

**EMERGENCY
COVER.COM**



Your Home Emergency Company

Terms & Conditions

☎ 0333 034 6641

✉ info@emergency-cover.com

🌐 www.emergency-cover.com

Compare Our Boiler Plans

£60 Call Out Charge	Boiler Basic From £10.00	Boiler & Heating From £15.00	Boiler & Home From £20.00	Boiler Complete From £25.00
FREE Annual Service	👍	👍	👍	👍
Heating Controls	👍	👍	👍	👍
Central Heating System	⊗	👍	👍	👍
Plumbing Pipework	⊗	⊗	👍	👍
Home Electrics	⊗	⊗	👍	👍
Taps, Toilets & Drains	⊗	⊗	👍	👍
Access Top Optional Cover	⊗	⊗	⊗	👍

Compare Our ASHP Plans

£60 Call Out Charge	ASHP Basic From £20.00	ASHP & Heating From £25.00	ASHP & Home From £35.00	ASHP Complete From £45.00
FREE Annual Service	👍	👍	👍	👍
Heating Controls	👍	👍	👍	👍
Central Heating System	⊗	👍	👍	👍
Plumbing Pipework	⊗	⊗	👍	👍
Home Electrics	⊗	⊗	👍	👍
Taps, Toilets & Drains	⊗	⊗	👍	👍
Access Top Optional Cover	⊗	⊗	⊗	👍



No Call Out Charge

Our most economical and best-value choice is to opt for the No Call Out option in your coverage plan. For only an additional £5, you can incorporate the £60 Call Out Charge Fee into your plan.



£60 Call Out Charge

If an engineer is required to come to your property for a repair, a call-out fee of £60 will be applicable and must be paid before the engineer's visit.

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SERVICE AND SUPPORT AGREEMENT

It's essential to thoroughly review all of the cover plan documentation. This document outlines the details of your cover plan, including what is included and excluded under the **Emergency Cover.com** cover plan, guidance on how to make a call out, your rights regarding cancellation, and how to lodge a complaint if you are dissatisfied. It's important to clarify that this agreement does not constitute an insurance policy.

SECTION 1 - OUR SERVICE AND SUPPORT PLANS

DEFINITIONS

Certain terms and phrases within this document carry specific meanings.

When we use terms like 'we', 'us', or 'our', we mean Elite Energy Personnel, trading as Emergency-Cover.com (company number 09971569). We provide and administer this service agreement, including arranging our own engineers or authorised agents to carry out any services included within your plan. This agreement is not an insurance policy, and no underwriter is involved.

The terms 'you' or 'your' refer to the individual who benefit from this cover plan.

CONTRACT TERM

The contract term is 12 months from the plan start date and will continue unless terminated in accordance with this agreement.

No call outs may be made within the first 30 days from the cover plan start date.

AGREEMENT

This contract establishes a maintenance service agreement between you and Emergency-Cover.com.

Please note that any repairs and replacements not covered within the annual service may be subject to separate charges, and Emergency-Cover.com reserves the exclusive right to offer such services.

ANNUAL SERVICING

When you sign up for a cover plan, you'll be asked to confirm when your next boiler or air source heat pump annual service is due.

Based on the date you provide, we'll arrange your service visit. Following this, you'll receive a FREE annual service every year as part of your cover plan. These annual services are typically scheduled during the quieter summer months (March to September) to help ensure your system runs efficiently all year round.

What is included in a FREE annual boiler or air source heat pump service?

- A visual check of the boiler or air source heat pump
 - A flue gas analysis & efficiency test to check your system is operating correctly
 - Removing the cover and inspecting it, if necessary
 - Checking and adjusting the system pressure, if required
 - Cleaning the condensate trap, if necessary
 - Checking that the system is firing up and shutting down safely
 - Checking that the ventilation and flue are in accordance with the current Gas Safety Regulations.
- ✘ Filter cleaning isn't included, however they can be cleaned for an additional cost of £70.00

LANDLORD GAS SAFETY INSPECTION

As a landlord with a gas or LPG boiler or air source heat pump, we will conduct an annual landlord gas safety inspection. We will contact you each year to arrange a visit from an authorised service engineer to your property. During this visit, the engineer will perform a thorough gas safety check, which includes inspecting the gas meter, gas pipework (from the meter), and up to three gas appliances at your property. Upon completion, we will issue you with a Landlord Gas Safety certificate.

