

HOME CARE & DEFENCE PLAN

This document provides a summary of the key information relating to this Home Care & Defence plan.

Pre-contractual and contractual information on the product is provided in the terms and conditions.



› What is this type of Defence plan?

The Under One Home Care & Defence plan covers repairs in the event of breakdown or damage to your: property's roof system, gutter and roof drainage system, boundary walls and fences, boiler, central heating system, plumbing, drains, all plumbed fixtures & fittings, and your pipework system. Also included is an annual service of your boiler** to ensure it continues to run safely and efficiently.

› What is included?

- Unlimited repairs to your gas central heating system, including boiler and controls and gas supply pipes that are visible and accessible.
- Unlimited repairs to your plumbing system and the water supply pipe within the boundary of your property.
- Unblocking of drains & repairs to restore flow where drain is deemed unserviceable.
- Unlimited repairs on leaking waste pipes
- Unlimited repairs to your roof system where a leak has been identified, or parts of the structure have superficially failed.

- Unlimited repairs to your gutter system.
- Unlimited repairs to all plumbed fixtures and fittings
- Unlimited repairs to all pipework
- Unlimited repairs to your boundary fences and walls
- All parts and labour
- Emergency, priority and standard repairs
- Annual service of your boiler**
- Accidental Damage
- Boiler replacement if we can't repair it and it is less than 5 years old
- Replacement of parts that we can't repair - subject to terms and conditions.

➤ **What is not included?**

- Plan claims within the first 14 days of you taking out the product.
- Pre-existing faults or design faults
- Removing sludge or scale or repairing the damage it causes if we've already told you about it.
- Sanitary ware
- Deliberate damage or faults caused by someone else you have used for repairs.
- System improvements or upgrades
- Shared drains
- Excavation directly under the property where there is a risk to foundations
- Electrical appliances.
- Water supply pipes that don't supply your home
- Repairs that are purely cosmetic
- Replacement of curved or designer radiators
- Repairs to steel gas supply pipes, or any gas supply pipe that are not visible or accessible
- Elson tanks and other specialist cylinders

➤ **Are there any restrictions on the plan?**

- Domestic use only and you own the home that you are taking the plan out on
- We carry out your first boiler service** and initial property review to check that your boiler is on our approved list there are no pre-existing faults with any aspects of the property stopping us from covering you.
- **Your annual service may be more than 12 months apart.

> What are my obligations?

- You must take reasonable care to provide complete and accurate answers to questions we may ask you when you take out, make changes to, make a claim on and renew this plan.
- It's your responsibility to keep us informed of any changes to your contact details or change of address.
- It's your responsibility to inform us if you change any aspects/areas of the property that's covered by us so that we can check continued eligibility and appropriateness of your plan.

> When and how do I pay?

- You can pay for your product yearly by cheque, debit or credit card or Direct Debit - or monthly by Direct Debit. If you have chosen Direct Debit, the start date will be shown on your schedule.

> When does the cover start and end?

- You'll find your cover start and end dates in your policy documentation.

UNDER
ONE
TOTAL PROPERTY CARE

BOILER & CONTROLS

> What's included?

All repairs to:

- A single natural gas or Liquid Petroleum Gas boiler or warm-air unit on your property, that's designed for home use and has a heat output capacity of up to 70kW
- The room sealed flue up to one metre in length and the flue terminal.
- The controls that make the boiler work including the programmer, any thermostats, motorised zone valves and central heating pump.
- A replacement for your boiler if we can't repair it and:

• it's less than five years old;

• it caught fire or exploded, providing

you gave us access to carry out your

annual service within every period

of agreement

- A replacement of the gas supply pipes that are visible and accessible if we can't repair them.
- A replacement of the controls that make your boiler work if we can't repair them
- A replacement of the room-sealed flue up to one metre in length and the flue terminal if we can't repair it
- A first service or annual service
- Accidental damage

> What's not included?

- Plan claims within the first 14 days of the product start date
- Damage caused by limescale, sludge or other debris, if we've told you before that you need to carry out repairs, improvements or a Powerflush, or a similar process, but you haven't done so.
- Any controls designed specifically for underfloor heating
- Replacing or topping up your system inhibitor unless we've removed it

- Any part of your boiler and controls which directly supplies a swimming pool
- Resetting your controls or replacing the batteries
- Repairing or replacing your central heating system
- Repairing or replacing heat pumps
- Repairs to steel gas supply pipes, or any gas supply pipes that are not visible or accessible



CENTRAL HEATING

> What's included?

- All repairs to the heat and hot water system on your property, for example: expansion tank, radiators, bypass and radiator valves.
- warm air vents;
- cylinders and immersion heaters, including wired-in timer switches; and the pipes that connect the central heating system
- A replacement of parts of your central heating if we can't repair them
- A first service or annual service
- Accidental damage

> What's not covered

- Plan claims within the first 14 days of the product start date
- Damage caused by limescale, sludge or other debris – if we've told you before that you need to carry out repairs, improvements or a Powerflush, or a similar process, but you haven't done so.
- Supply of curved or designer radiators
- Repair or replacement of electrical elements in radiators
- Elson tanks and other specialist cylinders

PLUMBING

> What's included?

