

Boiler & Home Cover Plan

Service & Support Agreement V.1.6

1. Service & Support Plans

1.1 About This Agreement

This document outlines the full terms of the arrangement between you (the customer) and UK Home Cover, operating under the trading names HomeKog and Boilers2Go. Together, the two parties are referred to throughout as 'you/your' and 'we/us/our'.

Your plan gives you access to:

- An annual boiler service carried out by a qualified technician
- A Landlord Gas Safety Inspection, if you hold a landlord plan
- Round-the-clock telephone support, available 24 hours a day, 7 days a week
- Our network of vetted, certified engineers to keep your covered systems running properly

We may also share helpful guidance and maintenance tips through our website.

Please note: this is a maintenance service contract, not an insurance product. Any repair or replacement work carried out beyond your scheduled annual service may incur an additional charge and is provided entirely at our discretion.

1.2 What Each Plan Covers

Coverage Area	Boiler	Heating	Home	Total	
Boiler Controls	✓	✓	✓	✓	
Central Heating System	—	✓	✓	✓	
Gas Supply Pipes	—	—	✓	✓	
Plumbing Pipework	—	—	✓	✓	
Electrics	—	—	✓	✓	
Water Supply Pipes	—	—	—	✓	
Drains	—	—	—	✓	
Taps & Toilets	—	—	—	✓	

Security & Locks	—	—	—	✓	
Roof Protection	—	—	—	✓	
Pest Control	—	—	—	✓	

Full details of what is and is not included in each plan are in Section 4.

1.3 Annual Boiler Service

For all residential plan holders, we will contact you to schedule a visit from one of our certified technicians. Services are conducted during the quieter period between March and September to keep your boiler operating at its best ahead of the colder months.

1.4 Landlord Gas Safety Inspection

Landlord plan holders will receive an annual gas safety check at their rental property. A qualified technician will inspect the gas meter, internal gas pipework, and up to three gas appliances on site (CP12 certificate). A written report will be issued once the check is complete. Any items that fail the inspection will be documented in full.

2. Pricing, Payments & Call-Out Fees

2.1 Annual Price & Monthly Payments

Your yearly plan cost (the annual price) is shown at the top of this agreement. Monthly instalments are collected by Direct Debit and all prices are inclusive of applicable taxes.

If a payment is missed, we reserve the right to:

- Apply interest at 0.5% above the Bank of England base rate
- Charge a £25 administration fee for each missed payment
- Recover any further reasonable costs not covered by that fee

During a fixed price term, your plan price will not rise due to the number of repairs you request. However, we may adjust the price to reflect:

- Any government-mandated change to relevant tax rates (by the exact amount of that change)
- The Consumer Price Index (CPI) rate published by the ONS each January, plus 3.9%, negative figures are disregarded.

2.2 Call-Out (Fixed) Fees

A call-out fee applies each time you request an engineer visit and must be paid by credit or debit card before we proceed. This charge is separate from your annual plan cost. Your annual boiler service — and, for landlords, the gas safety inspection — carries no call-out fee.

If you make more than four call-outs within any 12-month period, we may revise your call-out fee. You have 14 days from the date you receive such notice to cancel the agreement without penalty if you do not wish to accept the new rate.

If the same fault recurs within 30 days of a completed repair (confirmed by our engineers), no additional call-out fee will be charged.

3. Contract Length, Renewals & Ending the Agreement

3.1 Contract Length

Your agreement runs for 12 months from the start date shown above and remains in place until it is ended in line with these terms.

3.2 Ending the Agreement

You may choose not to renew at the end of any contract year by notifying us — by phone or in writing — within the final 28 days of that year.

If you give notice within 14 days of:

- The start date and no work has been carried out: you will receive a full refund of any amounts paid
- The start date and work have already been done: you will be charged for completed work and any parts supplied
- Us informing you of a call-out fee increase: no further charges will apply from the date we receive your notice

We may end the agreement at any time if you:

- Provide false or inaccurate information
- Fail to keep up with payments
- Use abusive or threatening language or behaviour
- Have a system that we determine is not compatible with our plans

If we end the agreement, a termination fee will apply. This will be whichever is lower: the remaining annual plan cost for the year, or the value of goods and services already provided.

Charges used to calculate termination fees:

- Boiler service or gas safety inspection: £80
- Both boiler service and gas safety inspection combined: £120
- Each completed boiler or central heating repair: £190
- All other completed repairs: £99

3.3 Automatic Renewal

We will email you a renewal notice approximately 28 days before your fixed-price term ends, confirming the new annual rate. Your plan will renew automatically unless you contact us to cancel during the 28-day window before the renewal date.

3.4 Moving Home or Getting a New Boiler

Please let us know as soon as possible if you relocate or have a new boiler fitted. We can discuss:

- Transferring your existing agreement to your new address
- Replacing it with a fresh agreement
- Ending the agreement, subject to any applicable termination fees

Important: cancelling your Direct Debit does not constitute cancellation of the agreement.

