Reliable Cover T&Cs - updated July 2026

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Reliable Cover is a trading name of Elite Energy Eco Ltd. This document remains solicitor-ready draft wording and should be reviewed by a UK solicitor before launch.

Reliable Cover
TERMS AND CONDITIONS

Definitions

In these Terms and Conditions, the following definitions shall apply:

"Company", "we", "us" or "our" means Elite Energy Eco Ltd, trading as Reliable Cover. Reliable Cover is a trading name of Elite Energy Eco Ltd. Contracts, Terms and Conditions, invoices, Direct Debit mandates and payment references may identify the provider as Elite Energy Eco Ltd trading as Reliable Cover.

"Customer" means the individual, joint individuals or legal owner of the covered Property who has entered into the Plan with the Company.

"Property" means the residential property specified during the application process and accepted by the Company for cover.

"Plan" means the Reliable Cover service and maintenance plan selected by the Customer, together with any applicable add-ons, upgrades or amendments.

"Plan Start Date" means the date on which the Customer's membership commences.

"Membership Year" means each consecutive twelve (12) month period commencing on the Plan Start Date.

"Covered Equipment" means equipment expressly included within the Customer's selected Plan and accepted by the Company for cover.

"Call-Out" means an attendance at the Property by an Engineer following remote assessment, diagnosis or support.

"Engineer" means any employee, contractor, subcontractor or authorised representative engaged by the Company to provide services under the Plan.

"Operational" means functioning substantially in accordance with its intended purpose and free from any known fault, defect, warning code, error message or condition requiring repair, investigation or remedial action.

"Fault" means an unexpected mechanical, electrical or operational failure of Covered Equipment that causes the equipment to cease functioning substantially in accordance with its intended purpose.

A Fault does not include:

• Normal wear and tear.

• Cosmetic defects.

• Reduction in efficiency.

• Reduced energy generation.

• Capacity degradation.

• Performance variations caused by weather conditions.

• Obsolescence.

• Lack of manufacturer support.

• Routine maintenance requirements.

• End-of-life deterioration.

• Software limitations imposed by manufacturers.

• User error.

• Connectivity issues not affecting the core operation of the equipment.

"Pre-Existing Fault" means any fault, defect, damage, warning code, intermittent issue, deterioration, reduction in performance, leak, unusual noise, error message or operational concern that existed, occurred or was reasonably apparent before the commencement of cover.

"Service Area" means the geographical area within which the Company provides engineer attendance and support services from time to time.

"Remote Diagnostics" means the use of telephone support, video calls, email, text messaging, messaging applications, monitoring platforms, photographs, videos, screenshots, monitoring data or other communication technologies to assess, diagnose or support Covered Equipment.

"Annual Service" means a routine inspection, assessment and maintenance visit included within the applicable Plan.

"Health Check" means an inspection, assessment or review of covered renewable energy systems or equipment included within the applicable Plan.

"Beyond Economic Repair" or "BER" means a determination by the Company that continued repair is not commercially reasonable when compared with the value, condition, age, remaining life expectancy or replacement cost of the equipment.

"Working Day" means any day other than a Saturday, Sunday or public holiday in England and Wales.

Membership Eligibility

The Plan is available only to residential properties located within the Company's Service Area.

The Plan is personal to the Customer and applies only to the Property specified during the application process.

Covered Equipment must:

• Be safely installed.

• Be Operational at the commencement of cover.

• Comply with applicable regulations and standards.

• Be reasonably accessible.

• Have replacement parts reasonably available.

The Company reserves the right, acting reasonably, to refuse or withdraw cover where equipment is unsafe, improperly installed, inadequately maintained or otherwise unsuitable for continued support.

Service Area and Property Location

The Plan is only available for Properties located within the Company's designated Service Area.

The Service Area may be amended from time to time and will be published on the Company's website or otherwise made available upon request.

The Company reserves the right to refuse new applications for Properties located outside the Service Area.

Cover applies only to the Property specified during the application process and accepted by the Company.

The Plan may not be transferred to another Property without the Company's prior written approval.

Customer Relocation

If the Customer moves Property during the membership period, the Customer must notify the Company as soon as reasonably practicable.

Where the new Property is located within the Service Area and meets the eligibility requirements of the Plan, the Company may, at its discretion, transfer the Plan to the new Property.

Where the new Property is located outside the Service Area, or does not meet the eligibility requirements of the Plan, the Company may terminate the Plan upon reasonable notice.

The Company may, at its discretion, provide telephone support, remote diagnostics or advice in relation to Properties located outside the Service Area, however no obligation shall exist to provide engineer attendance outside the Service Area.

