



PLUMBWISE CARE
PLUMBWISE CARE +
TERMS AND CONDITIONS
&
CONTRACT

Contact Information

- **Plumbwise Wales, Siding Terrace, Skewen Neath, SA10 6RF**
- **01792 324080**
- **Info@plumbwiseuk.co.uk**

About this booklet

This booklet explains exactly what the **products** in your **agreement** do and do not cover, what to do if you want to make a claim, change or cancel your **agreement** or a **product**, and how to make a complaint.

It is important that you read these terms and conditions carefully, together with your **agreement** confirming the **products** you hold, as these form your agreement with us. If anything is not correct on your agreement form, or if you have any questions, please call us on **01792 324080**.

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Understanding this booklet

'We' and 'You'

By 'we', 'us', or 'our' we mean **PW Supplies Limited t/a Plumbwise Wales** - as the provider of the products and the administrator for **PW Supplies Limited t/a Plumbwise Wales** who underwrite your policy.

By 'you' or 'your', we mean the person(s) named on your agreement plus the people who normally live in your home, including any tenants. Only the person named on the statements, or their legal partner, spouse, or authorised contact can amend or cancel the agreement.

Words in bold

Some of the words and phrases we've used have a particular meaning. We've highlighted these words in bold and explained them below.

~Access and making good

Getting to your boiler, appliance or system to fix or service it and then repairing any damage we have caused in getting access to your boiler appliance or system by replacing items such as cabinets or cupboards that we've removed and by filling in any holes we have made and leaving a level surface- but we won't replace or restore the original surface coverings such as tiles, floors, coverings, decoration, grass or plants

~Accidental damage

When you do something that stops your boiler or appliance from working properly without meaning to

~Agreement

All of the products you have with us

~Annual service

A check each year to ensure your gas boiler, appliance or central heating is safe and working correctly

~Approved list

Boilers, appliances or parts that we can repair or replace

~Authorised contact

A managing agent, landlord or any named person who you've authorised and who we've agreed can act on your behalf to make arrangements under your agreement in relation to a property

~Boiler and controls

A single natural gas or liquid petroleum gas boiler that's designed for home use and has a heat output capacity of less than 70kw as well as the flue and controls that make it work, including the programmer, any thermostats, motorised valves and central heating pumps

~Central heating

The heat and hot water system on your property- including your expansion tank, radiators, bypass and radiator valves, system filters, and cylinders. Any immersion heaters and its hard-wired timer switch and the pipes that connect them

~Cylinders

Tanks that store hot water

~Drains

The system of waste water pipes on your property

~Excess / fixed fee

The amount you've chosen to pay towards each completed repair or replacement

~First service

Where we may visit you after you first take out a product covering your boiler to check and confirm whether we can cover you

~Gas supply pipe

The pipe that connects your gas meter to your gas boiler and other gas appliances

~Home

The building – including any attached garage or conservatory where you live or a home you own, including holiday homes or rental properties

~Landlord

Someone who owns a property which they don't occupy and which may be occupied by a tenant

~Light fittings

The electrical cable and fixings up to and including standard light bulb holders, individual downlight fittings embedded into ceilings and fluorescent tube assembly and starter units

~Managing agent

Someone who provides managing service to a landlord in relation to one or more properties

~Managing agent insurable interest

In relation to an insurance product, where a managing agent has a contractual obligation to maintain elements of a property on behalf of a landlord

~Period of agreement

The day your agreement starts until the day it runs out according to your contract signed form

~Power flush

A process where we remove sludge from your central heating system

~Products

Cover or service for certain appliances or system

~Property / properties

A home and all the land up to your boundary – including any detached outbuildings

~Repair/ repairing/ repaired

To fix your boiler, appliance or system following an individual fault or breakdown but not repairs that are purely cosmetic or related to software which doesn't stop the main function of your boiler, appliance or system from working or make it unsafe

~Sanitary ware

Your toilet bowl or cistern, bidet, sink pedestal bath or shower tray

~Sludge

The natural build-up of deposits in your boiler or central heating system as it corrodes over time

~Statement

The document that shows the products you hold with us, the period of agreement, and how much you pay

~Upgrades

Improvements that make your boiler appliances or system safer, or more efficient

Boiler and Controls

What's covered?

