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Finance

**ECOTECH**

Heating and Controls

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with a £500 deposit



- Renewable Heat and Hot Water
- Domestic and Commercial Gas
- Heating Controls and Wiring
- Rain Water and Grey Water Harvest

Tel: 07494 750996  
Email: admin@ecotechheatandcontrol.com  
www.ecotechheatandcontrol.com



**ECOTECH**  
Heating and Controls

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**ECOTECH**

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**In this booklet we explain what your EcoTech Green Cover does and does not cover, as well as how to modify, cancel, claim or complain.**

Please read all of the enclosed information carefully along with your schedule, which explains the sections of cover and any other non-insurance products you have with us.

These documents form the basis of the contract we have with you, therefore if anything is not correct or you have any questions, please call us on **07494 750996**

**Welcome to EcoTech GreenCover**

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## ECOTECH

Heating and Controls

### ECOTECH

EcoTech is the trading name of EcoTech Heating and Controls Ltd, company registration number 8673119 whose registered address is 75 Alma Road, Maesteg, CF34 9AW. Contact us by phone **07494 750996** or by email [admin@ecotechheatandcontrol.com](mailto:admin@ecotechheatandcontrol.com)

### OUR ACTIVITIES

EcoTech is offering a variety of heating and plumbing cover services under the product name GreenCover

EcoTech Heating and Control Ltd will handle claims and complaints, collect and hold client premiums.

EcoTech Heating and Controls Ltd cover plans payable monthly are a one-year cover premium spread over monthly payments. Finance is offered via third party currently PayitMonthly Ltd. The finance provider is subject to change if required by EcoTech Heating and Controls Ltd. No interest will be charged on monthly payments. Service and Administration charges may be applicable.

### THE REGULATOR

The Financial Conduct Authority (FCA) is an independent watchdog that regulates financial services. You can check the status and permissions at [www.register.fca.org.uk](http://www.register.fca.org.uk) or by contacting the FCA on **0800 111 6768**.

### OUR SERVICES TO YOU

EcoTech offer multiple cover options further explained in these terms and conditions.

### DATA PROTECTION AND HOW ECOTECH USE YOUR DETAILS

We will exchange the information that you provide to us with PayitMonthly Ltd for the purposes of arranging and managing your finance as this is necessary for the performance of the contract of cover. We will treat all information as private and confidential, and in strict accordance with the General Data Protection Regulation.

### HOW PAYITMONTHLY LTD USE YOUR INFORMATION

If you have any questions, or you would like to find out more about PayitMonthly Ltds Data Protection and Privacy Policy you can write to: PayitMonthly Ltd (09719909) Gainsborough House, 42 Bath Road, Cheltenham, GL53 7HW

### MARKETING

EcoTech may use your information to contact you by post, email or telephone about products and services that may be of interest to you in the future. We will only do this if you have given us consent to do so.

**If you no longer want us to use your information in this way, please let us know.**



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**Please review all the wording carefully and ensure that this policy meets your needs.**

## UNDERSTANDING AND USING YOUR POLICY

This section 'About your policy' includes information which will help you to understand and use your policy.

Some words within your policy booklet and schedule have a special meaning. These are defined on page 10 of this booklet. From now on 'Words with special meanings' will be printed in **bold type**.

**Your** insurance policy documentation is in two parts – the policy wording and the schedule.

This booklet explains what is and what is not covered, how **we** settle claims and other important information.

The schedule shows which sections of the policy wording apply, the **excess**, the limits to the cover and the premium. Please keep **your** schedule with the policy wording.

**We** will send **you** a new schedule using **your** preferred method whenever **you** or **we** make a change to the cover and each year before renewal, so **you** can check that the cover still meets **your** needs. If **you** want to change this method please let **us** know.

Once **you** have received **your** policy **you** will have 14 days to make sure the cover is exactly what **you** need. If it isn't, **you** can ask **us** to make any necessary changes. Alternatively, **you** can request cancellation of the policy and **you** will receive a full refund of premium, as long as a claim has not been made. See page 11 and 12 for full details.

If **you** have any questions, please contact **us** on **07494 750996**.

## GUIDANCE ON MAKING A CLAIM HOW TO MAKE A CLAIM

**Any Gas leaks should in the first instance be reported to the National Gas Emergency Service on 0800 111 999.**

When **you** have a breakdown or failure covered under **your** policy, **you** should take any immediate action **you** think is necessary to protect **your** property and belongings from further damage, such as switching off the gas, electricity or water.

Call **our** phone on **07494 750996** or use **our App**. Please have **your** policy number to hand when **you** call.