Initial Membership Term

The Plan is subject to an initial minimum membership term of twelve (12) months commencing on the Plan Start Date.

Membership fees remain payable throughout the initial term regardless of whether services are used.

Following completion of the initial membership term, the Plan shall continue on a rolling monthly basis until cancelled by either party upon not less than thirty (30) days' notice.

Cooling-Off Rights

Where the Plan is purchased online, by telephone or through another distance-selling method, the Customer has the right to cancel the Plan within fourteen (14) days of the Plan Start Date without giving a reason.

Where the Customer requests services to commence during the cooling-off period and subsequently cancels, the Company reserves the right to charge for any services provided up to the date of cancellation where permitted by law.

Payment Method

Plan payments must be made to Elite Energy Eco Ltd, trading as Reliable Cover, by Direct Debit or such other payment method as approved by the Company. Payment documentation, bank references, Direct Debit mandates, invoices or receipts may show the payee or provider as Elite Energy Eco Ltd trading as Reliable Cover.

Customers are responsible for ensuring that valid payment details are maintained throughout the duration of the Plan.

Failed Payments

Where a payment fails, the Company may attempt to collect the payment again or contact the Customer to arrange payment.

The Customer remains responsible for all amounts due under the Plan.

Suspension of Cover

If any payment remains outstanding for more than fourteen (14) days after its due date, the Company reserves the right to suspend cover until all outstanding amounts have been paid.

During any period of suspension:

• No new claims may be submitted.

• No engineer attendance will be provided.

• No services, inspections or health checks will be carried out.

• No entitlement to benefits under the Plan shall accrue.

Reinstatement of Cover

The Company may reinstate cover once all outstanding amounts have been paid in full.

Where cover has been suspended following a failed, missed or defaulted payment, no new claim, service request, Call-Out, Annual Service, inspection or Health Check may be submitted or carried out until thirty (30) days after all overdue sums have been paid in full, cleared funds have been received and the account has been restored to good standing.

Faults arising, first noticed, reported or reasonably apparent during a period of suspension, or during the thirty (30) day reinstatement waiting period following payment default, shall be excluded from cover.

Cancellation for Non-Payment

Where payments remain outstanding for more than thirty (30) days, the Company reserves the right to terminate the Plan.

Termination for non-payment shall not affect the Company's right to recover outstanding amounts due under the Plan, including any amounts due during the initial minimum membership period.

Customer Cancellation

Customers may cancel the Plan at any time by providing notice to the Company using the contact methods published by the Company from time to time.

Where cancellation is requested during the initial twelve (12) month membership term, the Customer shall remain liable for all remaining membership payments due during that initial term.

Following completion of the initial membership term, the Plan shall continue on a rolling monthly basis until cancelled by either party upon not less than thirty (30) days' notice.

Company Cancellation Rights

The Company may suspend or terminate the Plan immediately where:

• Payments remain outstanding.

• The Customer breaches these Terms and Conditions.

• Unsafe conditions exist.

• Fraudulent or misleading information has been provided.

• Abusive or threatening behaviour has occurred.

• The covered Property or equipment no longer meets eligibility requirements.

Service Area Changes

Where the Company withdraws services from an area and is no longer able to reasonably provide cover to a Customer, the Customer may cancel the Plan without penalty.

Effect of Cancellation

Cancellation of the Plan shall immediately terminate the Customer's entitlement to services, benefits and cover under the Plan.

Cancellation shall not affect any outstanding fees, charges or liabilities accrued prior to the date of cancellation.

Pre-Existing Faults and Waiting Period

No claim, breakdown service request or Call-Out may be submitted during the first thirty (30) days following the Plan Start Date. Breakdown cover under the Plan will commence on the thirty-first (31st) day after the Plan Start Date, subject to these Terms and Conditions.

Annual Services, inspections and Health Checks may be booked during the initial thirty (30) day period where applicable, however no claim, fault attendance, parts, labour or breakdown benefit shall apply during this time.

Any Fault, defect, warning code, intermittent issue, reduction in performance, leak, damage, unusual noise, error message or operational concern that existed, occurred or was reasonably apparent before the Plan Start Date shall be deemed a Pre-Existing Fault and is excluded from cover.

The Company reserves the right to inspect, test and assess any Covered Equipment to determine whether a Fault is a Pre-Existing Fault.

Where the Company reasonably believes a Fault is Pre-Existing, cover may be refused for that Fault and any related works.

Call-Out Definition

A Call-Out occurs where an Engineer attends the Property in person following a service request relating to Covered Equipment.

The following shall not constitute a Call-Out:

• Telephone support.

• Email support.