ARRANGING A REPAIR

If you encounter a problem in your property, and need to make a call out, please reach out to us at your earliest convenience.

Call outs can be submitted by you or a person acting on your behalf.

You can arrange a call out by telephone on 0333 034 6641, all contact details can be found under Section 5 of this cover plan. Your claim will be recorded by our support team, who will schedule one of our engineers to evaluate the issue.

Please note, Emergency cover.com will not be responsible for covering costs of works carried out by engineers not authorised by us. You cannot arrange a call out under the cover plan for pre-existing faults before entering into this agreement or within the initial first 4 weeks after entering into this agreement, unless you are on the £99 Repair Cover Plan. Further exclusions are listed under section 3.

FIXED FEES OR CALL OUTS

The fixed fee represents the cost per call out, as specified above (referred to as the "fixed fee"), and it is to be settled via credit or debit card before we authorise and proceed with a call out. It's essential to note that no fixed fee is applicable for your annual boiler service (and if you are a landlord, your landlord gas safety inspection) or your air source heat pump services.

We retain the right to modify the chosen fixed fee amount you've elected to pay if you request more than one engineer call-out per month from the initiation date and continue for each month. If you disagree with the proposed alteration to the fixed fee, you have the option to terminate this agreement by notifying us within 14 days of our notification regarding the fixed fee adjustment. In the case of a recurrent issue, as determined by our qualified independent engineers, within a 30-day timeframe, no additional fixed fee will be applicable.

If the call out is cancelled before our engineer arrives, or if they don't start any work due to the problem not being covered, your fixed fee / call out fee payment(s) will not be refunded, and the call out will be cancelled. Where you or our engineer identifies additional work that is not linked to the original issue, you will need to raise an additional call out and pay another call out fee.

SECTION 2 - OUR PLANS SYSTEM SPECIFIC TERMS

HEATING CONTROLS

What is covered

- ✔ Thermostats
- ✔ Frost stats
- ✔ Clocks
- ✔ Timers
- ✔ Programmers

What isn't covered

- ✘ Smart or internet-connected thermostats or devices.
- ✘ Resetting/reprogramming your controls or replacing batteries.
- ✘ Accidental damage or anything other than fair wear and tear.

CENTRAL HEATING

What is covered

- ✔ Pumps
- ✔ Motorised valves
- ✔ Standard radiator valves
- ✔ Standard radiators
- ✔ Pipework
- ✔ Heating systems: Hot water fed radiator valves

What isn't covered

- ✘ Servicing, clearing, replacing, or repairing magnetic filtration devices
- ✘ User tasks detailed in your user guide, such as re-pressurizing your system or bleeding your radiators
- ✘ External expansion tanks
- ✘ Non-standard parts or systems, towel rails, towel rail valves, and curved radiators.
- ✘ Airlocks or the balancing and venting of radiators

- ⊗ Replacing standard or decorative radiators, towel rails, decorative radiator valves, water tanks, or cylinders that cannot be repaired
- ⊗ Electric immersion heaters and condensate pumps
- ⊗ Parts of a system specifically designed for underfloor heating, swimming pools, and renewable energy
- ⊗ Unvented hot water cylinders, thermal storage, warm air, or systems that require specialist work or qualifications
- ⊗ Accidental damage or anything other than fair wear and tear
- ⊗ Leaks under concrete or concealed floors
- ⊗ Smart radiator valves

PLUMBING PIPEWORK

What is covered

- ✔ Repairs to leaks on the hot and cold-water pipes inside your home between the stopcock and your taps or appliances.
- ✔ This includes gas leaks on copper gas pipes inside your property, supplying gas to your gas appliances from a domestic gas meter.
- ✔ Repairs to accessible leaks

What isn't covered

- ⊗ Appliance connections such as flexible washing machine and dishwasher hoses.
- ⊗ Accidental damage or anything other than fair wear and tear
- ⊗ Sanitaryware, taps, mixer taps
- ⊗ Hoses and gas connections on the gas meter cooker, hob gas fire, or any other appliance other than the boiler
- ⊗ Concealed gas pipes
- ⊗ Trace and access to any pipework