To help **us** deal with **your** claim quickly, please read this policy booklet carefully, particularly the Claims Conditions and Policy Exclusions on pages 13 to 14.

**We** will not cover the costs of work carried out by contractors not authorised by EcoTech.

## CLAIM NOTIFICATION

Conditions that apply to the policy and in the event of a claim are set out in this policy booklet. It is important that **you** and **your family** comply with all Policy Conditions and **you** should familiarise yourself with any requirements.

Directions for claim notification are included under claims conditions. Please be aware that events that may give rise to a claim under the policy must be notified as soon as is reasonably possible.

Sometimes **we**, or someone acting on **our** behalf, may wish to meet with **you** to discuss the circumstances of the claim, to inspect the damage, or to undertake further investigations before making a decision as to whether the claim is covered under the policy.

## PREFERRED SUPPLIERS

**We** take pride in the claims service **we** offer to **you**. **Our** philosophy is to repair or replace, where **we** consider it appropriate. **We** have a network of contractors and product suppliers dedicated to providing claim solutions.

Where **we** can offer repair or replacement through a preferred supplier but **we** agree to pay **you** a cash settlement, then payment will normally not exceed the amount **we** would have paid **our** preferred supplier.

If **you** appoint someone to act on **your** behalf or if **you** ask someone else to act on **your** behalf **you** must provide **us** with authority to allow **us** to deal with them. If **you** employ a professional to represent **you**, **you** will need to meet their costs yourself.

## THE CONTRACT

This contract is a legal contract between **you** and **us**. The policy wording and schedule make one document and must be read together. Please keep them together.

This contract is based on the information **you** gave **us** when **you** applied for the insurance.

**Our** part of the contract is that **we** will provide the cover set out in this policy wording:

- for those sections, which are shown on **your** policy schedule;
- for the cover period set out on the same schedule.

**Your** part of the contract is:

- **you** must pay the premium as shown on **your** schedule for each period;
- **you** must comply with all the conditions set out in this policy. There are conditions of the cover that **you** or **your family** will need to meet as **your** part of this contract on page 10 and 11. The conditions set out **your** responsibilities and changes in circumstances that could affect **your** cover and shows situations where **we** may cancel **your** policy. Please take the opportunity to read the Policy Conditions.

If **you** do not meet **your** part of the contract, **we** may turn down a claim, increase the premium or **you** may find that **you** do not have any cover.

## LAW AND JURISDICTION

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both **you** and **we** may choose the law which applies to this contract, to the extent permitted by those laws. Unless **you** and **we** agree otherwise, **we** have agreed with **you** that the law which applies to this contract is the law which applies to the part of the United Kingdom in which **you** live, or, if **you** live in the Channel Islands or the Isle of Man, the law of whichever of those two places in which **you** live.

**We** and **you** have agreed that any legal proceedings between **you** and **us** in connection with this contract will only take place in the courts of the part of the United Kingdom in which **you** live, or, if **you** live in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which **you** live.

## FINANCE PROVIDER

EcoTech policies are financed by PayItMonthly Ltd (09719909) Gainsborough House, 42 Bath Road, Cheltenham, GL53 7HW

## WHAT TO DO IF YOU HAVE A COMPLAINT

### Our Commitment to Great Customer Service

EcoTech will always aim to do their best but unfortunately there may be times when things go wrong.

**If you have a complaint, please contact**

**EcoTech:**

**By telephone: 07494 750996**

**By email: [admin@ecotechheatandcontrol.com](mailto:admin@ecotechheatandcontrol.com)**

**By post: 75 Alma Road, Maesteg, CF34 9AW.**

EcoTech will acknowledge **your** complaint promptly, investigate **your** complaint quickly and thoroughly, keep **you** regularly informed, resolve **your** complaint as soon as possible and use complaint analysis to improve customer service in the future.

EcoTech will issue a final response letter within 8 weeks of the date **your** complaint was received. If **you** remain unhappy with this response or **you** have not received a final response within this time, **you** may be eligible to refer the matter to Financial Ombudsman who can be contacted at:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Telephone: 0800 023 4567 or 0300 123 9123**

**Web:** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**You** have 6 months from the date of the final response to refer **your** complaint to the Financial Ombudsman Service.

If **you** appoint someone to act on **your** behalf or if **you** ask someone else to act on **your** behalf **you** must provide written authority to allow EcoTech to deal with them.

## WORDS WITH SPECIAL MEANINGS

Words which have a special meaning will appear in bold whenever they appear in the policy. Each word with special meaning is listed with the definition below.