All repairs to:

- A single natural gas or liquid petroleum gas boiler on your **property**, that's designed for home use and has a heat output capacity of up to 70kw
- The flue including the flue terminal, up to 1m in length
- The controls that make the boiler work including programmer, any thermostats, motorised valves and central heating pumps
- The **gas supply pipe** from the gas meter to any appliances
- Providing you gave us access every year to service all appliances it since we first covered you
- A **replacement** of the **gas supply pipe** and the controls that make your boiler work if we can't **repair** them
- A **replacement** of the flue including the flue terminal up to 1m in length if we can't repair it
- A **first service** or **annual service**
- Accidental damage

What's not covered?

- Damage caused by **sludge**, limescale or other debris, or if we have told you before that you need to carry out **repairs**, improvements, a **power flush**, or a similar process but have not done so.
- Fixing your showers, parts, or shower pumps
- Any controls designed for underfloor heating
- **Repairing** or **replacing** the flue including the flue terminal if it is longer than 1m in length
- **Replacing** or topping up your system inhibitor unless we have removed it
- Any part of your **boiler or controls** that are directly feeding a swimming pool
- Resetting your controls or replacing any batteries
- **Repairing** or **replacing** your central heating system
- **Repairing** or **replacing** any ground source, air heat pumps

Central Heating

What's covered?

All **repairs** to the heat and hot water system on your **property** including:

- Expansion tank, radiators, bypass and radiator valves
- **Cylinders** and any immersion heater and its hard-wired timer switch
- Pipes that connect the **central heating** system
- **Replacement** of parts of your **central heating** system if we can't **repair** them
- Accidental damage
- A first service or annual service

What's not covered?

- Damage caused by limescale, **sludge** or any debris – if we've told you before that you need to carry out **repairs**, improvements, **powerflush** or a similar process but you haven't done so.
- Fixing your showers, parts or shower pumps
- **Repairing** or **replacing** taps
- Any parts that are for underfloor heating
- Any parts or supply of designer radiators
- **Repairs** or **replacements** of any electrical elements in radiators
- **Replacing** or topping up your inhibitor unless we have removed it
- Any part of your **central heating** system that directly supplies your swimming pool
Replacement of any cylinders

Plumbing

What's covered?

All repairs to the plumbing system on your **property** including:

- 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 siphon, isolations and ball valve and **replacement** of parts that we can't **repair**
- Accidental damage

What's not covered?

- Showers and their parts, shower pumps, **sanitary ware**, spa bath, seals and grouting
- Radiators
- Any parts that are designed to boost your mains pressure
- Water softeners, water filter, waste disposal units and taps that deliver boiling or filtered water
- Water pipes between your **home** and any 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
- Rainwater pipes and guttering
- Frozen pipes that need defrosting where there is no other damage
- Any water supply pipe that doesn't feed your **home**
- Water meters
- Plumbing in your outbuildings that is supplied by a separate main

Drains

What's covered?

- **Repairing** leaks to internal waste, water pipes and soil and vent pipes
- Accidental damage
- Unblocking internal waste, water pipes and traps to restore flow
- **Replacement** of parts that we can't fix

What's not covered?

- Rainwater guttering and down pipes, manholes and their covers, soak away, septic tanks, cesspits, drainage pumps, treatment plants, macerators and their outflow pipes
- Cleaning and descaling of drains
- Shared drains

Gas Appliances

What's covered?

All **repairs** to:

- The gas **appliance** described on your contract signed form
- The flue including the flue terminal up to 1m in length
- **An annual service**
- Replacement of the flue including the flue terminal up to 1m in length for the gas **appliance** in relation to your contract signed sheet if we can't **repair** it
- Accidental damage

What's not covered?

