EMERGENCY COVER COM

Welcome Pack

Welcome to the Emergency Cover Family

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Welcome To The Emergency Cover Family

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 ASHP Plans

This agreement covers Homeowner Air Source Heat Pump (ASHP) Cover, ASHP Service Only, ASHP-fed System Only and ASHP Fixed Price Repair & Care. Your order confirmation identifies your plan, tier, call-out option and any extras you purchased. Only the benefits listed for your plan apply.

ASHP cover tiers

Every tier includes one annual air source heat pump service and a service report. We diagnose mechanical and electrical faults affecting the normal operation of the unit and repair eligible components that fail through fair wear and tear. Labour is included for approved repairs. We supply and fit covered parts up to the monthly limit below. We discuss additional costs with you before carrying out further work. Page 8 lists the covered components and page 11 explains the exclusions.

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 - ASHP Cover Plan Tiers tick sheet on page 13-14.

ASHP Service Only & System Only

Service only

We service the domestic air source heat pump at your home 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 filter cleaning, glycol replacement or adjustment, refrigerant top-ups and re-gassing are excluded from the annual service.

System only

This plan covers repairs to the central heating system served by your air source heat pump. It includes central heating pumps, motorised valves, standard radiators and radiator valves, accessible central heating pipework and hot water heating systems. The monthly parts allowance is £250. The central heating exclusions on page 9 apply.

Annual ASHP servicing and repairs inside the heat pump are excluded. Separate heating controls, household plumbing, home electrics, taps, toilets, drains and Roof Protection are also excluded.

Fixed Price Repair & Care

ASHP Repair & Care combines an agreed initial fault on your domestic air source heat pump with an ongoing maintenance plan.

Your initial repair

Before you pay, we confirm the fault you are booking, the fixed fee, the work and parts included, and what you will be charged if the heat pump cannot be repaired. The initial fee is payable before we arrange attendance. The agreed initial fault is exempt from the ordinary 30-day waiting period. If our engineer identifies an unrelated fault or work outside the agreed scope, we explain the options and obtain your agreement before carrying out extra work.

Your ongoing plan

Your ongoing ASHP Cover tier and monthly parts allowance are shown on page 3. Your order confirmation identifies the tier you purchased. Ongoing cover starts on the plan start date. The first 30 days are a waiting period for repair call-outs for unrelated faults. Your 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, there is no further call-out fee for the return visit.

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 ASHP plans described on pages 3–5. Your selected plan determines which servicing, repairs and optional benefits are included.

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. Plans with breakdown repair cover have a 30-day waiting period for repair call-outs. The initial fault agreed under ASHP Repair & Care is exempt. Report a covered fault within 24 hours of becoming aware of it. See page 4 for Service Only visits and page 8 for annual servicing.

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 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 ASHP Service Only. The initial ASHP Fixed Price Repair & Care fee is explained 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. If your heat pump is roof-mounted, we can only service or repair it during daylight and in suitable weather conditions.

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 ASHP Servicing

ASHP Cover, ASHP Service Only and ongoing ASHP Repair & Care each include one service in every 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.

We visually inspect the outdoor and indoor units, accessible pipework, electrical connections, insulation and accessible components. We check operating pressures and temperatures, condensate drainage, safety controls, system settings and antifreeze protection where applicable. We clean the outdoor unit where appropriate. You receive a service record describing the condition of the system and any recommended work.

Filter cleaning, glycol replacement or concentration adjustment, refrigerant top-ups, re-gassing and fault rectification fall outside the service. If your plan includes repairs, a fault identified during servicing may qualify as a separate approved repair.

Covered heat pump components

ASHP Cover and ongoing ASHP Repair & Care include the following components where fitted to the unit. The monthly parts limit and the exclusions on page 11 apply.

What you need	How to reach us
Hydraulic and water system	Expansion vessel, pressure relief valve, automatic air vent, integral filling loop, pressure gauge, isolation and drain valves, circulation pump, diverter valve, motorised valves, actuators, check valves, internal pipework joints and drain connections.
Sensors and controls	Flow switch, water flow sensor, flow and return temperature sensors, thermistors, temperature sensors, frost protection sensors, pressure sensors and the standard controller or display panel.
Electrical components	Contactors, relays, capacitors, serviceable fuses, terminal blocks, internal wiring faults and an electrical isolator supplied with the unit.

Heating & Household Repairs

Heating controls

Standard heating controls are included with ASHP Cover Bronze, Silver, Gold and Platinum and the corresponding ongoing ASHP Repair & Care tiers. Separate heating controls are excluded from System Only and ASHP Service Only. All four ASHP Cover tiers and ongoing Platinum Repair & Care include repairs to standard heating controls that fail through fair wear and tear. These include room, cylinder and frost thermostats, timers, time clocks, programmers and standard wired or wireless controls and receivers. We exclude smart or internet-connected controls, resets, reprogramming, batteries and cosmetic damage.