**Accidental Damage:** Sudden, unexpected and visible damage which has not been caused on purpose.

**Economical Repair:** The cost of parts including VAT, using reputable suppliers, this should not exceed 75% of the price of a boiler of the same or similar make and model to **your** boiler on cover.

**Excess:** The first part of each and every claim which **you** must pay before EcoTech will send an engineer to assess the claim, as shown in **your** schedule. This charge does not apply to subsequent visits made within 30 days to fix the fault identified at the initial callout.

**Heave:** Upward and/or lateral movement of the site on which **your home** stands caused by swelling of the ground.

**Home:** The house or flat at the address shown on **your** schedule that **you** own and in which **you** or **your family** permanently reside, excluding let properties, bed and breakfasts or guest houses

**Initial Policy Start Date:** The date **you** take out **your** first policy as stated in the policy schedule.

**Landslip:** Downward movement of the site on which **your home** stands by a cause other than the weight of the buildings themselves.

**Policyholder:** The person(s) named on **your** schedule.

**Policy Period:** The period shown on **your** schedule and any further period for which **you** have paid or have agreed to pay and we have accepted or have agreed to accept **your** premium.

**Subsidence:** Downward movement of the site on which **your home** stands by a cause other than the weight of the buildings themselves.

**Sums Covered:** The maximum amount that **we** will pay as stated on **your** schedule.

**Unoccupied:** When **your home** is not lived in during the day or overnight by **your family**, or by anyone who has **your** permission, for more than 30 days in a row.

**We/Our/Us:** This scheme is provided by EcoTech Heating and Controls Ltd.

**Your Family:** **You** or any of the following people that normally live with **you** – husband, wife or partner, children (including foster children), relatives.

**You/Your:** The person(s) named on **your** schedule.

## CONDITIONS AND EXCLUSIONS POLICY CONDITIONS

These are the conditions of the insurance **you** and **your family** will need to meet as **your** part of this contract. If **you** do not, a claim may be rejected or a claim payment could be reduced. In some circumstances **your** policy might be invalidated.

### Ownership

The policy does not cover landlords or tenants, **you** must be the owner of the **home**.

### Taking Care and Boiler Service

**Your family** must take all reasonable steps to prevent damage and keep all property covered by this policy in good condition and in good repair. It is a condition of this policy that the Central Heating Boiler is serviced on an annual basis by a suitably qualified professional.

If an EcoTech engineer recommends any remedial or maintenance works during a boiler service or breakdown, the repairs must be carried out within 28 days of notification or further claims may be rejected.

If a leak from internal pipework is discovered and is not directly accessible, the leak must be traced and exposed prior to the EcoTech engineer's attendance. **We** will be unable to repair the fault until **you** have traced the leak and arranged for access to be made.

In the event of a claim **you** must produce the current maintenance record should **we** or the EcoTech engineer require **you** to do so.

### Changes in Your Circumstances

**You** must tell **us** before any of the following changes:

- **you** are going to move **home** permanently;
- **you** change **your** boiler;
- Someone other than **your family** is going to live in **your home**;

**We** may reassess **your** cover, terms and premiums when **we** are told about changes in **your** circumstances. If **you** do not tell **us** about changes or give **us** incorrect information, the wrong terms may be quoted, a claim might be rejected or a claim payment could be reduced. In certain circumstances **your** policy might be invalidated, and **you** may not be entitled to a refund of premium.

### Fraud

If dishonesty or exaggeration is used by **you**, or anyone acting on behalf of **you** to obtain:

- a claims payment under **your** policy; or
- cover for which **you** do not qualify; or
- cover at a reduced premium,

all benefits under this policy will be lost, the policy may be invalidated, **you** may not be entitled to a refund of premium and legal action may be taken against **you**.

### Transferring Your Interest in the Policy

**You** cannot transfer **your** interest in this policy to anyone else without **our** permission in writing.

### Cancelling the Policy

If **you** wish to cancel **your** policy please contact EcoTech:

**By telephone: 07494 750996**

**By email: admin@ecotechheatandcontrol.com**

**By post: 75 Alma Road, Maesteg, CF34 9AW**

See the cancellation table on page 12.

**CANCELLATION**

**Cancellation Rights & Charges**

If **you** or **we** cancel **your** policy and **you** have claimed since **you** bought or renewed the policy, **you** may have to pay cancellation charges. The table below shows the amount **you'll** have to pay. **You** can choose to pay the lower of the payments remaining for the contract period or the charge shown on the table below.