- **Repairing** or **replacing** the flue including the flue terminal if it is over 1m in length
- **Repairing** or **replacing** the flue or the flue terminations for any open flue **appliances**
- Damaged caused by limescale or **sludge**

Gas Safety Checks and Landlord Certificate: CP12

What's covered?

- An inspection of your gas meter and gas pipework (soundness test)
- A gas safety certificate for your gas meter and pipework and any **appliance** listed on your **statement**, which we can post to you and your tenant if you prefer. If any part of the certificate fails the safety inspection; we'll include the details in the gas safety certificate

What's not covered?

- **Repair** or **replacement** of your gas meter, gas pipework or any gas **appliances**
- The cost of re-inspection any of the failures detailed on your gas safety certificate
- We won't provide a gas safety certificate for any boiler or gas appliance we've not inspected

General Conditions

Your Agreement

~UK Law

Your **agreement** is bound by the laws of whichever country the property in your **agreement** is in – Wales

~English language

Everything we write to you -including terms and conditions -will be in English

~Adding new products

If you add any products to your **agreement** during the period of your **agreement**, we'll arrange it so that they renew automatically at the same time

~Prices and price changes

The contract shows the price of your **agreement**, that price will not go up or down over the period of your **agreement** unless you change your **agreement** or products or the government changes the relevant tax rates. We will always write to you to tell you of any change to prices

~Payments

You can pay for your **agreement** yearly by debit or credit card or the method of **direct debit**. All of our prices include the relevant taxes at the current rate

~Renewals

If you pay by **direct debit**, we'll keep renewing your **agreement** automatically, until you ask us to stop in writing

~Managing Agents

We'll only provide the products to you and not the **landlords** or tenants and you must not re-sell or hold yourself out as a re-seller of the products to **landlords**, tenants or anybody else

You agree that:

- Where you have insurance products you warrant that you'll have at all relevant times a **managing agent insurable interest** in the elements included in your **agreement**
- You'll indemnify us against all costs, expenses, losses, demands, amounts agreed upon in settlement and liabilities which we may suffer or incur arising out of, or in connection with, complaints or claims which we receive from **landlords**, tenants or any other third party as a result of your failure to have, at all relevant times, a **managing agent insurable interest** in the elements covered by your **agreement**

Your Responsibilities

~Changing your address

If you move to a new **home**, you need to tell us as soon as possible. We may start a new **agreement**, transfer your current **agreement** to your new address or if you ask us to, cancel it

~Keeping us up to date

It's your responsibility to keep us informed of any changes to your contact details including telephone number, address or email. If you change a boiler or **appliance** that's covered by us, you'll need to tell us the make and model of the new one, so we can confirm that we are able to provide cover for it. If we can cover your new boiler or **appliance** we may need to cancel or amend your product. You should also check to see whether you still need the same level of cover – for example, if your new boiler or **appliance** has a manufacturer's warranty

~Missing payments under your agreement

Before we book your **repair**, or visit, we may ask you to pay any missing payments due

~Getting in to your property

Our engineers will only work on your property if there's someone 18 years or older there at all times during the visit. It's your responsibility to give us access to your **property**. If we can't get access, we will not be able to complete the work and it is then up to you to make another appointment. If you don't re-arrange the appointment your **agreement** will still continue. After several failed attempts to get into your property, we may cancel your **agreement** but will let you know beforehand

~Authority to carry out work

If you're not at the property when our engineer visits, you must make sure that there is somebody else present who can give instruction to our engineer on your behalf

~Working in Dangerous or Unsafe Conditions

We won't start or continue doing any work in your home if we believe there is a health and safety risk, for example hazardous chemicals, pest control/ infestations, verbal or physical abuse, or harassment. We won't return to finish the work until that risk has gone. If any asbestos needs to be removed before we can repair your boiler, **appliance** or system, you'll need to arrange and pay for someone else to remove it and give you a certificate of reoccupation which you will need to show us

~Under Warranty

If your boiler or **appliance** is covered under a third-party warranty, then it is your responsibility. To be sure that the work we do doesn't affect that warranty

~Authorised Contacts

If you want an authorised contact it's your responsibility to let us know who they are so we can note it on your **agreement**

Visiting You

First service

Your first service will usually be within the first 60 days of you taking out the **product** or changing address, if we've already carried out a first service or an annual service at your address in the last twelve months, we won't carry out another one- even if you have just moved in.