4. Terms & Exclusions

4.1 General Terms

- This agreement provides 24/7 telephone support and access to our engineer network. It is not regulated by the Financial Conduct Authority. Should we launch a comparable insurance product, we may, at our discretion, transfer your cover at renewal — or earlier if you or a regulator requests it.
- Any benefit tied to an uncertain event is provided at our sole discretion.
- English and Welsh law governs this agreement.
- Your personal data is handled in accordance with our privacy policy
- We will fulfil our obligations within a reasonable timeframe, except where prevented by circumstances outside our control.
- Benefits under this agreement are for your sole use and cannot be transferred to others.
- All completed repairs are covered by a 30-day workmanship guarantee.
- We may transfer our rights and responsibilities to another organisation and will notify you promptly. We may also subcontract our obligations. Your rights remain unaffected.
- We may update these terms. If any changes are to your disadvantage, we will notify you in advance, and you may exit the agreement free of charge if you disagree.
- Replacement parts will be standard industry components from approved suppliers. We are not obligated to source like-for-like parts where a standard equivalent is available at lower cost.

4.2 General Exclusions

We are unable to assist with the following:

- Faults that pre-date the agreement or arise in the first 30 days of cover
- Systems or appliances not installed, serviced, or used in line with manufacturer guidelines or current regulations

- Heat exchanger replacement, or issues caused by limescale, sludge, or debris build-up
- Tasks described in your user manual, including re-pressurising the system or bleeding radiators
- Systems using any fuel source other than mains natural gas
- Non-standard systems or non-standard components
- Trace and access work (locating the source of a fault)
- System upgrades or enhancements
- Steel, lead, or iron pipework
- Damage caused in the process of completing a requested repair
- Damage resulting from the supply of gas, water, or electricity
- Showers or shower pumps
- Damage or faults caused by a third party
- Issues that do not affect the functioning of your system
- Intermittent faults that cannot be reproduced during an engineer visit
- Systems in properties that are not solely domestic in use
- Faults arising while a property has been vacant for more than 30 days
- Systems with pipework 35mm or wider in diameter, or those requiring commercial gas qualifications
- Situations presenting a health and safety risk
- Routine maintenance to keep systems in working order
- Consumable items such as fuses, batteries, seals, gaskets, or fuel
- Faults not reported within 24 hours of you becoming aware of them
- Seals and grouting between tiles or sanitary fittings
- Frozen pipes or freeze-related damage
- Damage already covered by an insurance policy
- Parts or equipment still within a manufacturer's warranty period
- Faults that develop between tenancies (landlord plans only)
- Boilers that have been flooded or submerged

4.3 Boiler Beyond Economical Repair (BER)

A boiler may be assessed as beyond economical repair (BER) in any of the following situations:

- The manufacturer confirms in writing that the boiler is BER
- The manufacturer no longer stocks the required parts
- A Gas Safe registered engineer determines BER status due to damage from an associated fault
- The boiler must be removed from the wall to complete the repair
- The boiler is over 15 years old and multiple components need replacing

Boiler replacement or financial contribution:

- If your boiler is under 7 years old and deemed BER, we may arrange a full replacement.
- If it is 7 years or older, we may contribute toward the cost of a new boiler — up to a maximum refund of £350, based on monthly payments made during the current contract year (excluding call-out fees).

To qualify for a replacement or contribution, all of the following conditions must be met:

- You can provide the original installation commissioning certificate and full service history
- No excluded faults contributed to the BER determination
- You have been a continuous customer for at least 6 months

Additional conditions:

- We will only fund boilers that we source the installer ourselves
- Any replacement will be appropriate for your property — we are not responsible for costs associated with like-for-like matching
- Costs for any upgrades required to meet current building regulations are not covered

If you do not qualify for a replacement or contribution, you may cancel this agreement with no termination fee.

4.4 Coverage by System Type

Boiler & Controls

Covered:

- ✓ Breakdowns of standard components in a domestic natural gas boiler, including thermostats, frost stats, timers, clocks, and programmers

Not covered:

- ✗ The following boiler brands: Potterton Powermax, Britony, Chaffoteaux, Sime, Servowarm, and Elm Le Blanc — or any back boiler model
- ✗ Smart or internet-enabled thermostats and connected devices
- ✗ Reprogramming controls or replacing batteries
- ✗ The boiler flue pipe or flue terminal
- ✗ Combined heating/cooking or heating/power appliances
- ✗ Accidental damage or anything beyond normal wear and tear

Central Heating System

Covered:

- ✓ Breakdowns of standard heating and hot water components, including pumps, motorised valves, radiator valves, pipework, and hot water feed/expansion tank fittings

Not covered:

- ✗ Magnetic filters — servicing, cleaning, or replacement
- ✗ Bleeding radiators or re-pressurising the system (see user manual)
- ✗ Non-standard parts, towel rails, towel rail valves, or curved radiators
- ✗ Airlocks, radiator balancing, or venting
- ✗ Replacement of unrepairable radiators, water tanks, or cylinders

- X Electric immersion heaters or condensate pumps
- X Underfloor heating, swimming pool, or renewable energy system components
- X Unvented hot water, thermal storage, warm air, or specialist systems
- X Accidental damage or anything beyond normal wear and tear

