than the change to the Insurer) we will use reasonable endeavours to ensure this does not affect your rights under this Agreement.
- 7.6.** We reserve the right to not allow you to renew your contract. If we do this then we will let you know at least fourteen (14) days before your Agreement is due to end.

8. LANDLORD PRODUCTS

- 8.1.** When your gas safety check is due we will send you an email, letter, or SMS or call you to arrange it. We will try to get hold of you up to three times. If we do not hear back from you after that, we will not try again. It is then up to you to contact us to arrange your gas safety check.
- 8.2.** For Landlord Products, we will complete the service and provide a gas safety certificate once every Contract Year for all landlord owned gas appliances. We will use reasonable endeavours to complete this around the expiry of the previous year's gas certification. The certificate will be issued to the landlord following our visit.
- 8.3.** Landlords are legally responsible for ensuring that gas safety certification is completed annually and for providing the tenant with a copy of the gas safety certificate within 28 days of the gas safety check. We shall not be held legally

responsible in the event that, despite our reasonable endeavours, we are unable to carry out the gas safety check or certification by the anniversary of your previous gas safety check or certification, or for any failure on your part to carry out your responsibilities as a landlord.

- 8.4.** If you are a landlord then you agree that you are not permitted to re-sell the Product to anyone, including to a tenant.

9. GENERAL EXCLUSIONS AND LIMITATIONS

- 9.1.** When undertaking Claims, we may charge for work required to gain access to your System if it is built into the fabric of your Property. This includes, but is not limited to, pipes buried in walls or floors. Alternatively, we may ask you to have this work completed by a third party.

- 9.2.** We will charge for or decline to perform work required to remove asbestos.

- 9.3.** We will decline to perform work in areas which, in our reasonable opinion, are unsafe, including, but not limited to, unfloored loft areas.

- 9.4.** Any parts we replace will be to a standard specification, if you request replacement parts which are to a higher specification a charge will be applied for the incremental cost of these parts and for labour costs if an extra visit is required to fit these parts.

- 9.5.** For new customers, we do not cover any models for the following brands of boiler: Servowarm, Chaffoteaux, or Ferroli. Additionally, we do not cover the Ideal Istore boiler or any thermal store products made by Gledhill.

- 9.6.** This Agreement does not cover:

- a) repairs required due to System design faults, Pre-existing Fault or System

Deficiencies or manufacturer design faults;

- b) repairs that are required as a consequence of your own, or a third party's misuse, wilful damage, negligence or poor workmanship;
- c) repairs undertaken by a third party and not instructed by us;
- d) repairs required as a consequence of damage by pets and/or vermin;
- e) faults caused by changes, loss or fluctuation to utility supplies (electricity, gas or water), floods, storms, freezing, lightning, explosion, subsidence, or any other structural changes;
- f) redecoration and replacement or repair of any floor coverings or fixtures and fittings;
- g) any work on pipework and electrics serving swimming pools or garden features;
- h) the internet connection or any internet connected devices used to control internet connected heating controls (for example, your smart phone or tablet);
- i) loss, damage or liability arising from pollution or contamination;
- j) any damage deliberately caused by or arising from a criminal act committed by you or by any other person;
- k) any claim resulting from terrorism, war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, terrorist activity of any kind;
- l) any claim directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic

- or supersonic speeds;
- m) any claim resulting from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
 - n) any compensation claim for any delays in repairing your System if the reason for the delay is due to severe weather conditions, which will be determined by us, acting reasonably.

10. ADDITIONAL GAS PRODUCT EXCLUSIONS AND LIMITATIONS

- 10.1.** This Agreement covers one boiler per Property. Properties with more than one boiler will require a separate Agreement for each additional boiler.
- 10.2.** Only Central Heating Systems which comply with the Gas Safety (Installation and Use) Regulations 1998 (as amended from time to time), the relevant manufacturer's instructions and the relevant British Standards will be covered by this Agreement.
- 10.3.** For boilers less than seven years old, if we are unable to source spare parts from our approved suppliers, we will replace your boiler with one of a similar specification.
- 10.4.** For boilers seven years or older that have been condemned on the grounds of safety and/or have faulty components which are Obsolete Parts, we will discuss alternative new boiler installation options with you.
- 10.5.** If spare parts are available but, in our opinion, your System is considered to be Beyond Economic Repair then we will offer you a contribution, at our discretion, towards a new boiler. This offer is only valid for 30 days from the date of our Engineer visit. We will either provide you with a

discount in advance, or a contribution once you have provided proof (i.e. receipt/invoice) of a new boiler being installed within 60 days from when your System was deemed Beyond Economic Repair by our Engineer. We will let you know which one will be applicable at our Engineer visit. We must approve any contribution in advance of work being undertaken.