If we have installed a new boiler for you the first service is carried out at installation time. At the first service our engineer will check the boiler is on our approved list and your boiler or central heating system and ventilation don't have any pre-existing faults. If we find that it is not on the approved list or does have pre-existing faults, we'll either:

- Tell you what needs to be done to fix it and at what cost to you
- Offer a different product or level of cover
- Cancel your agreement or product

Annual service

One of our engineers will visit your home once a year to check that your boiler, appliance, or central heating system and ventilation is working safely and in line with all the relevant laws and regulations. We'll also test the gasses your appliance produces. If these tests show that it is indeed necessary to take your boiler or appliance apart to adjust or clean it, we will then do so.

During the visit our engineer will fill in a checklist or worksheet that shows exactly what we have looked at and any faults or advisories that we find. If we find a problem or fault that needs to be fixed, we'll tell you about it.

If your product:

- Includes repairs and has a fixed fee or excess you will have to pay this before the repair
- Is a service only appliance our engineer will give you a quote for the repair

For boilers and central heating your first service counts as your annual service.

When your service is due, we will send you or your authorised contact a letter, text message, phone call or email to arrange it. We will try to get hold of you up to 3 times. If we do not hear back from you, we won't try again and will not refund the cost of a missed annual service, but you can still contact us to book it.

Tenants or Letting Agents arranging visits

Your tenants or your letting agents can call us directly to arrange any engineer's visit.

Reasonable Timescales

We'll carry out any repairs or visits you're entitled to within a reasonable time, unless something beyond our control makes that impossible – in which case we'll let you know as soon as possible and give you another time when we can visit.

Our Engineers

Normally, we'll send a Gas Safe engineer to carry out the work. In some cases, we may send a suitably qualified contractor instead.

Making Repairs

Excess or fixed fee

Your statement shows how much **excess** or **fixed fee** you've agreed to pay each time we complete a repair or replace your appliance; whether

- You report a fault to us
- Or, we find a fault during a first service or annual service.

If the fault is related to one, we have fixed for you in the last twelve months, then you won't have to pay any additional excess or fixed fee. If you're a landlord, this can be from you, your tenants, managing agent or anyone else. We won't put the charges through until after we complete the repair. If we've reason to believe that the people living in your home are at vulnerable risk, we'll send an engineer out even if we haven't been able to pre-authorise a debit or credit card- and send you an invoice for the excess or fixed fee after we've completed the repair.

Safety advice

From time to time, we may tell you that your boiler, appliance or system needs permanent repairs or improvements that aren't covered by your agreement to keep working safely. For example, if your ventilation doesn't meet current gas safety regulations. If you don't follow this advice it'll affect certain parts of your cover – but our agreement will keep running until you or we change or cancel it.

Spare Parts

We'll provide replacements with similar functionality but not necessarily the same features or an identical make or model or type of fitting. For example, we may replace a specific design of tap with a standard one from the range of our choice or replace electrical fittings with our nearest white, brass or chrome version, or you can give the engineer a replacement part that you have bought yourself, that we approve. We will try to get parts from the original manufacture or our approved suppliers. If we can't get the parts we require, we may need to cancel your agreement, or part of it. If we've agreed to cover a boiler appliance but warned you that it might be difficult to get replacement parts for it, we will do what we can within reason to repair it.