• Text message support.

• WhatsApp or messaging application support.

• Video support.

• Remote Diagnostics.

• Annual Services.

• Health Checks.

• Administrative enquiries.

• Quotation visits.

Remote support, diagnostics and advice provided without attendance shall not be treated as a Call-Out for the purposes of the Fair Use Policy unless engineer attendance is arranged.

Multiple Faults

Where multiple Faults affecting the same item of Covered Equipment or the same system are identified during a single attendance, such Faults shall normally be treated as a single Call-Out for the purposes of the Plan.

The Company reserves the right to treat unrelated Faults affecting separate systems or separate items of Covered Equipment as separate service requests where appropriate.

Unlimited Call-Outs and Fair Use Policy

The Plan is intended to provide unlimited Call-Outs for eligible Covered Faults, subject to these Terms and Conditions, exclusions, engineer availability, safety, access, parts availability and the Company's Fair Use Policy.

The Company will determine whether the Fair Use Policy has been reached on a case-by-case basis.

When assessing fair use, the Company may consider the frequency and nature of service requests, repeated or related Faults, underlying system condition, evidence of inadequate maintenance, misuse or neglect, Pre-Existing Faults, whether equipment is Beyond Economic Repair, and whether further attendance is commercially reasonable.

If the Company reasonably determines that fair use has been reached, it may decline further included attendance for the relevant Fault, item of Covered Equipment or period, recommend or quote chargeable remedial works, or review the Plan in accordance with these Terms and Conditions.

The Fair Use Policy is not intended to prevent support for genuine eligible faults. It is intended to prevent unreasonable, excessive, repeated, non-covered or uneconomic use of the Plan.

Parts and Labour Included for Eligible Repairs

Standard parts and labour associated with the diagnosis and repair of Covered Faults are included under the Plan where such repairs are covered by the Customer's selected Plan and are considered reasonable, safe and commercially viable by the Company.

The Company reserves the right to determine whether continued investigation, diagnosis, parts supply or repair remains appropriate having regard to:

• The nature of the Fault.

• The condition of the equipment.

• Parts availability.

• Safety considerations.

• The age and serviceability of the equipment.

• Whether the equipment is Beyond Economic Repair.

Where the Company determines that continued repair is not commercially reasonable, the Company may decline further repair work and provide alternative recommendations, including chargeable remedial works, upgrade works or replacement quotations where appropriate.

Customer-Supplied Parts

The Company is under no obligation to install, test, commission or warrant parts supplied by a Customer or third party.

Where the Company agrees, at its sole discretion, to install customer-supplied parts, the Company shall not be responsible for:

• The suitability of the part.

• Product performance.

• Product compatibility.

• Manufacturer warranties.

• Additional labour arising from defective or incorrect parts.

Any additional attendance, diagnosis or remedial works resulting from customer-supplied parts may be chargeable.

Annual Services

Where an Annual Service is included within a Plan, the Customer shall be entitled to one Annual Service during each Membership Year.

The Company will use reasonable efforts to contact Customers when their Annual Service becomes due and may issue reminders by telephone, email, SMS or other available communication methods.

Whilst the Company may provide reminders, it remains the Customer's responsibility to ensure that Annual Services are booked and completed within the relevant Membership Year.

Annual Services do not roll over into subsequent Membership Years and have no cash value if unused.

Scope of Annual Services

An Annual Service is intended to assess the condition, safety and operation of Covered Equipment and to carry out routine service procedures in accordance with applicable standards and manufacturer guidance.

An Annual Service may include:

• Visual inspection.

• Safety checks.

• Operational testing.

• Performance assessment.

• Cleaning of accessible serviceable components where appropriate.

• Identification of faults, wear or maintenance requirements.

Annual Services do not include:

• Repairs.

• Replacement parts.

• Corrective works.

• System upgrades.

• Remedial works identified during inspection.

• Specialist access equipment.

• Additional visits.

Any Faults identified during an Annual Service may be quoted separately or, where eligible, processed under the applicable Plan provisions.

Renewable Energy Health Checks

Where included within a Plan, Renewable Energy Health Checks may include:

• Visual inspection of equipment.

• Review of performance data where available.

• Inspection of visible cabling and connections.

• Review of system alerts and fault history.

• Basic operational testing.

Health Checks are intended to identify potential issues and do not guarantee future performance or prevent equipment failure.

Missed Appointments

If an Engineer attends a scheduled appointment and is unable to gain access to the Property, the appointment shall be deemed a missed appointment.

The Company reserves the right to treat repeated missed appointments as relevant to the Fair Use Policy and may apply a reasonable re-attendance charge.