- 10.6.** We may charge for work required to rectify blockages or remove airlocks.
- 10.7.** This Agreement excludes:
 - (a) Combined cooking/heating appliances and/or individual gas space heaters such as gas fires, flued wall heaters and flueless heaters;
 - (b) Systems which have two or more different fuel type heat sources connected to the same Central Heating System;
 - (c) Repairing or replacing flues that are not part of the boiler or which are over 1 metre in length. This Agreement only covers the cost of standard flue kits supplied with the appliance. Where flues are covered by this Agreement the cost of any specialist equipment and/or labour required to access and/or undertake work to these flues will be chargeable;
 - (d) Repairing or replacing parts that do not affect the functionality of the System;
 - (e) The servicing, maintenance or certification of flueless space heaters;
 - (f) Weather compensators or any specialist controls associated with it; and
 - (g) Systems containing a gas boiler and a gas range (e.g. Aga or Rayburn) connected to the same Central Heating System.

11. ADDITIONAL ELECTRICAL WIRING COVER EXCLUSIONS:

- 11.1.** This Product is only available for domestic properties that you own and occupy.
- 11.2.** Where we have not deemed it necessary to carry out an Initial Inspection, we may charge you for any repairs which are due to a Pre-Existing Fault or System Deficiency which we identify when we first attend your Property.
- 11.3.** If we identify at the Initial Inspection or any subsequent inspection that your System is not suitable for our SSE Electrical Wiring Cover, we will cancel this Agreement.

12. COMPLAINTS

- 12.1.** We are committed to offering excellent customer service. However, we recognise that things do sometimes go wrong. If you feel something has gone wrong and you wish to complain please

Telephone us on:

0345 076 7646 (Monday to Friday, 08:00 to 20:00 and Saturdays, 08:00 to 14:00)

Or write to us at:

Home Services
PO Box 7612
Perth
PH2 1FZ

Or email us at:

HomeServicesComplaints@sse.com

We'll do our best to resolve the complaint fairly. Once we have completed our investigation, we will provide a final response.

- 12.2.** Alternatively, at any stage, you have the right to contact the Financial Ombudsman Service if your complaint relates to the Breakdown Contract.
- 12.3.** The Financial Ombudsman Service can review complaints from 'eligible

complainants' which includes private individuals and sole traders and small partnerships with a yearly turnover of less than £1 million.

Further information can be found at:
<http://www.financial-ombudsman.org.uk/default.htm>

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

By telephone on: 0800 023 4567
or 0300 123 9123

By email: complaint.info@financial-ombudsman.org.uk

- 12.4.** If you have a complaint relating to your non-insurance product with us, and we are unable to settle it, we will issue you with a deadlock letter. At this point you have the right to contact the Alternative Dispute Resolution service, Utilities ADR:

Utilities ADR
12 Walker Avenue
Stratford Office Village
Wolverton Mill
Milton Keynes
MK12 5TW

By telephone: 0203 137 8268

By visiting: www.utilitiesadr.co.uk

- 12.5.** If you purchased your Product online, you also have the option to visit the European Commission's online dispute resolution platform which will help route your query or concern to us and/or the relevant ombudsman and may assist to resolve complaints.

- 12.6.** This complaints procedure does not affect any legal right you have to take action against us.

13. COMPENSATION

- 13.1.** SSE Home Services Limited and the Insurer are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet the obligations of your Breakdown Contract (Section1). General insurance is covered for 90% of the Claim, without any upper limit. You can get more information about the compensation scheme from FSCS at www.fscs.org.uk or by telephoning 0800 678 1100.
- 13.2.** We will not pay you any compensation for any loss you suffer or incur in connection with any time you have had to take off from your employment in order to facilitate an appointment (including a missed appointment or No Access visit) associated with the services or Products.
- 13.3.** We will not pay you any compensation for any costs you incur in connection with your System not working, for example where you use electric heaters.

14. LEGAL

- 14.1.** We may assign or transfer all, or any part, of our rights and subcontract any of our obligations under this Agreement without your consent provided that the transferee holds the applicable industry registration where necessary. Your rights under this Agreement will not be affected.
- 14.2.** We will always communicate with you (including our terms and conditions) in English.
- 14.3.** We may vary the terms and conditions of this Agreement at any time. If we vary the terms and conditions to your material disadvantage, we will notify you of such variations and the date on which they will start by providing you with thirty (30) days' notice of this. If you notify us that you are

canceling this Agreement in response to our notice under this clause 14.3, then such variations shall not be effective in respect of your Agreement. You will not have to pay a termination charge and we will refund any payments you have made in advance. Otherwise the new terms and conditions will apply commencing on the notified date.

