EMERGENCY COVER COM

Welcome Pack

Welcome to the Emergency Cover Family

0333 034 6641 info@emergency-cover.com www.emergency-cover.com

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We believe home maintenance should be straightforward, affordable, and backed by excellent customer service – without unfair price increases or confusing small print.

We've written this Service Agreement to be clear, transparent, and easy to understand, so you know exactly what is and isn't included in your plan.

Please take a few moments to read through it, as it explains the cover you have purchased, how your plan works, and what you can expect from us.

Our products have been developed by listening to our customers and understanding what matters most. We're always looking for ways to improve, so if you have any questions, feedback, or suggestions, we'd love to hear from you.

This Service Agreement forms the agreement between you and Emergency Cover, a trading name of Elite Energy Personnel Ltd.

Unless specifically included within your chosen plan, any repairs, replacement parts, or additional works identified during an annual service or at any other time may be chargeable. Where applicable, we will always discuss any costs with you before carrying out any additional work.

Our mascot



Captain Cover

Homeowner Boiler Plans

This agreement covers four homeowner boiler plans: Boiler Cover, Boiler Service Only, boiler-fed System Only and Boiler Fixed Price Repair & Care. Your order confirmation identifies your plan, tier where applicable, call-out option and any extras you purchased. Only the benefits listed for your plan apply.

Boiler cover tiers

Each tier includes one annual service of your domestic gas or LPG boiler and repairs to covered boiler faults. We diagnose faults affecting the operation of the boiler and repair eligible components inside the appliance that have failed through fair wear and tear. Labour is included for approved repairs. We supply and fit covered parts up to the monthly allowance below. We will discuss any extra cost with you before starting additional work. Boiler Gold and Platinum include repairs to accessible copper gas pipework from the gas meter to domestic appliances, subject to the exclusions outlined in this document.

Tier	Other systems included	Parts per month
Bronze	Standard heating controls	£250
Silver	Standard heating controls and central heating	£500
Gold	Silver benefits, plus plumbing pipework and home electrics	£500
Platinum	All gold benefits, plus taps, toilets and drains	£750

Platinum offers Roof Protection as an optional extra. If you purchased Platinum + Roof Protection, your plan includes the temporary weatherproofing benefit on page 10.

You can find the What's Included - Boiler Cover Plan Tiers tick sheet on page 13-14.

Boiler Service Only & System Only

Service only

We service your domestic gas or LPG boiler once in each 12-month plan period and provide a service record. Page 8 lists the checks. Repairs and replacement parts are chargeable. We explain the cost and obtain your agreement before carrying out additional work. This plan has no breakdown parts allowance.

System only

This plan covers repairs to the boiler-fed central heating system serving your home. It includes central heating pumps, motorised valves, standard radiators and radiator valves, accessible central heating pipework and hot water heating systems. The central heating exclusions in “Heating and household repairs” apply. The monthly parts allowance for System Only is £250. Annual boiler servicing is excluded.

Repairs inside the boiler, separate heating controls, household plumbing and gas pipework, home electrics, taps, toilets, drains and Roof Protection are excluded. This plan does not include a contribution towards a replacement appliance.

Fixed Price Repair & Care

Boiler Repair & Care covers an agreed initial fault with a domestic gas or LPG boiler. The plan combines the initial visit with an ongoing maintenance plan.

Your initial repair

We confirm the fault you are booking, the fixed fee and the work it covers before you pay. The fee is payable before we arrange attendance. The initial fault is exempt from the ordinary 30-day waiting period. If our engineer identifies unrelated work or a repair outside the agreed scope, we explain the options and ask for your agreement before carrying out chargeable work.

Your ongoing plan

Your ongoing plan covers the appliance and tier selected at purchase. Your ongoing Boiler Cover tier and monthly parts allowance are shown in the table on page 5. Ongoing cover starts on the plan start date. Unrelated faults cannot be reported for repair during its first 30 days. The selected tier determines which systems are covered and the maximum monthly parts allowance.

Roof Protection is available as an optional extra on Platinum. The ongoing call-out option applies to later covered faults. If our engineer confirms the same fault has recurred within 30 days of the original repair, we do not charge a further call-out fee for the return visit.

Agreement, Visits & Servicing

These terms apply to the homeowner products described on pages 3–5. Your selected plan determines which servicing, repairs and optional benefits you can use.

Your agreement

Elite Energy Personnel Ltd (company number 09971569), trading as Emergency Cover, administers your maintenance plan and arranges work through its engineers or authorised service partners. Your plan is a maintenance service agreement. It provides no insurance policy or insurer underwriting.