Remote Diagnostics

The Company may use telephone support, video calls, email, text messaging, messaging applications (including WhatsApp or similar services), Remote Diagnostics, monitoring platforms and other communication technologies to assess Faults, provide assistance and determine whether Engineer attendance is required.

Customers agree to cooperate with reasonable Remote Diagnostic procedures before Engineer attendance is arranged.

Such procedures may include the provision of photographs, videos, screenshots, error codes, monitoring data or other information reasonably required to assist with diagnosis and support.

The Company may determine, acting reasonably, that a Fault can be diagnosed or resolved without the need for a site visit.

Monitoring Platforms and Data Access

Where Covered Equipment is capable of remote monitoring, the Customer may be requested to provide access to relevant monitoring platforms, applications or portals.

The Customer authorises the Company to access, review and use operational data relating to Covered Equipment for the purposes of:

- Fault diagnosis.
- Performance assessment.
- Technical support.
- Maintenance planning.
- Service delivery.
- Verification of claims and service requests.

The Company shall only access and process such information in accordance with applicable data protection laws and its Privacy Policy.

Failure to Provide Access

Where Remote Diagnostic access is reasonably required and the Customer refuses or fails to provide access, the Company reserves the right to:

- Limit the support available.
- Decline certain service requests.
- Require a chargeable diagnostic visit.
- Refuse claims where eligibility or Fault conditions cannot be reasonably verified.

Remote Resolution

Where a Fault can be reasonably resolved through remote assistance, guidance or system configuration, such support shall be deemed fulfilment of the Company's obligations under the Plan and shall not require Engineer attendance.

Customer Responsibilities

The Customer is responsible for ensuring that Covered Equipment is maintained in accordance with manufacturer recommendations where applicable, operated in accordance with manufacturer guidance and kept in a safe condition.

The Customer must take reasonable steps to minimise further damage when a Fault occurs and must not continue operating equipment where doing so may cause additional damage or create a safety risk.

The Customer must provide safe and reasonable access to the Property and Covered Equipment.

The Customer must ensure that a responsible adult aged eighteen (18) years or over is present during any attendance.

Customer Conduct

Customers are expected to treat the Company's employees, contractors, representatives and partners with courtesy and respect at all times.

The Company maintains a zero-tolerance approach to abusive, threatening, discriminatory or inappropriate behaviour.

The Company may suspend, postpone or refuse attendance where an employee, contractor or representative reasonably believes that:

• Their personal safety may be at risk.

• The Property presents an unsafe working environment.

• Aggressive, abusive or threatening behaviour has occurred.

• Discriminatory, harassing or offensive behaviour has occurred.

• Illegal activity is suspected.

• Appropriate access cannot be obtained.

• Animals have not been adequately secured.

• The Customer or occupants appear intoxicated or impaired.

The Company may terminate the Plan immediately where a Customer, occupant or representative engages in threatening behaviour, physical violence, harassment, discrimination, verbal abuse, criminal activity or behaviour that places employees, contractors or representatives at risk.

Equipment Eligibility

Covered Equipment must be located at the covered Property, be safely accessible, and be in a safe and Operational condition at the commencement of the Plan.

All Covered Equipment must be installed in accordance with applicable regulations, manufacturer guidance and industry standards.

The Company reserves the right, acting reasonably, to refuse or withdraw cover where equipment is found to be unsafe, improperly installed, inadequately maintained or otherwise unsuitable for continued support under the Plan.

Parts Availability

Included parts are only available where replacement parts, components and consumables remain reasonably available through normal commercial supply channels and at a commercially reasonable cost.

Where replacement parts are unavailable, obsolete, discontinued or subject to unreasonable procurement delays, the Company may decline to undertake repairs under the Plan.

The unavailability of replacement parts shall not give rise to any entitlement to replacement equipment, compensation or cash settlement.

End of Serviceable Life

The Company reserves the right, acting reasonably, to determine that equipment has reached the end of its serviceable life where continued operation, maintenance or repair is no longer practical, safe or commercially reasonable.

Factors considered may include:

• Age of equipment.

• Condition of equipment.

• Reliability.

• Manufacturer support.

• Availability of parts.

• Previous repair history.

• Safety considerations.

Where equipment is deemed to have reached the end of its serviceable life, cover may be withdrawn for that item.

Beyond Economic Repair (BER)

Where the estimated cost of repair exceeds the reasonable value, remaining life expectancy or replacement cost of the equipment, the Company may determine that the equipment is Beyond Economic Repair ("BER").

Where equipment is classified as BER, the Company shall have no obligation to carry out repairs under the Plan.