- 14.4.** Any delay on your or our part in enforcing any term of this Agreement will not prevent either of us from enforcing that term later.
- 14.5.** We do not limit our liability for death or personal injury caused by our negligence. This is a consumer contract so we are not responsible for any business losses.
- 14.6.** Otherwise we will only be responsible for any loss or damage which is a foreseeable result of our breaching this Agreement or our failing to use reasonable care and skill. Our maximum liability arising out of this Agreement is limited up to £100,000 in any Contract Year. Loss or damage is foreseeable if either it is obvious that it will happen or if, at the time the Agreement was made, both we and you knew it might happen, for example, if you discussed it with us during the sales process.
- 14.7.** Notices required under this Agreement will be in writing and delivered by hand, sent by post or email (where provided and permitted). We will send notices to your billing address or your email address. We will assume you have received the notice 3 Business Days after we have sent it unless we receive evidence to the contrary. Unless otherwise stated in this Agreement, please send postal notice(s) to:
SSE Home Services Limited,
Inveralmond House,
200 Dunkeld Road,
Perth, PH1 3AQ

or email Us at home.services@sse.com

- 14.8.** If any part of this Agreement is not permitted or is held to be ineffective by any court of law or other regulatory or competent body this will not affect any other part of this Agreement.
- 14.9.** If your boiler, appliance or System is covered by a third party warranty, it's your responsibility to make sure that any work we do doesn't affect that warranty.
- 14.10.** If our supply of the Products is delayed by an event outside our control then we will contact you as soon as possible to let you know and we will take steps to minimise the effect of the delay. Provided we do this we will not be liable for delays caused by the event, but if there is a risk of substantial delay you may contact us to end this Agreement and receive a refund for any Products you have paid for but not received.
- 14.11.** We are under a legal duty to supply Products that are in conformity with this Agreement. Nothing in this Agreement will affect your statutory legal rights.
- 14.12.** This Agreement and any disputes arising from it shall be governed by either the laws of England and Wales in the exclusive jurisdiction of the Courts of England and Wales if the Property is in England or Wales; or the laws of Scotland in the exclusive jurisdiction of the Scottish Courts if the Property is in Scotland.

15. PERSONAL INFORMATION

This section explains how we use the information we collect about you when you buy our Products under this Agreement. We will tell you if we significantly change the information we ask for or the way we use it. If you would like more details about the way we use your

personal information, please see our privacy notice available at <https://www.sse.co.uk/about-us/legal/privacy-policy>. If you would like a printed copy of our privacy notice, please get in touch.

How We Collect Information

- 15.1.** We may collect information about you when you use our website; correspond with us by phone, letter, email, SMS or otherwise; or in the course of providing you with the Products. We may receive information about you from third parties, such as Credit Reference Agencies.

How We Use Your Personal Information

- 15.2.** We, our employees and/or our agents, contractors, and companies within the SSE Group, may use your information to:
- a) Provide you with online services;
 - b) Identify you;
 - c) Detect and prevent crime, fraud or loss;
 - d) Contact you or authorised third parties (including AmTrust Europe Limited) to administer any accounts, services or Products. If you provide us with an email address we may use it to send contract fulfilment and other account or services related information;
 - e) Contact you to collect feedback, for example through surveys or questionnaires;
 - f) Train our staff and improve our Products or services;
 - g) Conduct, and contact you in relation to, market research;
 - h) Identify offers and home services or payment advice tailored to your needs.

Marketing

- 15.3.** Unless you ask us not to, we may contact

you in writing, by phone and (where you have consented) via email or SMS, with information on the Products and services that we, or other companies within the SSE Group, and occasionally our carefully selected partners offer. We may use third parties to send marketing communications. Unless you have asked us not to, we may also use your email address to show you digital advertisements via social media, on search engine results pages, or on other websites.

- 15.4.** You may opt out at any time from receiving marketing messages by contacting us and giving your account details.

Sharing

- 15.5.** We may share your information with third parties, including:
- a) companies that provide, review and/or receive services in relation to our website or Products;
 - b) regulators or legally appointed bodies, for regulatory or legal purposes;
 - c) where appropriate, individuals such as family members or cohabitants, previous tenants, landlords, or organisations such as letting agents, who/which may require, or provide, information about you or your premises or who introduced you to us;
 - d) organisations involved in the prevention or detection of crime or collection of taxes or similar impositions. If we have a reasonable suspicion an offence is being, or has been, committed We will investigate and may record information on your account and share the information with relevant third parties (such as the Police);
 - e) If you fail to make payments We may share information with debt collection

and tracing agents;

- f) Other authorised third parties or named account holders on any account you hold with us.