<p>If <b>you</b> cancel the policy within 14 days</p>	<p><b>We</b> will not process the finance agreement however you will still be liable for the gas appliance service visit of £50 + Vat. Failure to pay may result in additional charges.</p>
<p>If <b>you</b> cancel the policy after 14 days</p>	<p>As the policies <b>we</b> provide are for a complete year's policy only and payable monthly by finance <b>you</b> will be required to pay the remaining monthly payments. Your payment contract plan will then be held with PayItMonthly Ltd. Failure to pay may result in additional charges.</p>
<p>If <b>we</b> cancel the policy at any time</p>	<p><b>We</b> will refund any monthly charges where our services have not been provided providing no claim has been made on the policy. Subject to "Changes in <b>Your</b> Circumstances" and "Fraud" sections within these terms and conditions.</p>

## Policy Period and Payment

**Your policy period** is 12 months and **your** legal contract with **us** is for this period.

There is a 14-day exclusion period from the **initial policy start date**. The duration of the policy and the cover is shown on **your** schedule.

If **you** pay monthly by Direct Debit **your** policy will continue to the end of the period **your** last payment is for. If **you** pay for a complete 12 month period up front your policy end date will be 12 months from receipt of payment. Cancelling **your** Direct Debit through **your** bank doesn't cancel **your** agreement with **us**. If **you** stop **your** Direct Debit without telling **us**, we or PayItMonthly Ltd will contact **you** to collect the money **you** owe. If **we** don't hear from **you** and **you** don't pay, **we'll** cancel **your** agreement no less than 14 days after the date **we** first found out **your** payment had failed. See the cancellation table on page 12 for charges.

## Financial Sanctions

**We** will not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy to the extent that the provision of such cover, indemnity, payment or other benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States or other country of policy issue.

If any such resolution, sanction, law or regulation takes effect during the insurance period **we** may cancel this policy immediately by giving **you** written notice at **your** last known address. See the cancellation table on page 12 for charges.

## CLAIMS CONDITIONS

**You** should refer to any conditions shown under individual sections of **your** policy as well as the claims conditions shown below.

If **you** do not follow these claims conditions and any conditions shown under individual sections of **your** policy, a claim may be rejected or payment could be reduced. In some circumstances, **your** policy might be invalidated.

Please read the information on 'How to make a claim' on page 7 and 'How **we** settle claims' on page 16.

## What You Must Do

For all claims **you** must tell **us** as soon as **you** can.

**You** must send **us** any claim form, application notice, legal document or other correspondence straight away without being answered.

Do not throw away any damaged items or carry out any repairs before **we** have had a chance to carry out an inspection.

To help **us** deal with **your** claim quickly, **we** may require additional information such as:

- The current maintenance record and/or boiler service record.
- Confirmation of the age of the boiler.
- A description, photographs or video of the problem.

Where **we** have asked **you** for specific information relevant to **your** claim **we** will pay for any reasonable expenses **you** incur in providing **us** with the above information.

## Rights and Responsibilities

**You** must not abandon **your** property to **us**.

It is **your** responsibility to allow **us** access to **your** property.

**You** must not settle, reject, negotiate or offer to pay any claim **you** have made or intend to make under this policy without **our** permission. **We** have the right, if **we** choose, in **your** name but at **our** expense to:

- take over the defence or settlement of any claim;
  - start legal action to get compensation from anyone else;
  - start legal action to get back from anyone else any payments that have already been made.
- You** must provide **us** with any information and assistance **we** may require about any claim. **You** must help **us** to take legal action against anyone or help **us** defend any legal action if **we** ask **you** to.

**You** must allow the EcoTech engineer access to **your home** to carry out any necessary work.

Please note that the attending engineer is not authorised by EcoTech to discuss **your** claim or **your** policy. All questions with relation to **your** claim or policy coverage should only be directed to EcoTech. If **you** request any other services from the attending engineer then **we** will not cover the costs or be responsible in any way for these services.

### Other Insurance

If **you** claim under this policy for something which is also covered by another insurance policy, **you** must provide **us** with full details of the other insurance policy. **We** will only cover **our** share of any claim.

### POLICY EXCLUSIONS

These exclusions apply to all the sections of **your** policy.

The cover does not start until 14 days after the **initial service attendance**.

This insurance does not cover:

#### Radioactive Contamination

Any expense, legal liability or any loss or damage to property directly or indirectly caused by or contributed to by:

- ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel; or
- the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.

#### War Risks

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by war, invasion or revolution.

#### Sonic Bangs

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by pressure waves from aircraft.

### Pollution or Contamination

Any claim or expense of any kind directly or indirectly caused by or arising out of pollution or contamination.

### Date Change and Computer Viruses

Damage or loss directly or indirectly due to:

- any computer or other electrical equipment or component failing to correctly recognise any date as its true calendar date; or
- computer viruses; or
- cyber-attack.