In such circumstances, the Company may provide recommendations or quotations for replacement equipment, however the cost of replacement shall remain the responsibility of the Customer unless otherwise agreed in writing.

Eligibility of Renewable Energy Systems

Renewable energy systems covered under the Plan may include solar photovoltaic (PV) systems, battery energy storage systems, air source heat pumps, electric vehicle charging equipment and associated controls, subject to the Customer's selected Plan.

All covered renewable energy systems must:

• Be safely installed and Operational at the commencement of cover.

• Comply with applicable regulations and industry standards in force at the time of installation.

• Be reasonably accessible for inspection, diagnosis and repair.

• Remain supported by the manufacturer or have replacement parts reasonably available.

Documentation and Information

The Company reserves the right to request documentation reasonably required to assess eligibility, investigate faults or support repair activities.

Such documentation may include:

• Installation records.

• Commissioning certificates.

• Manufacturer documentation.

• Warranty information.

• Maintenance records.

• Electrical certification.

• MCS certificates.

• DNO approvals and notifications.

• Handover documentation.

Failure to provide requested documentation may affect the Company's ability to diagnose faults, determine eligibility or provide support under the Plan.

Certification and Compliance Services

The Plan does not include:

• MCS certification services.

• Retrospective certification.

• DNO applications or amendments.

• Export tariff applications.

• SEG registration support.

• Warranty registrations.

• Grant applications.

• Regulatory compliance administration.

• Documentation correction or replacement.

Where requested, the Company may provide certification, compliance, inspection, commissioning or administrative services at additional cost.

Manufacturer Warranties

The Plan is not intended to replace or duplicate any manufacturer's warranty.

Where equipment remains subject to a manufacturer's warranty, the Company may require the Customer to pursue warranty remedies through the manufacturer or approved warranty provider.

Software and Connectivity

The Plan does not cover faults arising solely from:

• Internet connectivity issues.

• Wi-Fi configuration issues.

• Mobile application issues.

• Third-party software platforms.

• Cloud services.

• User account configuration.

• Firmware restrictions imposed by manufacturers.

Where a fault relates to the operation of Covered Equipment rather than a third-party service, the Company will use reasonable efforts to diagnose and support the issue.

Property Damage and Reinstatement

The Company's responsibility under the Plan is limited to diagnosing and repairing covered Faults and carrying out any associated works required to restore Covered Equipment to normal operation.

Where access is required to diagnose or repair a covered Fault, the Company may remove, disturb or make safe sections of flooring, walls, ceilings, boxing, cupboards, fixtures, fittings or finishes as reasonably necessary to complete the works.

Following completion of the repair, the Company will use reasonable efforts to leave the affected area in a safe and serviceable condition.

For the avoidance of doubt, a safe and serviceable condition does not include the restoration of decorative finishes, matching of materials, repainting, retiling, replastering or reinstatement to the original aesthetic appearance of the Property.

The Plan does not include:

- Redecoration.
- Painting.
- Plastering.
- Tiling.
- Flooring replacement.
- Carpentry.
- Joinery.
- Landscaping.
- Roof covering replacement.
- Cosmetic reinstatement.
- Matching existing finishes, colours, materials or decorative features.

The Company shall not be responsible for restoring the Property to its original decorative condition following inspection, diagnosis or repair works.

Consequential Damage

The Plan covers the diagnosis and repair of covered Faults only.

The Company shall not be liable for any indirect, consequential or resulting damage arising from the failure of Covered Equipment including, but not limited to:

- Water damage.
- Damp.
- Mould.
- Structural damage.
- Damage to decorations.
- Damage to furnishings.
- Damage to personal belongings.
- Loss of income.
- Alternative accommodation costs.
- Increased energy costs.
- Business interruption.

Customers must take reasonable steps to minimise further damage and notify the Company promptly when Faults are identified.

Damage Caused During Works

Nothing within these Terms and Conditions shall exclude or limit the Company's liability for death or personal injury caused by negligence, fraud, fraudulent misrepresentation or any liability which cannot lawfully be excluded.

Nothing within these Terms and Conditions shall exclude or limit the Company's liability for direct physical damage caused by the negligence of the Company, its employees, contractors or representatives whilst providing services under the Plan.

Where damage is alleged to have been caused by the Company, the Company reserves the right to inspect, investigate and assess the circumstances before accepting liability.

The Company shall not be liable for damage arising from:

- Pre-existing defects.
- Deterioration.
- Wear and tear.
- Hidden defects.
- Inadequate installation.
- Poor maintenance.

Hidden Defects and Existing Conditions

The Company shall not be responsible for defects, deterioration, damage or non-compliant installations that existed prior to the commencement of any attendance, inspection, diagnosis or repair.

