



KRM Gold Cover Plan Terms & Conditions

Boiler – The cost of repair following a mechanical or electrical fault to parts fitted within the boiler casing which stops the equipment working correctly.

Controls – The cost of a repair following a mechanical or electrical fault to the time control, water circulating pump, motorised valve(s), room thermostat or cylinder thermostat which stops the equipment working correctly.

Labour Charges – Normal working hours labour charges directly connected with the repair or replacement of the failed components of the central heating installation as detailed on your schedule. Normal working hours are Monday to Friday 08:00 – 16:30pm

Repair to the Radiators – Radiator valves, expansion tank, hot water cylinder or above the ground pipework directly associated with provision of central heating, excluding any taps and their direct supply.

Annual Service – The labour costs involved in carrying out an annual service (in winter, repairs take priority over servicing and it is possible your visit may be rescheduled). KRM will aim to contact you to book your annual service but the onus of booking the annual service is on the homeowner to make the appointment.

Response Time – KRM shall arrange for an engineer to attend site to investigate the fault by the end of the following working day should the breakdown be reported before 15:00pm the previous working day.

- **What KRM will pay:**

If your equipment breaks down we will authorise the repairs to it and pay for the costs and parts, labour and VAT up to a total maximum of £1000.00 in the period of protection (12 months), subject to the full terms, conditions and exclusions of your plan unless:

- The cost of the repair exceeds the cost of the current purchase price of the new equipment of the same or similar make or specification (the current purchase price is the lowest price reasonably available).

Breakdown Insurance for Heating Systems

The most we will pay in any one period of protection (12 months from start of agreement) is £1000.00 inc VAT. We will deduct the value of any previous claims in the current period of protection from our contribution. £1000.00 inc VAT is your maximum entitlement in most cases.

What KRM will not pay:

- Costs covered by any manufacturers, suppliers, installers or repairers guarantee or warranty.
- The equipment being recalled by the manufacturers
- Claims arising from using your equipment in a non-domestic or commercial environment unless we agree to the use in writing beforehand.
- Damage caused accidentally, theft, attempted, malicious damage or damage caused by fire or explosion.
- Claims arising from floods, lightning, storms, frost or other bad weather conditions.
- Costs if no fault is found with your equipment
- Labour charges for work outside for repairer's normal working hours.
- The cost of replacing any item or accessory that is intended to be replaceable. These include fuses, batteries, filters, oil nozzles or ignitors
- Modification of servicing which is not in line with the manufacturer's instructions.
- Turning on or lighting up the equipment and adjusting the switches and controls, except following a repair protected by the plan.
- Any part not shown in significant features and benefits explained above, for example energy management systems or immersion heaters.
- Cleaning airlocks and partially or fully blocked pipes, balancing and venting radiators, or work caused by equipment which is not installed correctly.
- Costs arising from not following the manufactures instructions.
- Claims arising from any problems with the supply of electricity, gas, oil, or water.
- Loss or damage caused by your equipment not working
- Cosmetic damage such as damage to paintwork or dents or scratches to the equipment
- Costs arising from difficulties in getting to the equipment. This includes pipework under floor boards of pipework contained in the fabric of the building
- Any water pressure adjustments on sealed systems, except those connected with a repair which is protected by the plan.
- Fuel lines to the boiler and the flue systems from the boiler
- Plugs or cables
- Claims arising from sludge/blockages
- Hot water cylinders that hold more than 40 gallons or 182 litres
- Unvented pressurised cylinders
- Boilers exceeding 200,000 BTU/HR 58.6kw Input
- Any repair costs cover £1000.00 in any one year (from the date your plan commences) or renews)
- Claims arising on any equipment which is not working in accordance with the manufacturers specifications when you applied for the plan
- Claims arising from convector heaters or towel heaters/rails
- Claims arising from scale damage to the system
- Any upgraded/improvement work required as a result of legislation (Health and Safety or otherwise) or to meet the current standards.
- The agreement, if accepted will run from either the 1st or the 15th of your month of choice for 12 months and will be a rolling contract unless terminated by either party.

- An invoice will be sent prior to the anniversary of the due date to prompt for payment for another year if paid in full and if paid by direct debit

Cost and Payment

The Gold Cover Plan agreement is £230.00 per annum (inc. VAT) if paid in full on receipt of invoice by bacs, cash or cheque.

Alternatively, it can be paid by direct debit at £20.00 per month for 12 months totalling £240.00 per annum inc. VAT).