



Drain Protection UK Terms & Conditions

• **Last Updated: December/2024**

Thank You for choosing Drain Protection UK to supply your home with a Multi Home extended warranty plan. We hope that Your Systems & Equipment will be trouble free, but should failure occur outside your standard warranty period, please follow the procedures detailed in this Document.

DEFINITIONS

• **Administrator:**

We, Us or Drain Protection UK of 858 Wimborne Road, Winton, BH9 2DS, who are responsible for providing extended warranty plans on Drainage & Plumbing, Boiler & Home Appliances listed in the agreement.

• **You, Your, Agreement:**

The party set out on your extended warranty and repair subscription agreement.

• **Repair and warranty service subscription Agreement period:**

The period of Agreement as defined in your repair and extended warranty subscription agreement document.

• **Repair and warranty service subscription Agreement**

benefits:

Benefits that the Agreement Holder receives in respect of their repair and maintenance service subscription Agreement.

• **Repair and warranty Subscription/Protection Plan Agreement:**

The Scheme/Agreement that entitles the Agreement Holder to the various repair and extended warranty plan/subscription **Protection Plan** Agreement benefits.

• **Availability of our services:**

Our services are available to Homeowners and Private Landlords for domestic properties located in mainland England, Wales and Scotland.

• **Breakdown:**

The actual and sudden mechanical or electrical failure or breakdown which results in the sudden stoppage of the Equipment's normal function and which are included in our extended warranty cover terms & conditions.

• **Call Out:**

An engineer to Your Home.

• **Commencement Date:**

The date Your Plan begins with Us as stated in your paperwork

• **Policy Period:**

Your Plan commences on the date shown on your initial paperwork.

This policy is renewed every month upon receipt of your monthly payment. This extended warranty cover does not

have a specified end date and renewals and cover will continue until either You or We

cancel the policy in accordance with the Cancellation condition.

• **Repair:**

Repair, including call out, labour and parts.

• **System:**

Household Plumbing and Drainage System or Boiler & Heating System.

• **Appliance:**

White Goods including, Washing Machine, Tumble Dryer, Washer/Dryer, Dishwasher, Extractor Fan, Fridge, Freezer, Fridge/Freezer, Cooker/Oven, Hob, TV's (Flat Screen Only TV's. (Flat screen only.)

SECTION 1

What is Drain Protection UK Repair and extended warranty Subscription

Agreement/ Protection Plan Agreement?

Our extended warranty meets the needs of homeowners requiring assistance in the event of certain problems with the Plumbing, Drainage, Gas

Central Heating, Boiler and White Goods Appliance Breakdown at their property. Call outs are arranged and administered by Drain Protection UK who use registered & approved engineers for home visits.

You may need to review the Maintenance/warranty Subscription Agreement periodically to ensure it remains adequate for your needs.

SECTION 2

1) What is provided in the Plan

• The plan cost covers an engineer visit to inspect & repair damage to the Plumbing & Drainage Systems, Boiler & Heating systems, Internal Electrics or White Goods Home Appliances, (Including flat screen TV,) listed in Maintenance, warranty Subscription Agreement document. Boiler & Heating Systems extended warranty plans are dependent on the level of plan you have chosen. The inspection will include answering any questions on the use and functionality of the system or appliance & carrying out repairs and maintenance as and when required.

• When you contact us to arrange an engineer visit our customer support team will discuss your requirements and may also be able to answer any technical support questions you have in respect of the system or appliance.

We are available to take your call Monday to Sunday between the hours of 9am to 5pm

Customer Service & General Inquiries

Line: 0800 689 1862 or

Claims 24 Hour Line: 0800 689 0157

(24 hours 7 days a week)

• In the event of a claim repair to system breakdown we offer zero fee call out charge.



Contact Numbers:

Switch: 0800 689 5135

Claims: 0800 689 0157

Customer Service: 0800 689 1862



Email | Website

drainprotectionuk.co.uk

info@drainprotectionuk.co.uk



Registered Company Address:

858 Wimbourne Road
Moordown, Bournemouth
BH9 2DS

**SECTION 3****What am I covered for?****1) Plumbing & Drainage Issues:
Including**

- Repairs to damaged Guttering
- Repairs to Soakaways
- Repairs to Bathroom Leaks caused by damaged or burst pipes.
- Repairs to blockages, dripping or seized taps. *Dependant on Plan Coverage*
- Escapes of water from toilets or tank overflows in bathroom.
- Repairs to kitchen & utility plumbing system damage.
- Repairs to leaking or blocked water supply.
- Repairs to leaking pipes or joints.
- Repairs to a non-flushing toilet.
- Repairs to washing machine and dishwasher hot and cold water drainage system.
- Repairs to Inlet flexible pipes.
- Unblocking of a waste or rainwater drains.
- Repairs to a leaking soil vent pipe.
- Repairs to a leaking and/or seized internal stopcock/stop tap.
- Repairs to a water leak from central heating pipes, radiator valves and control valves.
- Clearance of a blocked sink, toilet or waste pipe.
- Repairs to leaking overflow pipes.
- Repairs to a blocked or leaking drainage pipe.
- Repairing a leaking and/or blocked water supply pipe.
- Drain and isolate a leaking hot water cylinder/radiator. (Engineer call out subject to availability.)