### Existing and Deliberate Damage

Any loss, damage, liability, cost or expense of any kind:

- occurring, or arising from an event occurring before the insurance period starts; or
- caused deliberately; or
- caused by any third-party interference including any attempt to repair or modify anything covered under this policy, which has not been carried out by a EcoTech engineer.

### Terrorism

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism.

For the purposes of this exclusion, 'terrorism' means the use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.

### Subsidence Heave or Landslip

Damage caused by **subsidence, heave or landslip**, earthquake or sink hole.

### Other Damage

Any loss, damage, liability cost or expense of any kind caused by or resulting from sludge, scaling, debris, damp, insects, vermin, rust, mould, fungus or any other micro-organism of any type including any substance which poses actual or potential threat to human health, fading and **accidental damage**.

Any loss, damage or breakdown to property for which **you** are not solely responsible.

### Access and Making Good

Any costs for materials and labour needed:

- to gain access to **your** boiler or central heating system,
- to gain access to pipes or wiring within walls, ceilings or underfloor and
- for redecoration, restoration of walls, ceilings fixtures and fittings or replacement of floor coverings, once **we** finish.

### Defective Construction or Design

Any loss, damage, liability, cost or expense of any kind caused by or resulting from poor or faulty design, workmanship or materials. Any defect or failing which may be attributed to the original design and installation.

### Difficult or Dangerous Repair

If the EcoTech engineer cannot gain access or considers that the circumstances to carry out the work are potentially difficult or dangerous or where there is a risk to health or safety, (e.g. where work is required in a loft space and permanent boards, railings, lighting or ladders are not in place) the EcoTech engineer may at their discretion discontinue the repair. **You** will be contacted by EcoTech about this.

### Damage Covered by Any Other Insurance Policy

**Your** policy does not include anything covered by any other policy, unless **your** policy specifically includes it, **we** will only cover **our** share of the claim.

**We** will not pay for any damage, cost or expense of any kind that can be covered under a household policy for example structural damage, theft, extreme weather, flooding, fire or explosions and **accidental damage**.

### Claims Settlement Exclusions

a. **We** will not pay for any loss of value to any item which **we** have repaired or replaced. Items may not be reinstated to their original condition. The EcoTech engineer will endeavour to advise **you** if this is likely to occur before the work commences.

b. **We** will not pay for any losses which are indirectly associated with the incident that caused **you** to claim unless caused by **our** negligence or that of **our** agents.

c. **We** will not replace where replacement is only necessary as a result of a change in legislation or health and safety guidelines or to meet best practice.

d. **We** will not pay for loss of earnings due to time taken off work to deal with any incident.

e. **We** will not pay for the costs of any work carried out by **you** or contractors or any investigative work (for instance CCTV) not authorised by **us** in advance.

f. **We** will not pay for costs incurred where **you** have been advised of the need to carry out permanent repair work to avoid repetitive situations leading to a breakdown and/or failure.

g. If **you** have previously been advised by a EcoTech engineer that **you** need to install access points at **your** own cost, **we** will not pay for those costs.

## HOW WE SETTLE CLAIMS

If **you** wish to claim under **your** policy, please follow the steps detailed in the 'How to Make a Claim' section (page 7), **you** should also read the Policy Exclusions and Claims Conditions on pages 10 to 15.

### How we settle claims under Section 2

#### Central Heating Boiler

a. Where damage is not beyond **economical repair**, **we** will cover the repair up to the limit shown on the schedule.

b. If the boiler is beyond **economical repair**, **we** will not recover the repair and provide a quotation for replacement.

#### How we settle claims under all sections

a. If there are any additional costs above the limits of cover, **you** are responsible for agreeing with EcoTech as to how these costs will be settled.

b. In the event that a part needs to be ordered to rectify the breakdown, EcoTech will make all reasonable endeavours to source replacement parts in the quickest available time and carry out the necessary work. Unfortunately, there may be delays which are out with EcoTech's control and **we** cannot accept any liability for any delay in obtaining any replacement parts.

c. Where **we** provide replacement parts they will have similar functionality but not necessarily the same features, make and model or type of fitting.

d. If **you** do not arrange an appointment or grant access, **your** policy will continue even though the necessary work has not been carried out.

If after several attempts **you** have not made an appointment or otherwise granted access **we** may close the claim on **your** policy. **We** will tell **you** in writing if this is the case.

e. Should there be the presence of hazardous materials or infestation or should the EcoTech engineer be subject to any abuse (physical or verbal), the engineer may at their discretion discontinue the service or repair. **You** will be contacted by EcoTech to discuss the reason behind the engineer's discontinuance and how this might be resolved.

f. Where an **excess** applies, **you** will need to arrange payment of the **excess** before **we** deploy an engineer.