- All repairs to the plumbing system on your property, for example:
 - your hot and cold water pipes between your internal stopcock up to, and including your taps and garden taps and the flexible pipes to your kitchen appliances;
 - the hot water cylinder and cold water tanks including immersion heaters, toilet siphons, isolation, ball and radiator valves; and
 - your water supply pipe from the boundary of your property to your home
- A replacement of parts that we can't repair. We will replace a pair of taps to a single item of sanitary ware where only one can't be repaired
- Accidental damage

> What's not included?

- Plan claims within the first 14 days of the product start date
- Damage caused by limescale, sludge or other debris on your Central Heating System – if we've told you before that you need to carry out repairs, improvements or a Powerflush, or a similar process, but you haven't done so.
- Showers and their parts, shower pumps, sanitary ware, spa baths, seals and grouting
- Radiators
- Any parts that are designed to boost your mains water pressure

- Water softeners, water filters and waste disposal units and taps that deliver boiling or filtered water
- Water pipes between your home and any detached outbuildings on your property
- Swimming pools, fountains, ponds or water features, garden irrigation systems, free-standing garden taps and the water pipes running to or from them
- Frozen pipes that need defrosting where there is no other damage
- Any water supply pipe that doesn't supply your home
- Water meters
- Plumbing in your outbuildings if the supply is provided by a different mains connection from your home
- Repair and/or maintenance of devices fitted to your plumbing system that are designed to assist in the detection of leaks
- Excavation directly under the property where there is a risk to foundations
- Elson tanks and other specialist cylinders



DRAINS

> What's included?

- Unblocking drains to restore flow
- Repairing drains where we deem the drain to be unserviceable to restore flow
- Repairing leaks to waste water pipes and soil and vent pipes
- A replacement of parts that we can't repair
- Accidental damage

> What's not included?

- Plan claims within the first 14 days of the product start date
- Septic tanks, cesspits, drainage pumps, treatment plants and macerators and their outflow pipes
- Cleaning and descaling your drains
- Shared drains
- Excavation directly under the property where there is a risk to foundations

GUTTERING & EXTERIOR DRAINAGE

> What's included?

- Unblocking drains and guttering to restore flow
- Storm damage or failure
- Repairing drains and guttering where we deem the drain to be unserviceable to restore flow
- Unblocking and repairs to your downpipe(s)
- Repairing leaks to waste water pipes and soil and vent pipes
- A replacement of parts that we can't repair
- Accidental damage

> What's not included?

- Plan claims within the first 14 days of the product start date
- Cleaning your drains and guttering
- If we've told you before that you need to carry out repairs, improvements or a clean of specific description, or a similar process, but you haven't done so
- Shared guttering or drains
- Excavation directly under the property where there is a risk to foundations

ROOF SYSTEM

> What's included?

- Repairs for leaks, missing tiles, or storm damage
- Fixing damage caused by high winds, fallen branches, or hail
- Replacing broken or slipped tiles to restore roof integrity
- Flashing repairs, including around chimneys, vents, and skylights
- Patching and sealing minor cracks in flat roofing materials
- Emergency callouts for sudden roof failures causing internal water ingress
- Accidental damage repairs where deemed necessary for roof integrity

> What's not included?

- Plan claims within the first 14 days of the product start date
- General roof cleaning, including moss or algae removal
- Pre-existing damage identified before the start of the plan
- Structural issues requiring major reconstruction
- Repairs related to poor initial installation or ongoing neglect
- Damage caused by vermin, birds, or pests
- Repairs to solar panels or specialist roofing materials (e.g., thatch, zinc, or lead roofs)
- Fascias, and soffits
- If we previously advised a client to carry out a repair and you didn't do it, we won't cover the failure.
- Storm damage is covered, but total roof collapses due to excessive snow loading or extreme winds beyond standard building tolerances are excluded.
- No liability for repairs needed due to poor installation by previous contractors or defective materials that were not installed by us.

BOUNDARY WALLS & FENCES

> What's included?

- Repairs for damaged or broken fencing due to storm damage, fallen trees, or high winds
- Replacing missing or broken fence panels, posts, or other structural components
- Fixing damage caused by accidental impacts (e.g., vehicle accidents, vandalism)
- Emergency callouts for urgent fencing needs that affect security or privacy
- Boundary wall repairs for minor cracks or damage affecting structural integrity
- Adjustments to maintain the alignment or stability of fencing and boundary walls
- Accidental damage repairs where deemed necessary for the integrity of the fencing system

> What's not included?