3) Boiler & Heating Issues:

Dependent on your level of cover see section (Section 7, Claim Limits) limitations.

- Repairs to the breakdown of your Gas boiler.

- Repairs to the breakdown of your Electric boiler.
- Repairs to Your Central Heating System.
- Repairs to the isolation valve.
- Repairs to all manufacturer's fitted components within the boiler together with the pump, motorised valves, thermostat, timer, temperature and pressure controls, chimney structure/flue and expansion cistern.
- Repairs to damaged or leaking gas supply pipe from your gas meter.
- Repairs to the inability to control the temperature or timings of your boiler.

If you suffer a gas leak, you should first call the National Gas Emergency Service immediately on 0800 111 999

5) Internal Electrical Issues:

- Repair of the failed electrical wiring.
- Repair of the loss of power to a circuit.
- Repair of the failed wiring to a bathroom unit.
- Repair to Blown Electrics.
- Repair to Faulty Circuits.
- Repair of Internal Rewiring.

6) Appliance Breakdown:

Dependent on your level of cover see section (Section 7, Claim Limits) limitations.

- Electrical Issues & breakdown.
- Mechanical Issues & breakdown.
- The Engineers will attempt to fix your kitchen appliance or TV in the result of a mechanical or electrical breakdown.

SECTION 4**What Is Not Provided Or included in our Plans.**

This policy shall not cover the following:

1) General Exclusions.

- Claims in the first 30 days.

- Breakdown as a consequence of impact or any other cause external to the Equipment or House Hold Systems.
- Use of the Equipment or House Hold Systems by anyone other than You or people that reside within Your household.
- Failure to comply with the manufacturers' instructions for the care and maintenance of the Equipment or House Hold Systems.
- Equipment that does not meet the design, installation, repair and maintenance of systems regulations or electrical regulations for appliances which are currently in force at the time of the Breakdown or House Hold Systems.
- Costs not authorised by the Claims Administrator.
- Faults relating to the installation of the Equipment.
- Deliberate damage or neglect of the Equipment.
- Repairs to cosmetic parts or non mechanical or electrical components.
- Breakdown caused by foreign objects or substances.
- Faults known to You or existing before the Commencement Date of this policy.
- Breakdown of any Equipment that is the subject of a manufacturer's recall or modification.
- Breakdown covered by manufacturer's or supplier's or installer's guarantee or warranty.
- Call Outs arising from the interruption, failure or disconnection of public services at the Home (including water, electricity or gas supply,) however caused or from gas leaks.

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Breakdown arising as a result of normal Wear and Tear (e.g. belts, fuses, seals, handles, runners, screen burn etc.).

- Consequential Loss
- Costs associated with the initial system setup.
- Any claim within the Deferment Period.
- Where the Equipment is incorrectly installed or is installed in a garage, out building or location identified as unsuitable for the Equipment by its manufacturer.
- Repairs on Systems & Appliances & or House Hold Systems will not be provided if they are still under manufacturer's warranty.
- Repairs of Appliances arising from or in the event of:
 - The appliance or system being recalled by the manufacturer or due to generic manufacturing defect or any other reason.
 - Any unauthorised modification of the appliance including (without limitation) any upgrade not authorised by the manufacturer or addition of any non-approved accessories or upgrades.
 - Your failure to follow the system operating instructions.
 - Use of system or appliance in a non-domestic or commercial environment.
- Theft, attempted theft, malicious damage or damage caused by fire or explosion.
- Any appliance maintenance request that in our opinion is deemed accidental or negligible damage.
- No fault being found with your appliances.
- Cosmetic damage caused by the home occupant.
- Deliberate Damage.
- The re-sitting of your appliances or systems.

- Appliances which require repairs to be undertaken outside the United Kingdom (meaning England, Scotland, Northern Ireland, Wales, Channel Islands and Isle of Man)
- Property or personal injury or consequential losses caused by the environment.
- Cosmetic damage such as damage to paintwork or dents or scratches to the appliances.
- Replacement of any item that is intended to be replaceable such as fuses or batteries.
- Appliances & Systems not being installed properly.
- Any Appliance or System that is not working in accordance to the manufactures specification prior to the warranty Agreement inception date.
- Pre-existing, system design or installation faults.
- Landlords or Guest Houses/B&Bs if policy doesnt directly state that you have Landlord Protection with us.
- Damage caused by weather or freezing.
- Damage caused when your home is unoccupied for more than 30 days in a row.
- Faults deemed intermittent or pre-existing.

2) Drainage & Plumbing extended warranty Cover.

(See also the General Exclusions.)