Occasionally, the other people or organisations we pass your information to might be outside of the European Economic Area (EEA). Because of that, we may pass your information to countries that have different standards and laws about protecting personal information.

- 15.6.** Your information comprises of all the details we hold about you and your transactions and includes information obtained from third parties. We may use and share your information with members of the AmTrust Group who provide the Breakdown Contract under this Agreement. For more information as to how AmTrust Europe Limited will use your personal information please see their privacy notice at www.amtrusteurope.com

Recording of Communications

- 15.7.** We may monitor and record any communications, including phone conversations, emails, SMS and web chats, to ensure that we provide a good service, meet our regulatory and legal responsibilities, and to train our staff.

16. ENDING YOUR POLICY

- 16.1.** You may end this Agreement at any time as long as you let us know, your Agreement will end immediately upon receipt of your instruction.

Write to us at:

SSE Home Services Limited,
Inveralmond House,
200 Dunkeld Road,
Perth, PH1 3AQ

Telephone us on: 0345 076 7646

Email Us at: home.services@sse.com

Or use the Cancellation Form at the back of this Booklet.

- 16.2.** Cancelling your Direct Debit without contacting us will not mean you have ended your Agreement with us at that point.
- 16.3.** If you miss a Direct Debit payment, we will attempt to take this payment a second time and if it is still not able to be taken, we may terminate your Agreement. In the event that we terminate your Agreement due to a missed payment we will write to you to let you know. We will collect the debt you have accrued in this period and may also charge you in accordance with clause 16.12 of this Agreement.

- 16.4.** If you have missed any payments and we have not terminated your Agreement, if you make a Claim, you must pay us any missed payments first before we undertake any works, otherwise you will continue to accrue debt on your account and we will be unable to undertake any works.

- 16.5.** If you end this Agreement after your Product Start Date or Renewal Product Start Date and you pay monthly by Direct Debit, we will stop taking payments as soon as we have processed the cancellation.

- 16.6.** You will not be allowed to renew your Agreement or take out a new Product with us until you have paid any debt owed to us.

Your Cancellation Rights

- 16.7.** You have an 18 calendar day period in which to cancel your Product, with no penalty, from your Product Start Date or Renewal Product Start Date. This is known as your Cancellation Period.
- 16.8.** In the event you cancel your Product within the Cancellation Period and we have done work for you before the Cancellation Period ends, you will have to pay for the works we have undertaken. This will

include if you make a Claim during the Cancellation Period or if you have had an Annual Service and/or an Initial Inspection completed by us. You will be responsible for the costs incurred in this regard.

Your Termination Rights

- 16.9.** You may terminate this Agreement at any time as long as you let us know by any of the methods stated in clause 16.1. If you terminate after the Cancellation Period, you will be subject to the termination charge in accordance with clause 16.12 of this Agreement.

Termination Charge

- 16.10.** If this Agreement is terminated due to us changing the terms and conditions then we will not charge you a termination charge.

- 16.11.** If this Agreement is terminated due to your System not being suitable for the Product, in line with clause 3.3, an up to £50 charge will be applied (this may be set off against any payments already received from you). No additional administration charge will be applied in this case.

- 16.12.** Otherwise, the termination charge is the total of:

- (i) **A charge for the Breakdown Contract, which is:**
- if you have made a Claim, the annual cost of the Breakdown Contract; or
 - if you have not made a Claim, the proportional charge for the time you have had the Product. e.g. if you have had the Product for 100 days, you will be charged:

$$\left(\frac{\text{the annual cost of your Breakdown Contract}}{365} \times 100 \right)$$

- (ii) **A charge for the Service Contract,**

which is:

- a. if you have had a service completed, the annual cost of the Service Contract; or
- b. if you have not had a service completed, the proportional charge for the time you have had the Product. e.g. if you have had the Product for 100 days, you will be charged:

$$\left(\frac{\text{the annual cost}}{\text{of your Service Contract}} \times 100 \right) \div 365$$

(iii) **An administration fee of £25.00, Less:**

(iv) **Any payments made by you and received by us towards the cost of this Agreement, excluding payments for chargeable work or Excess.**

16.13. If you have received a discounted On Demand Repair in conjunction with an insurance contract, in the event that you cancel the insurance contract and the On Demand Repair has been completed, clauses 16.12 (i) (a) will apply and, as you will have received your Annual Service under this Agreement, 16.12 (ii) (a) will apply together with, clauses 16.12 (iii), and 16.12 (iv).

