

# What customers should know before cover begins.

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**Reliable Cover is designed to be clear before a customer relies on the plan. Eligibility, payment status and the plan terms all matter before a claim can be made.**

## Reliable Cover is a maintenance plan

Reliable Cover is a home maintenance plan, not insurance. Eligibility, property access, equipment condition, safety and any existing faults may be reviewed before a plan is confirmed.

## No-claim period

Breakdown claims, service requests and call-outs cannot be submitted during the first 30 days after the confirmed plan start date. Annual services or checks may still be arranged during this period where they are included in the selected plan.

## Missed payments

If a customer misses a payment or defaults on their Direct Debit, claims cannot be made while the account is unpaid. Once the missed payment has been made and the account is brought up to date, claims remain paused for 30 days.

## Parts, labour and fair use

Parts and labour are included for eligible covered repairs, subject to the selected plan, the Fair Use Policy, exclusions and the formal Terms & Conditions.

## Chargeable remedial work

Some work is outside the monthly plan price and may be quoted separately. Examples may include power flushing, system cleansing, descaling, upgrades, replacement equipment, non-covered faults and work needed to bring a system up to an acceptable condition.

## Formal documents

The Key Facts Document and Terms & Conditions remain the formal customer documents for cancellation, refunds, exclusions, fair use and customer responsibilities.