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**ECOTECH**  
Heating and Controls

## SECTION 1; CENTRAL HEATING SYSTEM

This part of the policy sets out the cover **we** provide for **your** central heating system and cover is provided where **your** schedule states that **you** have cover.

### What is covered

Loss of heating and/or hot water following a failure or breakdown of the central heating system.

This includes the;

- external thermostat,
- radiators and valves,
- feed and expansion tank,
- hot water cylinder and immersion,
- pipes and fittings.

**We** will only use replacement parts from the original manufacturer or their approved supplier.

The most **we** will pay for any one claim under Section 1; Central Heating System and Section 2; Central Heating Boiler, is £500 combined (See Charges).

### What is not covered

- 1.1. Payment of any **excess** stated in **your** policy schedule.
- 1.2. Damage to the central heating boiler or the boiler controls.
- 1.3. Parts either internal or external to the boiler.
- 1.4. Separate gas hot water heaters.
- 1.5. Electric, liquid petroleum gas (LPG), solid fuel or oil fuelled boilers, back boilers and dual-purpose boilers (e.g. similar to Aga, Rayburn).
- 1.6. Gas fires, solar panels or 'green' or 'renewable energy' systems.

1.7. Central heating systems and or heating controls specifically designed for piped or underfloor heating.

1.8. Remote control central heating systems, mobile phone or any other internet connected heating control equipment whose primary purpose is operating **your** central heating system.

1.9. Electric central heating systems.

1.10. Warm air central heating systems.

1.11. Damage caused by or arising from sludge, scale and other debris in the central heating system and related pipework.

1.12. **We** will not pay for any filter or related device for the purpose of removing sludge, scale or other debris from **your** central heating or plumbing system.

1.13. Repair or replacement of flue systems.

1.14 Any problems relating to pipes and condensate pipes caused by freezing weather conditions.

1.15. The need for repair caused by anyone other than the tradesperson authorised by **us**.

1.16. Any fault arising before **you** asked **us** to provide cover.

1.17. Any equipment not installed, operated, maintained or repaired in accordance with established practice or manufacturer's instructions, statutory regulations or British Standards.

1.18. Normal day-to-day maintenance for which **you** are responsible, for example: re-pressurising or balancing of the central heating system, adjustments to the timing, temperature and other controls of the central heating boiler, venting (bleeding) of radiators, changing of batteries or the addition of corrosion inhibitors.

1.19. Damage caused while **your home** is **unoccupied**.

1.20. Damage arising as a result of disconnection from, re-connection to or interruption of the gas, electricity or water mains services to **your home**.

1.21. Payment for any inconvenience or damage caused by delay beyond **our** control.

## SECTION 2; CENTRAL HEATING BOILER

This part of the policy sets out the cover **we** provide for **your** central heating boiler and cover is provided where **your** schedule states that **you** have cover.

### What is covered

Loss of heating and/or hot water following a failure or breakdown of the gas fired central heating boiler under 45kw as stated in **your** policy schedule.

This includes the;

- integral controls,
- thermostats, frost thermostats.
- circulating pump,
- motorised valves
- time clock or programmer
- primary flue and draught diverter, any flue or flue terminals under 1 metre in length (but not including the central heating water pipework or controls).

**We** will only use replacement parts from the original manufacturer or their approved supplier.

For the first three months after the **initial policy start date we** will only pay a maximum of £300 for any claim under this section (See Charges).

After this period, the most **we** will pay for any one claim under Section 1; Central Heating System and Section 2; Central Heating Boiler, is £500 combined (See Charges).

### What is not covered

2.1. Payment of any **excess** stated in **your** policy schedule.

2.2. Repair or replacement of the boiler should the EcoTech engineer determine that it is beyond **economical repair** or if new manufacturer or manufacturer approved replacement parts are not available for the make/model of the boiler specified in **your** policy schedule.

2.3. Separate gas hot water heaters.

2.4. Electric, liquid petroleum gas (LPG), solid fuel or oil fuelled boilers, back boilers and dual-purpose boilers (e.g. similar to Aga, Rayburn).

2.5. Gas fires or any other gas fired device other than a central heating boiler shown on **your** schedule.

2.6. Electric heaters.

2.7. Condensate lift pumps.

2.8. Damage caused by or arising from sludge, scale and other debris in the central heating boiler and related pipework.

2.9. **We** will not pay for any filter or related device for the purpose of removing sludge, scale or other debris from **your** central heating or plumbing system, unless integral to the boiler.