Our Termination Rights

16.14. We may terminate your Agreement in the following circumstances if:

- a) You have given us false information which results or may result in us suffering material loss or damage or being in breach of the law;
- b) You do not make an agreed payment;
- c) there are any health and safety issues;
- d) your System is on our excluded list, as set out in clause 9.5 of this Agreement;
- e) You do not give us access to your Property when it is needed;
- f) We are not reasonably able to find parts for your System or if we are unable to repair due to Obsolete Parts and you do not purchase a new boiler so your cover can continue;
- g) Upgrade work identified at an Engineer's visit which we request you to complete so we can provide the Product has not been completed within a reasonable time;
- h) You should have bought a Landlord Product instead of standard Products;
- i) You have bought the Product in respect of a Commercial Property;
- j) You have breached the terms of your Agreement;
- k) You have acted in a way that we consider unreasonable, for example if you are aggressive towards us;

- l) You no longer own or occupy your Property;
- m) If your System is Beyond Economical Repair and you decline our contribution offer for a replacement boiler as explained in clause 10.5; or
- n) If there is a Pre Existing Fault or System Deficiency.

16.15. If we terminate this Agreement for any reason then the Product will cease immediately. We will advise you orally or in writing (whichever occurs first). We will follow up any oral notification in writing.

For the avoidance of doubt, you will be responsible for the cost of the Product until the date that the Product ceases and any charges as set out in this Agreement.

Cancellation form



Southern Electric
Scottish Hydro
SWALEC

If you have changed your mind and wish to cancel, please complete and return the form below.

Send to: New Customer Centre, Cancellations, SSE Home Services Limited,
Grampian House, 200 Dunkeld Road, Perth, PH1 3GH

Or email us on: home.services@sse.com

I/We [*] hereby give notice that I/We [*] cancel my/our [*] contract of sale of the following:

.....
Ordered on: Date / /

Name of consumer(s),

Address of consumer(s),

..... Postcode.....

Signature of consumer(s),

Date / /

[*] Delete as appropriate

How to contact us and useful information

General enquiries (including Claims)

0345 076 7646
24 hours a day, 365 days a year

Can you smell gas?

0800 111 999
24 hours a day, 365 days a year

Have you had a power cut?

Call 105, alternatively call the number
on your electricity bill

Boiler and Heating Cover

0345 076 7645

Free energy efficient installations

0345 078 3248

Gas boiler installations

0345 076 7648
8.30am-8pm Mon-Thu,
8.30am-6pm Fri, 9.00am-1pm Sat

Join us for energy, home phone or broadband

0345 026 7058

For energy saving tips

sse.co.uk/BeingGreen/EnergyEfficiency

For more information

sse.co.uk/homeservices

Email

home.services@sse.com

For fault finding tips

youtube.com/yourssetv

For more info on switching to us for energy

sse.co.uk/gasandelectricity

For more info on Phone & Broadband

sse.co.uk/phoneandbroadband

Our customer service guarantee

We'll call you back when we say we will. We'll never transfer you more than once when you call us, unless you agree. We'll give you an opportunity to speak to a manager if you ask.

Last updated: November 2019

SSE and associated brands: Southern Electric, Scottish Hydro, SWALEC and Atlantic are all trading names of SSE Electricity Limited registered in England and Wales number 04094263 (supply of electricity and Feed-In Tariffs); Southern Electric Gas Limited registered in England and Wales number 02716495 (supply of gas); SSE Retail Telecoms Limited registered in England and Wales number 10086511 (supply of home phone and broadband); SSE Home Services Limited registered in Scotland number SC292102 (boiler and heating repair, servicing, cover, boiler installations and electrical wiring cover); SSE Energy Solutions Limited registered in Scotland number SC386054 (energy efficiency installations and insulation products). All members of the SSE Group. The registered office of SSE Electricity Limited, Southern Electric Gas Limited and SSE Retail Telecoms Limited is No. 1 Forbury Place, 43 Forbury Road, Reading, RG1 3JH. The registered office of SSE Home Services Limited and SSE Energy Solutions Limited is Inveralmond House, 200 Dunkeld Road, Perth, PH1 3AQ. SSE Electricity Limited is an appointed representative of SSE Home Services Limited. SSE Home Services Limited is authorised and regulated by the Financial Conduct Authority (FCA) under reference number 695476. You can check this on the Financial Services Register by visiting the FCA website.



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