HOME ELECTRICS

What is covered

- ✔ Damage or failure of mains wiring inside your property
- ✔ Repairs to internal electrical circuits connected to your home's main supply
- ✔ Faults with fuse boards/consumer units, including circuit breakers & RCDs
- ✔ Repairs to standard wall sockets, light switches and ceiling rose fittings
- ✔ Loss of power to your property (where caused by an internal electrical fault)
- ✔ Repairs to the main isolator switch and internal junction boxes
- ✔ Fixing tripped circuits, blown fuses and internal electrical faults affecting power
- ✔ Attendance in the event of a full power outage within your property to make the installation safe.
- ✔ If we cannot restore power due to external supply issues, we will still ensure all internal electrics are safe before leaving.

What isn't covered

Decorative / Premium / Designer Electrical Items

- ✗ Designer light fittings
- ✗ Decorative or "feature" lighting (including pendants, chandeliers & custom fittings)
- ✗ Upgraded/colour-changing LED lamps or bulbs
- ✗ Under-cabinet lighting, plinth/kickboard lighting, feature wall lighting
- ✗ Mood lighting, LED strips, smart RGB lighting
- ✗ Any fittings where parts are no longer available or are non-standard

Upgraded or Non-Standard Electrical Systems

- ✗ Smart switches, smart thermostats, smart lighting systems (Hue, Hive, Nest, etc.)
- ✗ Any type of detectors
- ✗ Home automation systems
- ✗ Integrated speaker systems
- ✗ EV car charging points
- ✗ Any electrical work relating to remodels, extensions or non-original wiring

Appliances & Individual Electrical Products

- ✗ Kitchen appliances (fridges, freezers, dishwashers, ovens, hobs etc.)
- ✗ Showers & shower pumps
- ✗ Cooker extractor fans/hoods
- ✗ Storage heaters, electric fires, panel heaters, heat mats or underfloor heating
- ✗ Solar PV panels, batteries & inverters
- ✗ Burglar alarms, CCTV, Ring doorbells or any security equipment
- ✗ Detectors (CO, smoke, heat) unless hard-wired standard fittings

External & Outbuilding Electrics

- ✗ Outdoor lighting
- ✗ Garden power, garages, sheds, workshops, outbuildings or summer houses
- ✗ External sockets, decorative outdoor lighting, garden feature electric
- ✗ Electric gates or door entry systems

Supply Cables & Infrastructure

- ✗ Supply cables between the street and your home
- ✗ Supply cables up to the fuse box or mains isolation switch
- ✗ Rewiring of your property or upgrades required to meet current regulations

Other Exclusions

- ✗ Repairs needed due to DIY damage or customer-installed non-standard fittings
- ✗ Cosmetic issues (marks on walls, ceilings, tiles, skirting etc.)
- ✗ Rodent, pest or water ingress-related faults
- ✗ Damage caused by storms, floods or external supply failure
- ✗ Attendance for external power cuts controlled by your electricity provider, we will still attend if you believe power is lost due to an internal fault, but cannot repair provider-side issues.

TAPS, TOILETS & DRAINS

What is covered

- ✔ Repairs to standard dripping or seized taps and replacement of non-ceramic tap washers located inside your property. Note: If your tap(s) cannot be repaired, we may be able to replace them, provided they are easily accessible, but you would be required to source and supply the taps

- ✔ Standard toilets that are leaking, blocked, not filling, not flushing, or overflowing, including standard mechanical parts that are available from major UK trade suppliers.
 - ✔ If your property has more than one working toilet, we will only make the faulty toilet safe (for example isolating the water or stopping an active leak). Full repairs or replacement of parts will not be covered as long as another working toilet is available.
- Leaking or blocked standard domestic internal or external drains you are responsible for within your boundary