Examples may include:

- Rotten roof timbers or battens.
- Deteriorated pipework.
- Corroded heating systems.
- Unsafe electrical installations.
- Structural defects.
- Water ingress.
- Historical installation defects.
- Non-compliant building works.

Any remedial works required to address such conditions are excluded from the Plan and may be quoted separately.

Gas Safety and Dangerous Situations

The safety of Customers, occupants and employees shall take priority over all other obligations under the Plan.

Where an Engineer identifies equipment, pipework, flues, ventilation arrangements or installations that are unsafe or potentially dangerous, the Company may take such action as is reasonably necessary to comply with applicable legislation, regulations and industry requirements.

Such actions may include:

- Isolation of equipment.
- Disconnection of equipment.
- Issuing warning notices.
- Refusal to recommission equipment.
- Reporting matters to relevant authorities where required by law.

The Company shall not be liable for any inconvenience, loss of heating, loss of hot water or interruption of service resulting from compliance with safety obligations.

Asbestos and Hazardous Materials

Where asbestos or other potentially hazardous materials are suspected or identified, the Company may immediately suspend or cease work.

The Customer shall be responsible for arranging any testing, investigation, removal, remediation or specialist assessment required.

The Plan does not include asbestos-related works or the costs associated with hazardous material management.

Cover may remain suspended until the Company is satisfied that the area is safe for attendance.

Working at Height

The Company reserves the right to postpone, suspend or refuse works where safe access cannot be achieved.

Factors which may affect safe access include:

- Adverse weather conditions.
- High winds.
- Unsafe roof conditions.
- Inadequate access equipment.
- Structural concerns.
- Health and safety considerations.

The Company shall not be required to place employees, contractors or representatives in situations that are considered unsafe.

Specialist access equipment, scaffolding, lifting equipment or other access arrangements are excluded unless expressly agreed otherwise.

The Company reserves the right to approve, reject or require modification of any access equipment, scaffolding, lifting equipment or access arrangements provided or arranged by the Customer where safety concerns exist.

Electrical Safety and Isolation

The Company may isolate electrical systems, renewable energy systems, batteries, EV charging equipment or other installations where reasonably necessary to carry out works safely.

Customers must provide reasonable cooperation where isolation of electrical or energy systems is required.

The Company shall not be responsible for temporary interruptions to electrical supply, renewable energy generation or energy storage arising from necessary safety procedures undertaken during diagnosis, maintenance or repair activities.

Roofs, Weatherproofing and Building Fabric

The Plan does not include roof repairs, roof coverings, roof structures, weatherproofing works, flashing, gutters, soffits, fascias, water ingress investigations, damp investigations or repairs to the building fabric of the Property.

The Company shall not be responsible for defects, deterioration, leaks or failures arising from the condition of the roof, building structure or weatherproofing systems.

Where roof-mounted equipment is installed, the Company's obligations remain limited to the Covered Equipment itself and shall not extend to the surrounding roof structure or weatherproofing elements unless expressly agreed in writing.

General Exclusions

The following are excluded from cover under all Plans unless expressly stated otherwise in writing:

Non-Standard Parts, Materials and Specialist Works

Standard parts and labour required for eligible covered repairs are included within the Plan, subject to the Fair Use Policy, parts availability, safety, access and commercial reasonableness. The Plan does not include specialist, preventative, upgrade or remedial works unless expressly agreed in writing. This includes, without limitation, power flushing, system cleansing, descaling, chemical treatments, system upgrades, replacement equipment, building works, access works, decoration and reinstatement, or works required because equipment has not been maintained or is Beyond Economic Repair. Any such work may be quoted separately as an additional chargeable service.

Replacement Equipment

The Plan does not include the replacement of boilers, heating systems, controls, plumbing systems, electrical installations, solar equipment, battery systems, heat pumps, EV chargers or any other Covered Equipment.

Cosmetic Defects

Cosmetic damage, discolouration, corrosion, scratches, dents, decorative finishes or issues that do not materially affect the operation of Covered Equipment are excluded.

Routine Maintenance

Routine servicing, adjustments, balancing, cleaning, descaling, repressurisation, topping up, recommissioning or preventative maintenance are excluded except where specifically included as an Annual Service or Health Check under the applicable Plan.

Manufacturer Defects and Recalls

Manufacturer recalls, known product defects, warranty claims or issues covered under a manufacturer's warranty are excluded.

Deliberate Damage and Neglect

Damage caused by misuse, abuse, negligence, vandalism, accidental damage, unauthorised modification or failure to maintain equipment in accordance with manufacturer recommendations is excluded.