Hot & Cold Pipes

Covered:

- ✓ Leaks on internal hot and cold water pipes between the stopcock and your taps or appliances

Not covered:

- X Flexible hoses connecting appliances such as washing machines or dishwashers
- X Accidental damage or anything beyond normal wear and tear

Gas Supply Pipes

Covered:

- ✓ Gas leaks on internal copper pipes running from your domestic gas meter to your appliances

Not covered:

- X Hoses or connections at the gas meter, cooker, hob, gas fire, or any appliance other than the boiler
- X Accidental damage or anything beyond normal wear and tear

Electrics

Covered:

- ✓ Mains wiring, circuit breakers, light fittings, fuse boards, switches, and sockets within your property

Not covered:

- X Electrical appliances, burglar alarms, CCTV, shower pumps, extractor fans, storage heaters, underfloor heating, pool equipment, pumps, detectors, plugs, rewiring, or solar panels
- X Supply cables leading to the fuse box or mains isolation switch
- X Outdoor lighting or equipment in outbuildings
- X Rubber or lead-sheathed cabling
- X Fuse board or consumer unit upgrades or replacements

Water Supply Pipes

Covered:

- ✓ Burst mains water supply pipes within the boundary of your property, where you are responsible for them

Not covered:

- ✗ Accidental damage or anything beyond normal wear and tear

Drains

Covered:

- ✓ Leaking or blocked internal and external domestic drains within your property boundary, where you are solely responsible

Not covered:

- ✗ Shared drainage systems
- ✗ Drains collapsed or damaged by tree root intrusion
- ✗ Blockages from non-flushable items (e.g. fat, nappies, baby wipes, toilet fresheners)
- ✗ Waste fittings connecting internal pipes to sanitary ware (e.g. plug holes, overflow fittings)
- ✗ Gutters, downpipes, manholes, soakaways, cesspits, pumps, macerators, septic tanks, or treatment plant outlets
- ✗ Accidental damage or anything beyond normal wear and tear

Taps & Toilets

Covered:

- ✓ Dripping or seized standard taps, and replacement of non-ceramic washers inside your property
- ✓ Standard toilets that are leaking, blocked, overflowing, not flushing, or not filling — using parts available from major UK trade suppliers

If a tap cannot be repaired, we may replace it providing it is easily accessible; however, you will need to source and supply the replacement tap.

If a toilet requires non-standard or hard-to-source parts, you may need to provide them for us to complete the repair.

Not covered:

- ✗ Electric toilets, saniflows, or macerators
- ✗ Non-standard toilets (wall-mounted, concealed, or pressurised)
- ✗ Toilets that require removal or cannot be repaired
- ✗ Outside taps
- ✗ Sanitary ware (ceramic items such as sinks, basins, baths, or toilet bowls)
- ✗ Accidental damage or anything beyond normal wear and tear

Security & Locks

Covered:

- ✓ Boarding up external doors or windows where your home is not secure
- ✓ Repairing broken external locks or locks where a key has snapped off, or where your property is not secure
- ✓ Gaining entry to your home if you are locked out due to lost, stolen, or broken keys

Not covered:

- ✗ Lost keys where a spare set exists
- ✗ Electronic garage door mechanisms
- ✗ Internal doors or windows

Roof Protection

Covered:

- ✓ Fitting a temporary tarpaulin over a damaged tiled pitched roof where winds in excess of 55mph have directly caused damage, resulting in water getting in

For safety reasons, roof attendance is only possible during daylight hours in dry and stable weather conditions.

Not covered:

- ✗ Flat roofs or any roof type other than tiled pitched roofs on your main home
- ✗ Permanent or temporary structural roof repairs
- ✗ Damage from any cause other than extreme wind

Pest Control

Covered:

- ✓ Brown or black rats, house mice, or field mice found inside your home
- ✓ Wasps or hornets' nests inside your home, garage, garden, or outbuildings

Not covered:

- ✗ Infestations where basic hygiene standards have not been maintained
- ✗ Any damage caused by pests
- ✗ Removal of treated wasps or hornets' nests

5. Contact Details & Opening Hours

5.1 How to Reach Us

Post: Ropergate House, Ropergate, Pontefract, WF8 1JY or email: hello@homekog.co.uk

5.2 Opening Hours

General enquiries: Monday to Friday, 8:00am to 7:00pm (excluding public holidays)

Our 24/7 emergency line is available around the clock for:

- Uncontrollable water leaks
- Being completely locked out of your property
- A break-in leaving your property unsecured

Complete power loss? Call 105 (free from any mobile or landline) for national support.

Suspected gas leak? Call the National Gas Emergency line on 0800 111 999 immediately — this is a free 24/7 service.

5.3 Booking a Repair

Online booking

5.4 Submitting a Complaint

You can raise a complaint in any of the following ways:

- By email: customerservice@homekog.co.uk
- By post: Ropergate House, Ropergate, Pontefract, WF8 1JY

All complaints are handled in line with our complaints procedure.