Twelve Months Guarantee

We guarantee to repair or replace any faulty parts we've supplied and fitted for 12 months from the date that we did the work. This doesn't affect your statutory rights under the consumer rights act 2015, if applicable, and any law that replaces it. If you would like independent advice about this or any other matter relating to this, you can speak to Citizens Advice or Trading Standards.

Powerflush

Over time, gas central heating systems build up sludge that can block or narrow your internal pipe diameter blocking your radiators and other boiler parts. A powerflush is a good way of removing that sludge and debris from your system. We will tell you if your system requires a powerflush to work correctly and more efficiently. You'll need to pay for this separately – it isn't included in your contract cover. Once you've paid for a powerflush, any future ones you require to keep your system working correctly are included, for as long as you have continuously got cover with us. If someone else carries out a powerflush for you, you'll need to show us the receipt before we carry out any repairs or replacements for damage caused by sludge.

Confirmation of Boiler or Appliance Age

If your product includes replacements, our engineer will estimate how old it is. If you disagree, you'll need to show us either the original receipt, a dated copy of guarantee or proof of when it was installed.

Curved or Designer Radiators

If your product includes cover for central heating, it does not include a replacement of curved or designer radiators.

We can either:

- Replace it with a standard radiator
- Or, install a curved or designer radiator that you have purchased yourself, in which case We only accept responsibility for the workmanship, not any manufacturing faults that may arise.

By designer radiator we mean a radiator of particular artistic design or intricate shape or made of glass, stone, wood, cast wood or cast iron.

Cash in Lieu

We will not offer you cash instead of carrying out an annual service, repair or replacement.

Domestic Use

Your product only includes cover for your property if it used for normal day to day living purposes. This includes use for home, office, or activities of a domestic nature, including renting, and not where the main purpose is commercial use.

Pre-existing Faults

Our products don't include cover for any faults that:

- Were already there when your boiler appliance or system was installed, or was caused by anyone other than us when any change or additions were made to your boiler, appliance or system.
- We've told you about before and you haven't fixed
- We couldn't responsibly have been expected to know about before. For example, faulty pipes that don't have the correct protection, which are buried under concrete floors
- Or, prevent access because a part of your system has been permanently built over

Damage Caused by Anyone Other Than Us

Unless your product includes accidental damage, we will not cover any damage you have caused if anyone other than us carries out any work on your boiler, appliance or system and damages it, your cover does not include putting it right.

Deliberate Damage or Misuse

We won't repair or replace any parts that have been deliberately damaged or misused. Our expert engineers will use their judgement to determine how the damage was done.

Damage Linked to the Supply of Your Gas, Water, or Electricity

We will not repair any damage caused by changes in, or problems with, the supply of your gas water or electricity.

External Water Supply Stopcock

If we can't turn off the external water supply stopcock to your home to complete your repair, it is up to you to get the water supplier to turn it off.

Any Damage That Is Covered by Other Kinds of Insurance

Your product doesn't include repair or replacement of any damage caused by extreme weather, flooding, structural issues, fire or explosions – or any other kind of damage usually covered under household insurance – unless your product specifically includes it. If your product specifically includes anything that is also covered by your home insurance, we are only responsible for our fair share.

Any Other Loss or Damage

We are not responsible for any loss or damage to, or cleaning of property furniture or fixtures as a result of your boiler, appliance or system breaking or failing unless we caused it directly. For example, damaged caused by water leaks.

Making Home Improvements

Your product only includes repair or replacement of your boiler, appliance or system when it stops working properly- it doesn't include any improvements or upgrades for example replacing working radiators, swapping standard radiator valves for thermostatic ones, and replacing electrical cables and fuse boards that still work. Where we have told you that an improvement is necessary, we may not continue to make repairs on that part of the boiler, appliance or system unless the work has been carried out.