What isn't covered

- ✘ Shared drains for which you are not solely responsible
 - ✘ Drains that have collapsed or been damaged by tree roots
 - ✘ Blockages caused by non-flushable items such as fat, nappies, baby wipes, toilet fresheners, or other items that should not go down the drain
 - ✘ Waste fittings that connect your internal waste pipes to your sanitary ware, such as plug holes, pop-up waste, and sanitary overflow fittings
 - ✘ Rainwater guttering and downpipes, manholes and their lids, soakaways, cesspits, drainage pumps, macerators, septic tanks, treatment plants, and their outflow pipes
 - ✘ Electric toilets, saniflows, and/or macerators
 - ✘ Non-standard toilets such as wall-mounted, concealed, or pressurised toilets
 - ✘ Toilets that need to be removed to complete repairs or toilets that cannot be repaired and require replacing
 - ✘ Outside taps
 - ✘ Repairing or replacing sanitaryware – whether ceramic or otherwise – such as sinks, basins, baths, or toilet bowls
 - ✘ Accidental damage or anything other than fair wear and tear
- Note: If you have a standard toilet that requires non-standard mechanical parts or parts that are not readily available from major UK trade suppliers and we cannot replace them with standard parts, you would be required to source and supply the parts for us to complete the repair.

ROOF PROTECTION - EXCLUSIVE ADD-ON

What is covered

- ✔ Supplying and securing a temporary tarpaulin sheet in the event of extreme winds that have directly caused damage to the tiled pitched roof over your main residence, resulting in water ingress

What isn't covered

- ✘ Flat roofs, or any roofs other than those of a tiled pitched construction over your main residence
- ✘ Temporary or permanent repairs to your roof
- ✘ Damage caused by anything other than extreme wind.
- ✘ Roof Replacement

AIR SOURCE HEAT PUMPS

What is covered

- ✔ FREE annual service of your Air Source Heat Pump
- ✔ Checks of operation system settings
- ✔ System expansion vessels
- ✔ Hot water pasteurisation settings
- ✔ Record system operation parameters
- ✔ Service report detailing system status and any possible remedial works

Note: For health and safety reasons, we can only carry out installation or servicing of heat pumps located on the roof during daylight hours and when weather conditions are dry and stable.

What isn't covered

- ✘ Any re-gassing of any air source heat pumps is not included in the cover plans, though it can be offered upon request with a quote.
- ✘ Compressors are excluded
- ✘ Evaporators and Condensers are excluded
- ✘ ASHP Controller module
- ✘ Filter cleaning is not covered, however they can be cleaned for an additional cost of £70.00

PARTS ALLOWANCE

The cover plans we have implemented include a monthly parts allowance unless it is deemed Beyond Economical Repair (BER) please see BER section.

BOILER		AIR SOURCE HEAT PUMP	
BOILER	£250	ASHP	£250
BOILER & HEAT	£500	ASHP & HEAT	£500
BOILER & HOME	£500	ASHP & HOME	£500
BOILER COMPLETE	£750	ASHP COMPLETE	£750
SYSTEM ONLY	£250	ASHP SYSTEM ONLY	£250

GENERAL EXCLUSIONS

The following items are excluded from the cover plans, as we will not offer assistance or support for them.

- Faults pre-existing before entering into this agreement or within the initial first 4 weeks after entering into this agreement, unless you are on the £99 Repair Cover Plan
- Any item that is not included in the coverage outlined in the section 'What is covered'
- Systems or appliances not installed, maintained and used in accordance with the manufacturer's instructions, current regulations, or best practices
- Replacement of heat exchangers or repair of faults caused by lime scale, sludge, or other debris
- User tasks detailed in your user guide, such as re-pressurizing your system or bleeding your radiators
- Systems powered by anything other than natural gas and LPG, if you have a boiler plan.
- Non-standard systems or parts
- Trace and access (work required to locate the fault)
- Upgrades or improvements to your system
- Issues related to steel, lead, or iron pipes
- Damage caused by us to perform any repair or maintenance you requested.
- Damage linked to or caused by your gas, water, or electricity supply
- Concealed Showers and shower pumps
- Faults or damage caused by a third party
- Issues that do not affect how your central heating / hot water system works.
- Intermittent faults not identifiable at the time of the approved engineer's attendance
- Systems not solely used for domestic purposes and situated entirely within a domestic property
- Faults occurred when your property has been unoccupied for over 30 days
- Gas supply with 35mm or more in diameter, a commercial gas meter, or any other work requiring commercial gas qualifications for repair
- Issues where we reasonably consider a health and safety risk
- Maintenance work is required to keep your systems in good working order
- Replacement of consumables (external fuses, batteries, seals/gaskets, fuel)
- Faults not reported within 24 hours of awareness
- Seals and grouting, typically filling gaps between tiles and sanitary ware
- Frozen pipes or faults caused by freezing
- Damage covered by any insurance policy
- Parts/equipment still under the manufacturer's warranty
- Faults arising between tenancies if you are on a landlord plan
- Systems that have been flooded or submerged in water
- Any type of system-related filter, including but not limited to central heating filters