2.10. Repairs or replacement of non-standard or extended flue systems.

2.11. Any problems relating to condensate pipes caused by freezing weather conditions.

2.12. Any equipment not installed, operated, maintained or repaired in accordance with established practice or manufacturer's instructions, statutory regulations or British Standards.

2.13. Normal day-to-day maintenance for which **you** are responsible, for example: re-pressurising or balancing of the central heating system, adjustments to the timing, temperature and other controls of the central heating boiler, venting (bleeding) of radiators, changing of batteries or the addition of corrosion inhibitors.

2.14. Damage caused while **your home** is **unoccupied**.

2.15. Damage arising as a result of disconnection from, re-connection to or interruption of the gas, electricity or water mains services to **your home**.

2.16. The need for repair caused by anyone other than the tradesperson authorised by **us**.

2.17. Any fault arising before **you** asked **us** to provide cover.

2.18. Payment for any inconvenience or damage caused by delay beyond **our** control.

**SECTION 4; PLUMBING** This part of the policy sets out the cover **we** provide for **your** plumbing and cover is provided where **your** schedule states that **you** have cover.

#### What is covered

**We** will pay for the cost of repair in order to restore operation to;

- the hot and cold water pipes internal to **your home** between the stopcock and **your** taps or appliances.
- All above ground waste pipe work within your home.

The most **we** will pay for any claim is £500. (See Charges)

#### What is not covered

4.1. Payment of any **excess** stated in **your** policy schedule.

4.2. Taps and any related tap fault, water softeners and water filters, combined overflow and pop-up waste mechanisms.

4.3. Any plumbing external to **your home**.

4.4. Toilet cisterns, bath and shower seals or grouting, whirlpool bathtubs or spa baths including pumps and valves, swimming pools or similar, ponds, fountains and any associated pipes, valves or pumps.

4.5. Toilet cisterns or baths.

4.6. The plumbing between **your home** and any outbuildings.

4.7. Loss or damage caused by or resulting from leaking appliances (for example such as showers, shower trays, toilet pan and or toilet flushing systems).

4.8 N/A

4.9. N/A

4.10. Hot water pumps or any part of **your** water system designed to increase mains water pressure.

4.11. Alarm systems or security lighting.

4.12. Solar panels, energy storage systems or heat pumps.

4.13. Electrical "Terminal Ends" (for example such as light bulbs, extractor fans, electric showers, domestic appliances).

4.14. Any wiring:

- that is sheathed or cased in fabric,
- is not installed to the regulatory standards.

4.15. Any fixtures, including lead piping where replacement is only necessary as a result of a change in legislation or health and safety guidelines or to meet best practice.

4.16. Any part of **your** central heating system including any system or controls for piped or electric underfloor heating.

4.17. Any plumbing or electrics not installed, operated, maintained or repaired in accordance with established practice or manufacturer's instructions, statutory regulations or British Standards.

4.18. Damage caused while **your home** is **unoccupied**.

4.19. Any problems relating to pipes and condensate pipes caused by freezing weather conditions.

4.20. Any need for repair arising before **you** asked **us** to provide cover.

4.21. Payment for any inconvenience or damage caused by delay beyond **our** control.

4.22. Replacement of taps, faucets, shower heads, hoses, riser rails, shower mixer valves or electric shower units.

4.23. Replacing ceramic discs in taps.

4.24. Extractor fans or macerator units for toilets e.g. Saniflo.

4.25. Any damage to cisterns, sinks, baths, showers, whirlpool baths or spa baths.

4.26. The need for repair caused by anyone other than the tradesperson authorised by **us**.

## ATTENDANCE TIMES

EcoTech will endeavour to attend within a reasonable time but sometimes there maybe issues outside of our control. Our aim is to attend and attempt a first fix repair within 24 hours of your notification. For premium cover customers our aim is to attend and attempt a first fix repair within 6 hours.

## CHARGES

The way **we** work out our charges in relation to the most we will pay for any one claim is as follows:

Labour charged at £30 + VAT an hour (Labour charges will be calculated based on hours present at **your** home).

Materials, Consumables and specialist equipment hire will be charged at the price EcoTech pay for them plus ten percent to cover overheads.

The sum of all the above will be the total claim. If this amounts to over the most we will pay for any one claim we will provide you with a quotation for the difference.