The initial term is 12 months from the plan start date. For plans that include breakdown repairs, there is a 30-day waiting period for repair call-outs. The agreed initial Repair & Care fault is exempt. Report a covered fault within 24 hours of becoming aware of it. Annual servicing arrangements and Service Only diagnostic visits are described under their own plan headings.

Who to contact

What you need	How to reach us
Report a repair	www.emergency-cover.com accepts requests 24 hours a day. You or someone acting for you can also call 0333 034 6641.
Uncontrollable water leak	Call 0333 034 6641 at any time, day or night.
Routine enquiries	0333 034 6641, Monday to Friday, 9am to 4pm, excluding public holidays.
Complaint	Email info@emergency-cover.com. We will acknowledge your complaint within two working days and aim to resolve it as quickly as possible.

What happens after you report a fault

Our Support Team assesses your request and arranges an engineer where appropriate. We arrange appointments within a reasonable timeframe based on repair priority. If circumstances outside our control cause a delay, we will contact you as soon as possible to arrange another appointment. We do not reimburse work by engineers we have not authorised.

Call Outs & Engineer Visits

When you pay a call out fee

A repair call-out is a visit to inspect, diagnose or work on one reported fault. If your chosen plan has a call-out fee, the amount agreed at purchase is payable by debit or credit card before we arrange the visit. No call-out fee applies to an included annual service, included planned maintenance, or a diagnostic visit under Boiler Service Only. The initial Fixed Price Repair & Care fee is explained separately on page 5.

If our engineer determines that the same fault has recurred within 30 days of the original repair, the return visit carries no additional fee. An unrelated fault counts as a new call-out and may attract a separate fee. A fee already paid is retained if you cancel after allocation or dispatch, or if the engineer attends and finds that the fault falls outside your cover.

If you request an unusually high number of call-outs, we may review your call-out fee. We will notify you in writing before any change. You can cancel by notifying us within 14 days of receiving that notice.

Access and appointments

Tell us about parking restrictions, permits and access when booking. Limited parking may delay attendance. An adult aged 18 or over who can authorise the repair must be present throughout. We will ask permission before creating access. If you decline, work must wait until suitable access is available. A charge may apply after two appointments missed without reasonable notice. See your plan details.

Parts and extra work

We use suitable industry-standard parts from reputable suppliers. We may fit a compatible equivalent where the identical part is unavailable or uneconomic. We guarantee our repair labour and the parts we supply and fit for 30 days from completion. Any applicable manufacturer’s parts warranty also applies.

The monthly allowance in the plan benefits applies only to parts we supply and fit for approved repairs. You pay any excess. The allowance has no cash value and cannot be carried forward or transferred between repairs or plan periods. It does not apply if the appliance is beyond economical repair. We discuss extra costs with you before carrying out additional work.

Annual Boiler Servicing

Each eligible plan includes one annual service in each 12-month period. We ask when your next service is due and use that date to schedule the first visit. We generally schedule later services between March and September.

Gas or LPG boiler

We visually inspect the boiler and accessible pipework, inspect the casing and internal components where required, analyse flue gases and test efficiency. We check and adjust pressure where necessary, clean the condensate trap where required, check start-up, operation and shutdown, inspect the flue and ventilation, and complete a service record.

Chemical cleansing, power flushing, fault rectification and replacement parts fall outside the service. A separate approved repair may qualify under a repair plan.

Heating & Household Repairs

Heating controls

Cover includes room, cylinder and frost thermostats, time clocks, timers, programmers, standard wired controls and standard wireless controls and receivers. Smart or internet-connected controls, reprogramming, resets, batteries and cosmetic damage are excluded. Covered faults must arise from fair wear and tear. Applies to all Boiler Cover tiers and the ongoing Boiler Repair & Care tiers. Separate heating controls are excluded from System Only and Boiler Service Only.

Central heating

Cover includes pumps, motorised valves, standard radiators and valves, accessible heating pipework and hot water heating systems. Magnetic filter work, repressurising, bleeding, external expansion vessels and tanks, designer or curved radiators, towel rails and valves, airlocks, balancing and venting are excluded. Underfloor heating is excluded where specified by your plan. Applies to Boiler Cover Silver, Gold and Platinum, System Only, and ongoing Repair & Care Silver, Gold and Platinum.

Plumbing and gas pipework

Cover includes accessible leaking pipework, including hot and cold supply pipes inside the property between the internal stopcock and taps or connected appliances, and accessible leaks on copper gas pipework from the meter to domestic appliances where gas pipework is included in your plan details. Concealed pipes, tracing leaks, flexible appliance hoses or connections, taps, mixer taps and sanitaryware are excluded from this benefit. The gas appliance connection exclusion is subject to the boiler cover in your plan. Household plumbing applies to Boiler Cover Gold and Platinum and ongoing Repair & Care Gold and Platinum. Accessible central heating pipework under System Only is covered under “Central heating”.