Unsafe or Non-Compliant Systems

Equipment that is unsafe, condemned, improperly installed, non-compliant with applicable regulations or otherwise unsuitable for continued operation is excluded.

Commercial Use

Properties or equipment used wholly or primarily for commercial, industrial, agricultural, rental, business or revenue-generating purposes are excluded unless expressly agreed in writing by the Company.

External Utility Services

Interruptions or failures relating to gas supply, electricity supply, water supply, telecommunications services, internet connectivity or other third-party utility services are excluded.

Frozen Pipes

Damage arising from frozen pipework, burst pipes caused by freezing conditions or associated consequential damage is excluded.

System Sludge and Contamination

Sludge, scale, corrosion, contamination, magnetite build-up or other conditions resulting from inadequate maintenance or system deterioration are excluded.

Pest and Vermin Damage

Damage caused by rodents, insects, birds or other pests is excluded.

Smart Home Integrations

Faults arising from Alexa, Google Home, Apple HomeKit, smart home platforms, automation software or third-party integrations are excluded.

Drainage Systems

Drain blockages, drainage systems, soakaways, septic tanks and associated drainage infrastructure are excluded unless specifically included as an add-on.

Boiler Plan Additional Exclusions

In addition to the General Exclusions, the following are excluded from the Boiler Plan:

• Replacement boilers.

• Boiler upgrades or efficiency improvements.

• Flues, chimneys and associated building works.

• System power flushing.

• Sludge, scale, corrosion or contamination issues.

• Expansion vessels located outside the boiler casing.

• Radiators, pipework and heating distribution systems.

• Smart thermostats and third-party controls not supplied with the boiler.

• Fuel supply issues.

• Loss of pressure caused by leaks elsewhere within the heating system.

Home Plan Additional Exclusions

In addition to the General Exclusions, the following are excluded from the Home Plan:

• Appliance repairs.

• Internal appliance components.

• White goods and kitchen appliances.

• Decorative electrical fittings.

• Lighting upgrades.

• Consumer unit upgrades.

• Rewiring works.

• Structural plumbing repairs.

• External pipework.

• Water authority infrastructure.

• Damage caused by flooding or structural movement.

Renew Plan Additional Exclusions

In addition to the General Exclusions, the following are excluded from the Renew Plan:

• Replacement solar panels.

• Replacement inverters.

• Replacement batteries.

• Replacement heat pumps.

• Replacement EV chargers.

• Roof repairs.

• Roof penetrations and weatherproofing works.

• Battery capacity degradation.

• Solar generation performance guarantees.

• Electricity export income losses.

• Manufacturer software limitations.

• Firmware updates provided by manufacturers.

• Mobile applications and cloud-based services.

• Internet connectivity issues.

• Network configuration issues.

• Energy tariff optimisation.

• Utility supplier issues.

• Grid supply interruptions.

• DNO-related issues.

• MCS certification services.

• Warranty administration.

Complete Plan

The Complete Plan is subject to all General Exclusions and all applicable exclusions contained within the Boiler Plan, Home Plan and Renew Plan sections.

Where a conflict exists between a cover provision and an exclusion, the exclusion shall prevail.

Plan Cover Schedules

Boiler Plan

The Boiler Plan provides support for:

• Gas boiler breakdowns.

• Boiler controls and programmers.

• Heating and hot water Faults directly attributable to the boiler.

• One Annual Boiler Service.

• Labour associated with covered repairs.

Home Plan

The Home Plan provides support for:

• Central heating systems.

• Radiators and radiator valves.

• Heating controls and thermostats.

• Internal plumbing leaks.

• Taps and toilets.

• Electrical fault diagnostics.

• Labour associated with covered repairs.

Renew Plan

The Renew Plan provides support for:

• Solar PV systems.

• Battery storage systems.

• Air source heat pumps.

• EV charging equipment.

• Renewable Energy Health Checks.

• Labour associated with covered repairs.

Complete Plan

The Complete Plan includes the benefits and cover available under the Boiler Plan, Home Plan and Renew Plan, subject to all exclusions and limitations contained within these Terms and Conditions.

Fraud, Misrepresentation and False Claims

Customers must provide accurate, complete and truthful information when applying for, maintaining or making use of the Plan.

The Company reserves the right to verify information provided by Customers where reasonably necessary to administer the Plan, assess eligibility or investigate claims.

The Company may refuse, suspend or terminate cover where it reasonably believes that:

• False information has been provided.

• Material information has been withheld.

• A Fault has been deliberately misrepresented.

• A claim relates to a known Pre-Existing Fault.

• Damage has been deliberately caused.