Steel or Iron Pipes

We won't repair or replace steel or iron pipes except:

- Your gas supply pipe, from the meter to your appliance or boiler
- Your soil and vent pipe where these pipes are specifically noted on your agreement

Complaints

To make a complaint:

- Call us on [01792 324080](tel:01792324080)
- Email us at info@plumbwisewales.co.uk
- Write to us at: Plumbwise Wales
Siding Terrace
Skewen
Neath
SA10 6RF

We take all complaints seriously and we will do our very best to resolve any issues right away. If we need more time to investigate, we'll let you know and keep you updated. If you are not satisfied with our final response, or it has been more than 8 weeks since we have received your complaint, you may be able to take it to the ombudsman service:

Financial Ombudsman Services
Exchange Tower
London
E14 9SR

For more information, visit financial-ombudsman.org.uk

Your Personal Information

This section gives a brief explanation on how we will use your information.

We provide more details about how we use your data and we will not share with any 3rd party unless requested to. Over time we will collect various information about you from sensitive details, bank details, health issues, criminal records and your tastes and preferences. We may also monitor and record some phone calls, conversations, and other communications with you to make sure we are living up to the standards we want, as well as the relevant laws and regulations.

As if you give us sensitive information about yourself or other people, for example, health details, criminal convictions of members of your household, you also agree and confirm that the person the information is about has agreed that we can use the information in the way we have described here.

If you want to see what information we hold about you, you have the right to request a copy of all the information we have about you for a small charge of £18.

How We May Use Your Information

To get in touch with you

By email, phone, text message, home visits and in writing or by any other means

To collect any money, you owe us

Selling your debt to another company and giving them your details

To keep you safe and secure

Protecting you and everyone who lives in your home

Improving Our Service

To ask for your opinion

Getting feedback on how we are running your account, or our products and services.

To improve how we work or what we offer

Changing how we run your account, or our products and services for the better- including training all employees

To understand our customers better

Looking at statistics and trends, building customer profiles, testing computer systems and coming up with new sales and marketing opportunities

Running Our Business

To take legal action – or respond to it

Making our case or defending ourselves

To comply with the authorities

Sharing what we know with government, regulators, police or lawyers, if they ask for it and have the right to know all relevant information regarding why

To sell one or more of our businesses

As part of the standard sales process

Canceling Your Agreement

You can cancel your agreement or product at any time, by calling 01792 324080 or sending an email to info@plumbwisewales.co.uk

If you cancel your product within the first 14 days, we will give you a full refund providing no work has been carried out within these 14 days. This is your cooling off period. If we have done work for you before the 14 days end and you then cancel, you will then have to pay cancellation charges. (see cancellation charges)

If you cancel after 14 days and pay monthly by direct debit your cover will continue to the end of the period the last payment is for. If we have carried out any work for you, you may have to pay cancellation charges. Cancelling your direct debit through your bank does not mean you have cancelled your agreement with us. If you stop your direct debit without telling us we will get in contact with you to collect the money you owe. If we don't hear from you and you don't pay, we will cancel your agreement no less than 30 days after the date we first found out your payment has failed. You may also have to pay the cancellation charges.

When Can We Cancel?

We can cancel your agreement or product if:

- You give us false information
- Your boiler or appliance isn't on our approved list
- We find a pre-existing fault during your first visit
- We can't find the parts we need to repair your boiler, appliance or system, despite our attempts
- You put our people's health and safety at risk, for example, physical or verbal abuse
- Your home or property is unfit or unsafe to work in
- You don't let us into your home or property despite several attempts
- We tell you to make permanent repairs or improvements, but you don't
- You don't make your payments

If we cancel your agreement on the first service, we will refund you in full any money paid for that particular product unless a repair or replacement has been carried out- you may have to pay cancellation charges- see cancellation charges table.

Where you have full gas cover product i.e. Boiler, appliance, controls, central heating, breakdown, and:

- We can't get hold of the parts we need to fix your problem
- We haven't told you before that we may not be able to source them

We will refund any money you have paid since your last claim, up to a max of one year.

**To make a claim or arrange a breakdown repair call
01792 324080.**