Home electrics

Cover includes internal mains wiring and circuits, consumer units, fuse boards, breakers, RCDs, standard sockets, switches and ceiling roses, main isolators and accessible junction boxes. We repair internal loss-of-power faults and make the internal installation safe. If the external network fails, we can make the internal installation safe but cannot restore the network supply. Applies to Boiler Cover Gold and Platinum and ongoing Repair & Care Gold and Platinum.

Exclusions include decorative, specialist and smart lighting, smart controls, home automation, integrated speakers, appliances, electric showers, shower pumps, electric heating, solar PV, batteries, inverters, EV chargers, alarms, CCTV, entry systems, video doorbells and smoke, heat or carbon monoxide detectors. External lighting, power, sockets, gates and outbuildings, supplier equipment and cables, rewiring, regulatory upgrades and installations in extensions, conversions or alterations are excluded. DIY, pest, rodent, storm, water ingress and cosmetic damage are excluded.

Taps, Toilets, Drains & Roof Protection

Taps and toilets

Taps, toilets and drains are included under Boiler Cover Platinum and the ongoing Platinum tiers of Repair & Care. These benefits are excluded under System Only and Boiler Service Only. Where included, we repair standard dripping or seized taps, including non-ceramic washers. If a tap cannot be repaired, we fit a tap supplied by you if it is accessible and needs no plumbing alterations.

We repair standard toilets that leak, block, overflow or fail to fill or flush, using standard mechanical parts readily available from major UK trade suppliers. Where another fully functioning toilet is available, we make the faulty toilet safe. Further repair and parts are excluded while that other toilet is usable.

Outside taps, electric toilets, macerators, Saniflo units and non-standard toilets (including wall-mounted, concealed or pressurised models) are excluded. We exclude toilets requiring removal or replacement and repair or replacement of sanitaryware, including sinks, basins, baths and toilet pans.

Drains

Cover includes accessible internal and external domestic drains within your property boundary for which you are solely responsible. We exclude shared drains, collapse, ground movement, root damage and blockages caused by non-flushable items, including fats, oils, nappies, wipes, sanitary products and toilet fresheners.

Guttering, downpipes, soakaways, cesspits, septic tanks, treatment plants, drainage pumps, manholes and covers are excluded, as are sanitaryware waste and overflow fittings. Obsolete, non-standard or unavailable parts are excluded. You must supply suitable parts where we cannot source them.

Optional roof protection

Where your plan details include this add-on, we attend to fit a temporary weatherproof tarpaulin if extreme wind damages the tiled pitched roof of the covered main residence and water enters the property. We attend only where safe and practical.

Permanent repair or replacement, other roof types, pre-existing damage, causes other than extreme wind, internal water damage, permanent tile work, scaffolding, specialist access, structural work and cosmetic repairs are excluded.

General Exclusions & Uneconomic Repairs

Unless your plan expressly provides otherwise, we exclude pre-existing faults, faults reported during the waiting period or more than 24 hours after discovery, intermittent faults we cannot identify on the visit, and faults caused by unauthorised work after our repair.

We exclude incorrectly installed, commissioned, maintained or used equipment, routine user maintenance, upgrades, alterations and consumables (including batteries, external fuses, seals, gaskets and fuel). Cover excludes misuse, neglect, accidental, malicious or third-party damage, flooding, water ingress, submersion, freezing, supply faults, damage covered by another insurance policy and parts or equipment under manufacturer warranty.

We exclude unlisted or non-standard systems unless expressly covered, trace and access, commercial systems or systems outside a domestic property and faults after more than 30 consecutive unoccupied days. Systems requiring commercial gas qualifications, commercial meters or gas supplies of 35mm or greater, unsafe access and cosmetic defects without operational impact are excluded.

We exclude heat exchangers damaged by limescale, sludge or debris, steel, lead or iron pipes, concealed showers, shower pumps and all system filters.

Beyond economical repair

We stop a boiler repair where it is no longer reasonable compared with replacing the boiler. Reasons include unavailable or obsolete parts, an independent appropriately qualified engineer finding repair unsafe or uneconomic, the appliance needing removal, or parts and labour exceeding the maximum repair value or current value under our internal assessment. We consider age, condition, parts availability and replacement value and explain the available options.

For a boiler assessed by our authorised engineer, we may offer up to £500 towards a new boiler we supply and install. Approval depends on condition and circumstances. Damage from misuse, neglect, accident, poor installation or lack of servicing disqualifies the boiler. There is no cash alternative or contribution to a third-party installation. We select a suitable boiler, which may differ in make, model or specification. Additional compliance work may cost extra. We explain options and quote before work. You may cancel without additional cancellation charges when your boiler is assessed as beyond economical repair.