• Documentation has been altered or falsified.

• The Customer has attempted to obtain services to which they are not entitled.

The Company may recover costs reasonably incurred as a result of fraudulent or dishonest conduct.

Subcontractors and Third-Party Service Providers

The Company may use employees, contractors, subcontractors, partner organisations or specialist service providers to deliver services under the Plan.

The Company shall take reasonable steps to ensure that any third party engaged to provide services is appropriately qualified, experienced and insured for the work being undertaken.

The use of subcontractors or third-party service providers shall not constitute a breach of the Plan or entitle the Customer to refuse services.

Complaints

The Company is committed to providing high standards of service and aims to resolve concerns promptly and fairly.

Customers wishing to make a complaint should contact the Company using the contact methods published by the Company from time to time.

Complaints relating to workmanship, attendance, alleged damage or service delivery should be reported within thirty (30) days where reasonably practicable.

The Company will acknowledge and investigate complaints within a reasonable timeframe.

Vulnerable Customers

The Company recognises that some Customers may require additional support due to age, disability, illness, language barriers or personal circumstances.

Customers are encouraged to notify the Company of any circumstances that may affect communication, access or service delivery.

Where reasonably practicable, the Company will seek to make appropriate adjustments to support vulnerable Customers.

Emergency Situations

The Company may prioritise service requests that, in its reasonable opinion, involve:

- Immediate risks to health or safety.
- Complete loss of heating during periods of severe weather.
- Significant water leaks causing ongoing damage.
- Electrical faults presenting a safety risk.
- Other circumstances requiring urgent attention.

The prioritisation of emergency situations does not constitute a guarantee of attendance within any specific timeframe.

Events Outside the Company's Control

The Company shall not be liable for any delay, failure or inability to provide services where such delay or failure results from circumstances beyond its reasonable control.

Such circumstances may include:

- Severe weather.
- Flooding.
- Fire.
- Natural disasters.
- Epidemics or pandemics.
- Government action or restrictions.

• Civil unrest.

• Industrial disputes.

• Utility failures.

• Telecommunications failures.

• Cyber incidents.

• Fuel shortages.

• Supply chain disruptions.

• Manufacturer insolvency.

• Product discontinuation.

• Withdrawal of manufacturer support.

• Shortages of labour, materials, specialist equipment or replacement parts.

Pricing Reviews

The Company reserves the right to review and amend Plan pricing from time to time.

Where a Customer is subject to a promotional fixed-price period, pricing shall remain unchanged for the duration of that promotional period unless otherwise agreed.

Following any promotional period, the Company may vary Plan pricing by providing not less than thirty (30) days' notice.

Nothing within this section shall override any promotional fixed-price guarantee expressly provided by the Company.

Change of Ownership, Death and Probate

The Customer must notify the Company if ownership of the covered Property changes.

The Plan is personal to the Customer and may not be transferred without the Company's prior written consent.

Where the Company is notified of the death of a Customer, the Company may:

• Transfer the Plan to a surviving joint Customer.

• Transfer the Plan to the executor or administrator of the estate.

• Permit cancellation of the Plan.

• Exercise discretion regarding outstanding charges.

Data Protection and Privacy

The Company will collect, use, store and process personal information in accordance with applicable data protection legislation and the Company's Privacy Policy.

The Customer acknowledges that information may be shared with employees, contractors, subcontractors, service providers, insurers and professional advisers where reasonably necessary for the administration and delivery of services under the Plan.

Order of Precedence

In the event of any inconsistency, conflict or discrepancy between:

• Marketing materials.

• Website content.

• Social media content.

- Plan summaries.
- Sales literature.
- Quotations.
- Customer communications.
- These Terms and Conditions.

These Terms and Conditions shall take precedence to the fullest extent permitted by law.

Entire Agreement

These Terms and Conditions, together with any Plan documentation, application forms, Privacy Policy and other documents expressly incorporated by reference, constitute the entire agreement between the Company and the Customer.

Severability

If any provision of these Terms and Conditions is determined by a court or competent authority to be invalid, unlawful or unenforceable, the remaining provisions shall remain in full force and effect.

Amendments

The Company may amend these Terms and Conditions from time to time where reasonably necessary for legal, regulatory, operational or commercial reasons.

Where amendments materially affect Customer rights or obligations, reasonable notice shall be provided.

Governing Law and Jurisdiction

These Terms and Conditions shall be governed by and interpreted in accordance with the laws of England and Wales.

Any dispute arising from or relating to these Terms and Conditions shall be subject to the jurisdiction of the courts of England and Wales except where applicable consumer protection legislation provides otherwise.