- Claims within the first 14 days of the product start date
- Damage caused by wear and tear over time (e.g., fading paint, rotting over time)
- Structural reconstruction of fencing or walls beyond the scope of repair
- Damage from intentional acts of vandalism or criminal activity not covered under emergency callouts
- Fencing repairs related to poor initial installation or ongoing neglect
- Damage caused by pests or vermin, such as chewing or digging
- Major boundary wall issues requiring significant reconstruction or engineering

- Damage caused by natural events beyond the typical tolerances (e.g., earthquakes, landslides, force majeure)
- Repairs to fences made from specialist materials (e.g., wrought iron, custom materials) unless otherwise agreed
- Repair or replacement of boundary walls caused by disputes over property ownership or boundary lines
- We will not cover repairs if the client fails to adhere to recommended maintenance schedules or neglects to address identified issues within a reasonable timeframe.
- Damage caused by third parties (e.g., contractors, neighbours, etc.) is not covered unless the third party is liable, and compensation is provided.
- Repairs due to damage from non-standard or DIY installations are not covered under the plan, unless the installation was carried out by our certified contractors.

UNDER ONE
TOTAL PROPERTY CARE

1. General Exclusions

The following exclusions apply to the services under the Home Care and Defence Plan:

- **Pre-existing Faults or Damage:** Any faults or damage existing prior to the commencement of your coverage.
- **Non-Standard Installations:** Any faults resulting from non-compliant or non-standard installations that are outside of our guidelines.
- **Third-Party Damage:** Damage caused by third parties, including unauthorized contractors, neighbours, or other individuals.
- **Deliberate or Misuse Damage:** Damage caused by neglect, abuse, misuse, or any intentional harm to the systems.
- **Force Majeure/Acts of God:** Any damage resulting from events beyond our control (e.g., floods, earthquakes, extreme weather events).
- **Homeowner Negligence:** Failure to maintain systems properly, ignoring our advice, or delaying addressing identified issues will void coverage.
- **Improvement Works:** Upgrades or modifications to working systems are not covered unless specified.
- **Unapproved Modifications:** Any modifications made without the necessary permissions or that violate local building codes.

2. Limitation of Liability

2.1. Limitations on Liability

We will provide services with the highest standards of care, but please note that our liability for any claims, whether in contract, tort (including negligence), or otherwise, will be limited as follows:

- **Repair and Replacement Liability:** Our liability for any repairs or replacements under the Home Care and Defence Plan is strictly limited to the cost of the parts and labor provided as part of the plan. No additional claims for consequential or indirect losses will be accepted.
- **Indirect Losses Excluded:** We will not be responsible for any indirect, consequential, or special losses incurred, including but not limited to loss of earnings, loss of property, inconvenience, or disruption resulting from the failure of any covered system.

- **Maximum Liability Limit:** The maximum amount we will be liable for any single claim will not exceed the total amount you paid for the services under this plan in the 12 months immediately preceding the event that led to the claim.
- **Exclusion of Consequential Damages:** We will not be liable for any consequential or indirect damage, including but not limited to loss of business, reputation, or profits.
- **No Liability for Loss of Data or Software:** We will not be responsible for the loss of data, software, or configuration settings as a result of any work carried out.

2.2. Service Delays and Inaccessibility

We strive to meet all agreed service timelines, but we will not be liable for any costs or losses resulting from delays beyond our control, such as extreme weather, supply chain issues, or labor shortages.

3. Claims and Compensation

3.1. Claims Process

To make a claim, you must notify us as soon as you become aware of the issue. Claims will be reviewed based on the type of fault, urgency, and availability of our resources. For emergencies (such as water ingress or gas leaks), we will prioritize these situations.

3.2. Compensation for Service Failures

In the event that we fail to meet service levels or cause an unreasonable delay, you may be entitled to a refund for the specific service or a reduction in your subscription cost. Claims for compensation will be reviewed on a case-by-case basis.

3.3. Limitation on Compensation for Service Failures

Any compensation offered due to service failure will be limited to the cost of the specific service in question, excluding any third-party costs or materials not directly supplied by us.

4. Additional Limitations

4.1. Maximum Service Costs

All services covered by this plan are subject to maximum cost limits. If work exceeds those limits, you will be notified and may be asked to pay additional fees for any extra services or materials.

4.2. Exclusion of Liability for Pre-existing Conditions

We will not be liable for any damage or failures arising from pre-existing conditions that were not disclosed during the plan's initiation. This includes faulty systems that were previously installed or not maintained in accordance with manufacturer guidelines.

4.3. Unauthorized Modifications and Self-Repairs

If you or a third-party attempt to repair or modify any system covered by the Home Care and Defence Plan without our authorization, this may void the coverage and release us from any liability.

5. Cancellation and Termination

5.1. Your Right to Cancel

You may cancel the plan within the first 14 days for a full refund, provided that no service has been provided. After the initial 14-day period, you may cancel the plan but will be charged for any services already rendered.

5.2. Our Right to Terminate

We reserve the right to terminate this agreement if you fail to comply with any of the terms of the contract, including failure to maintain your systems as per our guidance or failure to pay for services.

6. Dispute Resolution

If you have any disputes with our services, we encourage you to contact our customer service team for resolution. If the issue cannot be resolved internally, you may escalate it to a recognized third-party dispute resolution body.