BEYOND ECONOMICAL REPAIR (BER)

Your boiler or air source heat pump may be deemed Beyond Economical Repair (BER) under the following conditions:

- The manufacturer no longer stocks parts for your boiler.
- An independent Gas Safe registered engineer working with us determines that the boiler is BER due to damage caused by another fault.
- Removal of your boiler from the wall is necessary to complete a repair.
- The parts needed to be fitted are above the cost of repair as per our BER Ratio Scale.
- The total cost of repair is higher than the value of the boiler, based on our BER Ratio Scale.

REPLACEMENT OR CONTRIBUTION

Conditions for considering a boiler replacement or contribution towards a new boiler: If your boiler is deemed Beyond Economical Repair (BER), we do not offer a free replacement. However, we may contribute up to £500 towards the cost of a new boiler, provided the replacement boiler is both supplied and installed by **Emergency Cover**.

Please note:

- The contribution is not guaranteed and is subject to assessment and approval.
- This offer applies only when Emergency Cover supplies and installs the new boiler.
- No contribution will be made if the boiler is replaced by another provider or if the customer opts for a cash equivalent.
- Emergency Cover reserves the right to refuse contribution where misuse, neglect, or lack of servicing has contributed to the fault.

Additional points:

- The replacement will be suitable for your property, but we are not responsible for the cost of a “like-for-like” replacement.
- We are not responsible for the costs of any upgrades needed to meet current regulations.

You may cancel this agreement at no extra cost if we assess that your boiler is Beyond Economical Repair (BER).

SECTION 4 - GENERAL TERMS

This service agreement provides 24/7 telephone support and access to our network of approved engineers. It is not an insurance contract and is not regulated by the Financial Conduct Authority. If we introduce a comparable insurance product, you agree that, at our discretion, we can transition you to an insurance contract at your next renewal or earlier if requested by you or the regulator.

KEY POINTS REGARDING THIS SERVICE AGREEMENT INCLUDE:

- Any benefit under this service agreement related to the occurrence of an uncertain event will be provided at our absolute discretion.
- The laws of England and Wales govern this agreement and its interpretation
- We will handle your personal data per our privacy policy, available at www.emergency-cover.com/privacy-policy
- We will fulfil our obligations under this agreement within a reasonable time, barring circumstances beyond our reasonable control
- Only you can benefit from this agreement
- All repair work is guaranteed for 30 days from the repair completion date
- We reserve the right to transfer our rights or responsibilities under this agreement to another organisation at any time, notifying you promptly
- We may modify these terms and conditions occasionally, and you will be notified immediately.
- All parts and materials we supply will be standard industry parts purchased from a reputable heating supplier. We are not responsible for the cost of a "like-for-like" replacement part if it exceeds the cost of an equivalent standard part

PRICE AND MONTHLY PAYMENTS

The annual price you pay for the plan is set out on page 2.

The amount you pay each month is paid by Direct Debit (monthly payments).

All prices include the relevant taxes at the current rate.

If we are unable to collect a payment from your bank, we may attempt to request payment again unless you advise us otherwise.

If you do not pay for your plan on time, it will be suspended from the payment due date.

MISSED PAYMENTS

If payment is not made by the due date, any requests for repairs after this date will not be approved unless the payment is received and settled within 30 days of the due date.

All outstanding balances must be cleared before we can dispatch an engineer. We will send email notification within 10 working days of a missed payment. If we do not receive a response or payment to cover the remaining 12-month plan, or to reinstate your Direct Debit, we will instruct a debt collection agency to recover the amount owed plus an admin fee of £30. Please note, this could lead to additional collection costs and may affect your credit rating.

YOUR APPOINTMENT

We will address your call out within a reasonable time frame. If unforeseen circumstances arise that prevent us from adhering to this schedule, we will inform you promptly and provide an alternative time for our visit. Additionally, if you are unavailable during the scheduled visit, please ensure that an adult (over 18) is present to make decisions on your behalf.

If you miss two scheduled appointments without prior notice, a £60 missed appointment fee will be applied to your account.