Central heating

ASHP Cover Silver, Gold and Platinum and ongoing Platinum Repair & Care include repairs to central heating pumps, motorised valves, standard radiators and valves, accessible heating pipework and hot water heating systems outside the heat pump. Page 8 lists the components covered inside the unit.

We exclude magnetic filter work, repressurising, bleeding, external expansion vessels and tanks, designer or curved radiators, towel rails and their valves, airlocks, balancing and venting. Underfloor heating is excluded where specified in your plan.

Domestic water pipework

ASHP Cover Gold and Platinum and the corresponding ongoing ASHP Repair & Care tiers cover leaks on accessible hot and cold water supply pipes inside the home, between the internal stopcock and the taps or connected appliances. Flexible appliance hoses and connections, concealed or inaccessible pipes, trace and access to locate leaks, taps, mixer taps and sanitaryware are excluded from this pipework benefit. The separate Platinum taps and toilets benefit is described on page 10. Accessible central heating pipework falls under “Central heating”.

Home electrics

Home electrics are included with ASHP Cover Gold and Platinum and the corresponding ongoing ASHP Repair & Care tiers.

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 ASHP Cover Platinum and the ongoing Platinum tiers of Repair & Care. These benefits are excluded under System Only and ASHP 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 Roof Protection was purchased with an eligible Platinum plan, 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.

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 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.

The sealed refrigeration system is excluded. This includes compressors, condensers, evaporators, plate heat exchangers, refrigerant pipework, refrigerant and leaks, re-gassing or top-ups, filter driers, expansion valves, four-way reversing valves and accumulators. The standard display or controller on page 8 is included; main PCBs or control boards, inverter boards, power modules, smart controls, Wi-Fi modules and internet-connected controllers are excluded.

Filter cleaning, glycol replacement or flushing, power flushing and system cleaning are excluded. We exclude repairs arising from incorrect installation, poor commissioning or incorrect system sizing, manufacturer recalls, MCS compliance issues, frozen pipework and structural pipework. Radiators and underfloor heating are outside the heat pump appliance benefit. Page 9 explains the separate central heating benefit where included.

Beyond economical repair

Where your plan includes heat pump repairs, we assess whether the unit can be repaired safely and economically. We may stop a repair if parts are obsolete or unavailable, an independent suitably qualified heat pump engineer finds the repair unsafe or uneconomic, the unit must be removed from its installed position to complete the repair, or the estimated parts and labour exceed the maximum repair value or current value of the unit under our assessment.

We consider the age and condition of the unit, availability of parts and its current replacement value. If we assess the unit as beyond economical repair, we explain the reasons and the available options. The monthly parts allowance does not apply to a unit assessed as beyond economical repair.

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 ASHP 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 - ASHP 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.

ASHP cover benefits	Bronze	Silver	Gold	Platinum
Annual ASHP Service & Repairs One annual service of your domestic air source heat pump, including checks of accessible components, operating pressures and temperatures, drainage, safety controls and settings, with a service record. Includes diagnosis and approved repairs to eligible hydraulic, sensor, control and electrical components that fail through fair wear and tear, with labour and covered parts up to the monthly allowance. Excludes the sealed refrigeration system, compressors, main control and inverter boards, refrigerant top-ups, filter cleaning and glycol replacement or adjustment.	✓	✓	✓	✓
Heating Controls Repairs to standard heating controls serving your air source heat pump heating system. Excludes smart controls, Wi-Fi modules and internet-connected controllers.	✓	✓	✓	✓
Central Heating Repairs to eligible components of the heating system outside the heat pump, including central heating pumps, motorised valves, standard radiators and radiator valves, accessible central heating pipework and hot water heating systems. Heat pump components are covered separately under the appliance repair benefit.	-	✓	✓	✓
Domestic Water Pipework Repairs to leaks on accessible hot and cold water supply pipes inside your home, between the internal stopcock and your taps or connected appliances. Excludes flexible appliance hoses and connections, concealed or inaccessible pipes, tracing and accessing leaks, taps, mixer taps and sanitaryware.	-	-	✓	✓

What's Included - ASHP Cover Plan Tiers Continued.

Boiler cover benefits	Bronze	Silver	Gold	Platinum
Home Electrics Cover for eligible faults affecting your home's electrical installation. Excludes appliances, electric heating, electric showers, smart lighting and controls, solar PV, batteries, EV chargers, external electrics, rewiring and regulatory upgrades.	-	-	✓	✓
Taps, Toilets & Drains Repairs to standard dripping or seized taps and eligible standard toilets that leak, block, overflow or fail to fill or flush. Includes accessible internal and external domestic drains within your property 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 If extreme wind damages the tiled pitched roof of your main home and water enters the property, we arrange a temporary weatherproof tarpaulin. This optional benefit applies only if purchased. Permanent repairs, roof replacement, scaffolding and internal water damage are excluded.	-	-	-	*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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