# **Cooker Protection**

# **Terms and Conditions**



The initial repair to your cooker is provided together with an ongoing insurance policy to cover any further breakdown of your cooker. If you purchase this product, you are therefore provided with two separate services: the initial repair of your cooker and the ongoing insurance policy to cover any further breakdown of your cooker.

These two services are covered by separate arrangements, under separate terms and conditions, as follows:

#### 1. Insurance Cover

A contract of insurance to protect your cooker in the event of a breakdown with the underwriter and a separate contract with HomeServe to arrange and administer this insurance cover. Please see the separate policy terms and conditions document relating to this insurance cover for further details, which will be provided to you after you purchase the initial repair and insurance cover product.

#### 2 Initial Repair

A contract with HomeServe for the initial repair to your cooker. HomeServe will carry out the initial repair you've asked us to do on the basis of the terms and conditions set out below.

### What we will charge you

We agreed a price with you over the phone for the initial repair and the insurance cover. The total price is set out as your 'premium' in your policy schedule, which will be provided to you with your policy terms and conditions. If you chose to pay the premium by debit or credit card, your payment will be taken within 48 hours of the card being accepted and if you chose to pay the premium by direct debit, your first instalment will be taken 14 days from acceptance of the direct debit. The part of the premium which relates to the initial repair includes parts, labour and VAT.

#### What if you want to cancel or rearrange?

You can cancel or rearrange the appointment for the initial repair by telephoning us on 0870 043 4421. If you cancel the initial repair, both the initial repair and the insurance cover will be cancelled and you will receive a full refund of any premiums paid.

## What do you need to do in preparation of our arrival?

Please make sure that the area that needs attending to is accessible and safe (i.e. clear of all household items) as if there is a health/safety risk we will not be able to do the repair.

#### Who does the initial repair?

We use approved engineers to carry out the initial repair. They are carefully selected to make sure they provide a great level of service.

### What might stop us from doing the initial repair?

We may have problems getting to you because of things outside our control such as sickness, dreadful traffic or weather conditions or something similar. We may therefore need to reschedule the appointment with you. We'll try to give you as much notice as possible, but it may be on the day of the appointment. If we arrive to do the initial repair and there's something you haven't told us that means extra work for us, or the repair is going to take longer, we may have to reschedule for another time. Once we arrive, we might also find things that stop us doing the repair. For example, if there is asbestos in your house we can't disturb that because it's so dangerous. Also, if we're using materials you have provided, they need to be suitable for what you want us to do with them. We might realise that they are not and that we cannot therefore do the work for you.

#### When will we arrive?

We'll give you an appointment slot over the phone when you purchase the initial repair and insurance cover. This will be an all day slot (Between 9am and 6pm Monday to Friday and 9am and 12noon on a Saturday).

## How can I complain?

If you have a complaint about the initial repair, please phone or write to HomeServe in the first instance using the customer services number 0800 587 5747 or write to Freepost RLYC-LXAL-GEEH, Customer Relations Department, HomeServe, Cable Drive, Walsall, WS2 7BN. Every effort will be made to resolve your complaint to your satisfaction. Please note that, unlike the insurance cover, the initial repair is not an insurance contract and is not regulated by the Financial Services Authority. This also means that if you have any complaint relating to the initial repair, you will not have the right to refer the complaint to the Financial Ombudsman Service.

#### Service promise

We guarantee any work done and any materials which we provide for a period of 12 months from the initial repair appointment. This means that if any problems occur after the completion of the work and they are the result of any faulty workmanship, we will remedy those problems at no further cost to you. Likewise, if any materials we supply are faulty, we will replace them free of charge. We then guarantee any additional work carried out, or additional materials provided, but only until the date that is 12 months from the original initial repair appointment.

#### Eligibility

The initial repair terms and conditions can only be purchased if you (including your property and your cooker) are eligible for the insurance cover. Please see the insurance cover terms and conditions for the eligibility criteria.

# The law that applies to the initial repair terms and conditions

- 1. These terms and conditions are governed by the laws of England and Wales, except where the property is located in Scotland in which case the laws of Scotland will apply. All correspondence will be in English.
- 2. These terms and conditions represent the entire agreement of the parties in relation to the initial repair.

## How we use your information

You give us information about yourself when you book an appointment. We'll keep that information safe and secure and only process it in accordance with the Data Protection Act 1998. We may pass your information on to our own group companies, tradesmen and other third parties for training and statistical analysis. We, or they, may also use your information to contact you via the telephone, post or email with products, services and/or promotions that we think may be of interest to you. If you do not wish to be contacted with any promotions please write to Freepost: RLYC-LXAL-GEEH, HomeServe, Cable Drive, Walsall, WS2 7BN.

This information can be supplied in large print, Braille or audio up request.	on