The appliance assessment applies only where the plan includes repairs to the affected boiler. Any replacement contribution described below relates to a covered boiler. Boiler Service Only and System Only do not include a replacement appliance contribution.

Payments & Cancellation

Your order confirmation shows your subscription price, payment method and any applicable charges, including VAT where applicable. If you pay monthly, we collect your instalments by Direct Debit. For Fixed Price Repair & Care, we collect the agreed initial fee before arranging the first visit.

English and Welsh law governs this agreement. We perform our obligations within a reasonable time except where prevented by circumstances beyond our reasonable control. You need our written agreement to transfer the plan. We may transfer it without affecting your rights. We give reasonable notice of significant changes and process personal data under our Privacy Policy. If we introduce a comparable insurance product, we may offer transfer at renewal or earlier where legally required.

Cancellation and renewal

Contact us by phone or email using the details on page 6. You may cancel within 14 days of the plan start date. A refund is due, subject to the applicable charge shown in your order confirmation and your statutory rights. After the cooling-off period, the plan requires 30 days' notice to cancel and payment of outstanding instalments for the rest of the initial 12-month term, subject to applicable rights and the exceptions in these terms.

The agreement renews annually. We contact you at least 30 days before renewal. The renewal terms allow notice up to 14 days before or 14 days after the renewal date. Contact us as soon as you know you wish to stop renewal.

If you move, contact us promptly. Options include transfer subject to suitability and the scheduled administration charge, a new agreement or cancellation under these terms.

When we may cancel

We may give 14 days' written notice if you provide false or misleading information, miss payments, have an unsuitable system, behave abusively, aggressively or threateningly, have an unsafe property, repeatedly deny agreed access or fail to complete advised safety or suitability work within a reasonable time. Where the system is unsuitable or you breach the agreement, an outstanding balance for the 12-month term may remain due.

What’s Included - Boiler Cover Plan Tiers

Your order confirmation identifies your plan, tier, call-out option and any purchased extras. This tick sheet summarises benefits; all SLA limits, conditions and exclusions apply.

Boiler cover benefits	Bronze	Silver	Gold	Platinum
Annual Boiler Service & Repairs One annual service of your domestic gas or LPG boiler, with a service record. Includes diagnosis and repairs to eligible boiler components that fail through fair wear and tear, with labour for approved repairs and covered parts up to the monthly allowance.	✓	✓	✓	✓
Heating Controls Repairs to standard wired and wireless heating controls and receivers, including room, cylinder and frost thermostats, clocks, timers and programmers. Excludes smart or internet-connected controls, reprogramming, resets and batteries.	✓	✓	✓	✓
Central Heating Repairs to central heating pumps, motorised valves, standard radiators and radiator valves, accessible heating pipework and hot water heating systems. Excludes external expansion vessels and tanks, filters, towel rails, designer radiators and routine work such as bleeding, repressurising or balancing.	-	✓	✓	✓
Plumbing & Gas Pipework Repairs to accessible leaks on hot and cold water pipes inside your home, between the internal stopcock and your taps or connected appliances. Also includes accessible copper gas pipework from the meter to domestic appliances. Excludes concealed pipes, tracing leaks and flexible appliance hoses or connections.	-	-	✓	✓
Home Electrics Repairs to internal mains wiring and circuits, consumer units, fuse boards, circuit breakers, RCDs, standard sockets, switches, ceiling roses, main isolators and accessible junction boxes. Includes repairing internal loss-of-power faults and making the internal installation safe. Excludes appliances, external electrics, rewiring and regulatory upgrades.	-	-	✓	✓

What's Included - Boiler Cover Plan Tiers Continued.

Boiler cover benefits	Bronze	Silver	Gold	Platinum
Taps, Toilets & Drains Repairs to standard taps, eligible toilet faults and accessible domestic drains within your boundary for which you are solely responsible. Where another fully functioning toilet is available, cover is limited to making the faulty toilet safe. Shared drains and blockages caused by non-flushable items are excluded.	-	-	-	✓
Optional Roof Protection Temporary tarpaulin protection following extreme wind damage that causes water ingress through your home's tiled pitched roof, where safe and practical. Applies only if purchased.	-	-	-	*optional
Parts allowance per month	**£250**	**£500**	**£500**	**£750**

Summary only. Cover is subject to the SLA's full terms, exclusions, eligibility requirements, applicable call-out fee and monthly parts allowance.

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We’d love to hear your feedback! Please take a minute to leave us a review by scanning a QR code below...

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