When our engineer arrives, they will assess and locate the source of the issue. If direct access is not available, they may need to create access to proceed. Please confirm your approval of this while the engineer is on-site. If you choose not to permit access creation, we won't be able to continue with your claim until you have arranged access yourself.

OUR ENGINEERS

Typically, one of our engineers will perform any necessary work at your property. However, there are instances when we may engage a suitably qualified contractor to complete the task instead.

ADDITIONAL CALL OUTS

Repairing or replacing any components related to a single reported issue is classified as one call out.

If additional faults are identified in separate parts of your system that are unrelated to the initial problem, a separate call out must be submitted to address those repairs

OUR GUARANTEE

All parts utilised by us for the completion of repair work will be guaranteed for a period of 30 days from the date of repair completion.

PARKING RESTRICTIONS

When submitting a call out, you will be required to, indicate any parking restrictions that may apply, including the necessity for a parking ticket, a parking permit, or the inability to park near your property.

Limited or unavailable parking may delay the response to your call out.

REPLACEMENT PARTS

In instances where we need to replace parts, we will utilise standard alternatives that are approved by Emergency Cover.com. These replacements may not be identical and could differ in make, model, or type of fitting. However, we will strive to use identical components whenever feasible.

SECTION 5 - CANCELLATION & COMPLAINTS

CANCELLATION

All our contracts are 12 month contracts, so you may not be able to cancel for free once you pass through your cooling off period

COOLING OFF PERIOD

You have a 14-day cooling-off period from the start date of your cover, during which you may cancel and receive a full refund. The only exception is if a service has already been booked or carried out during this period. In that case, your plan will be cancelled, and you will be charged £130 for the service plus a £30 administration fee. After the 14-day cooling-off period, your contract will continue for the full 12-month term. The contract end date will be the anniversary of your cover start date.

If you decide to cancel your plan after the 14 days, you must give us 30 days' notice and pay the remaining balance outstanding under the agreement. For example, if you have 5 months left of your contract you will need to pay an amount equivalent to 5 outstanding payments.

RENEWAL

Annual renewal will occur automatically to ensure continuous protection. You will be notified 30 days before your renewal date that your cover plan is due for renewal. If you wish not to renew, you may cancel your renewal by emailing us up to 14 days before or after your renewal date.

HOW CAN EMERGENCY-COVER.COM CANCEL

During your contract, we reserve the right to terminate your agreement at any time by giving you 14 days' notice, if:

- ✘ You furnish false or inaccurate information. You fail to make payments.
- ✘ Your system is deemed by us to be unsuitable for our support plans.
- ✘ You put our people's health and safety at risk, for example, through physical or verbal abuse.
- ✘ Your home is unfit or unsafe to work in.
- ✘ You do not let us in your home to work, despite several attempts.
- ✘ We tell you to make permanent repairs or improvements, but you do not.
- ✘ If your system is later found to be unsuitable for our support plans, you will be required to pay the outstanding balance for the remainder of your plan.

MOVING HOME

You must inform Emergency-Cover.com if you move home so we can assess whether your agreement can be transferred to your new property.

Please notify us as soon as possible. Once we have your new address details, we will discuss the following options with you:

- Transferring your existing agreement to your new property (subject to a £30 administration charge and suitability of the system).
- Setting up a new agreement if the existing one cannot be transferred.
- Ending your current agreement, in line with the cancellation terms previously outlined, including any applicable termination fees.

NEED TO MAKE A COMPLAINT

If you are dissatisfied with the service you received or wish to file a complaint, you can email us at: **info@emergency-cover.com**

We will aim to contact you within 2 business days to address your issue or complaint.

HOW TO CONTACT US

OPENING TIMES

For non-emergency assistance, our operational hours are from 9:00am - 4.00pm Monday through Friday (Except on public holidays)

Our emergency support line is reachable on **0333 034 6641** and it operates 24/7 and is available for assistance with uncontrollable water leaks.

REQUEST A REPAIR

Requesting a repair online is quick and convenient, available 24/7. Visit our contact page to make your request.

Alternatively, you can contact our support line at **0333 034 6641**

MESSAGE US

Speak to a member of our team at www.emergency-cover.com

EMERGENCY COVER.COM



Please take a moment to
leave us a ★ Trustpilot review!



elite energy
performance