- Renewable Heat and Hot Water
- Domestic and Commercial Gas
- Heating Controls and Wiring
- Rain Water and Grey Water Harvest

Tel: 07494 750996

Email: [admin@ecotechheatandcontrol.com](mailto:admin@ecotechheatandcontrol.com)

[www.ecotechheatandcontrol.com](http://www.ecotechheatandcontrol.com)



## ECOTECH

Heating and Controls

An annual boiler service is provided 14 days before completion of the GreenCover policy. During this service any faults will be highlighted. EcoTech may request repair/remedial action before progressing with the GreenCover policy. EcoTech will provide you with a quotation for any repair/remedial work required. If you choose to cancel the policy within 14 days of this annual boiler service, you will be liable to pay £50 + Vat for the cost of the service.

The annual service period is shown on your schedule.

EcoTechs engineer will contact you before your annual service is due to agree a date and time that suits you. The service is normally undertaken Monday to Friday between 9am to 5pm.

If any of this information is incorrect, if you have any questions, or you would like to discuss your level of cover, please call EcoTech on **07494 750996**.

To help continually improve customer service, calls may be recorded.

### THE ANNUAL BOILER SERVICE WILL INCLUDE;

- A visual check of the boiler
- The boiler being fired safely to identify any working faults
- A flue gas analysis efficiency test
- Opening up the boiler and inspecting it, if necessary
- Checking the flue and ventilation are in accordance with Gas Safety (Installation and Use) Regulations
- Checking and adjusting the system pressure
- Cleaning the condensate trap
- Visually checking and bleeding radiators, if necessary
- A visual check of the hot water cylinder
- Confirmation in writing that the service has been carried out

### THE ANNUAL BOILER SERVICE DOES NOT INCLUDE;

- Testing the system for the presence of sludge
- Testing or topping up system inhibitor levels
- Repair of damage or faults identified at service (this may be covered under the insurance policy)
- Servicing of hot water cylinders
- Servicing of other gas appliances other than the boiler

### GENERAL CONDITIONS

It is your responsibility to allow us access to your property. If the EcoTech engineer cannot gain access or considers that the circumstances to carry out the work are potentially difficult or dangerous, where there is a risk to health or safety (e.g. where work is required in a loft space and permanent boards, railings, lighting or ladders are not in place), hazardous materials or infestation or should the engineer be subject to any abuse (physical or verbal), the engineer may at their discretion discontinue the service. You will be contacted by us to discuss the reason behind the engineer's discontinuance and how this might be resolved.

### CHANGES IN YOUR CIRCUMSTANCES

You must tell us before you move home permanently or change your boiler.

### TRANSFERRING YOUR INTEREST IN THIS AGREEMENT

You cannot transfer your interest in this agreement to anyone else without our permission.

#### **Please note we do not offer services for:**

- liquefied petroleum gas, oil fired, solid fuel or electric boilers and heating systems.
- back boilers or dual-purpose boilers such as AGA or Rayburn.
- central heating and/or controls specifically designed for piped or electric underfloor systems.
- landlords or tenants, you must be the owner of the home.

### PERIOD AND PAYMENT & RENEWING YOUR AGREEMENT

Full details of payments and renewal details can be found on your insurance policy schedule.

### CANCELLATION FEES

If you cancel mid-agreement and we have performed a service, we have the right to recoup the payments we have not yet collected towards that service.

If you cancel and we haven't performed a service, you will not be eligible for any refund of the service costs, nor will you be eligible for a service. If you paid Annually in advance you will receive a pro rata refund for every full month remaining.

If you choose not to renew but have not had a service against the previous agreement, you will have the right to request a service be performed for up to 1 month after the end of your agreement. You will not be eligible for any refund of the service costs.

If we are unable to fulfil our obligations due to reasons noted in the General Conditions we reserve the right not to refund the cost of the service.

### IF YOU HAVE A COMPLAINT ABOUT THE ANNUAL BOILER SERVICE

#### **Our Commitment to Great Customer Service**

EcoTech will always aim to do their best but unfortunately there may be times when things go wrong.

If you have a complaint, please contact EcoTech:

**By telephone: 07494 750996**

**By email: [admin@ecotechheatandcontrol.com](mailto:admin@ecotechheatandcontrol.com)**

**By post: 75 Alma Road, Maesteg, CF34 9AW**

EcoTech will acknowledge your complaint promptly, investigate your complaint quickly and thoroughly, keep you regularly informed, resolve your complaint as soon as possible and use complaint analysis to improve customer service in the future.

EcoTech will aim to issue a final response letter within 8 weeks of the date your complaint was received. If you remain unhappy with this response then you retain your rights to seek legal advice.

If you appoint someone to act on your behalf or if you ask someone else to act on your behalf you must provide written authority to allow EcoTech to deal with them.

### LAW AND JURISDICTION

Unless agreed otherwise by us, the law and court jurisdiction that applies to this agreement is the one that applies at your address stated in your insurance policy schedule