- Cosmetic damage caused by the Drainage & Plumbing or by the Engineer/Engineers if damage is inevitable & intentionally made to access the issue.
- Damage caused by or arising from sludge, scale and other debris in the central heating system and related pipework
- Damage arising as a result of disconnection from, re-connection to or interruption of the gas, electricity or water mains services to your home.

- Any water supply pipe outside the boundary of your home or for which you are not responsible, or fresh water pipes beneath or inside any building or out building.
- Shared drains.
- Removal of sludge or hard water scale from the protected system.
- Your plan does not include investigating or locating a leak. If the source of the leak is not clearly visible and identifiable your claim will be declined.
- No hot water due to a breakdown of a water heater, a boiler or a central heating component. Exclusion dependent on your level of cover see section (Section 7, Claim Limits) for limitations.
- Frozen pipes which have not resulted in a leak or permanent blockage.
- Bathroom units including the bath or shower unit, controls, outlet or shower head.
- Replacement of sanitary ware. (e.g. basins and toilet bowls.)
- Replacement of radiators, hot water cylinders (and their unique and integrated components,) and central heating control valves. (Unless changing the valve is necessary to stop a leak.) Exclusion dependent on your level of cover see section (Section 7, Claim Limits) for limitations.
- Any costs of water lost during a leak.
- The quietening noisy pipes that are caused by the expansion and contraction of pipes as they heat and cool.
- Drains/sewers that you do not have sole responsibility for (including shared drains within your property.)

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- Drain clearance if the design of your drainage system does not allow access by our engineers. (e.g. via a manhole.)
- The external stop valve connection to the water mains supply. (This is the water company's responsibility.)
- Where there is no evidence of a blockage, a leak or damage.
- Water supply pipe outside the boundary of your property:
 - Costs which exceed the fair share of the cost of any work undertaken by us under the terms of your agreement on a water supply pipe outside the boundary of your property where you share legal responsibility for the water supply pipe with any third party(ies). The fair share will be calculated as the total cost of the work divided by the number of parties, (including you,) that are responsible for the water supply pipe and benefit from the repair. Work will not commence until all parties agree to the work and have given their consent to pay their fair share.
 - Access to any repairs to Drainage & Plumbing systems where a hazardous element such as asbestosis present.

3) Boiler & Heating extended warranty Cover.

(See also the General Exclusions)

- Damage caused by or arising from sludge, scale and other debris in the central heating system and related pipework.
- Underfloor heating and controls.
- Boiler repairs above £300 (per claim) in the first three months of your extended warranty cover.
- The boiler will not be repaired during the first 6 months following the initial policy start date.

- Corrosion or any work arising from hard water scale deposits.
- The repair/removal or replacement of any part which has ceased to function due to a blockage caused by sludge or hard water scale/deposits.
- Cosmetic damage caused by the home occupant.
- Cosmetic damage caused by the Boiler issue or by the Engineer if damage is inevitable & intentionally made to access the issue.
- Access to any heating system where a hazardous element such as asbestos is present.

4) Electrical appliance extended warranty Cover.

(See also the General Exclusions)

- Electrical "Terminal Ends" (for example such as light bulbs, extractor fans, electric showers, domestic appliances).
- Underfloor heating and controls.
- External Electrics
- A power cut to the property that has not caused permanent damage
- The resetting of circuit breakers, which can be reset by you.
- Any wiring/electrics outside of the property.
- Wiring/Electrics below ground level.
- Any wiring that does not form part of the permanent 240 volt electrical supply system e.g. central heating control wires, satellite dishes, radio/television aerials and their fittings/masts and telephones and their associated wiring.
- Routine electrical maintenance tasks including:
 - a. Replacing light bulbs, fluorescent tubes and decorative light fittings.
 - b. Replacing fuses in plugs.
 - c. Adjusting timer/temperature control of heaters or Economy 7 timer switches.
 - d. Fully rewiring your property.
- The shower unit.
- Portable or fixed electrical heating systems or energy efficiency management-

systems.

- Repairing or replacing wiring encased in rubber or lead.
- Any part of the electrical wiring where completing a repair would result in a breach of the current electrical wiring regulations and electrical safety standard BS7671:2008 - Requirements for Electrical Installations (incorporating amendment 3:2015).
- Access to any Electrical wiring where a hazardous element such as asbestos is present.

5) Appliance Cover extended warranty (see also the General Exclusions)

- Cosmetic damage to your appliance.
- Cosmetic damage caused the Engineer if damage is inevitable & intentionally made to access the issue.
- Accidental Damage.
- Faults or damage due to theft.
- Malicious damage.
- Fire or explosions.
- Appliances used in a commercial environment.
- Routine maintenance of the appliance.
- Pre-existing faults before the start of the policy.
- Repairs to appliance if component parts are no longer manufactured or supplied.
- Access to any any repairs to an appliance where a hazardous element such as asbestosis present.

6) Residence:

- Properties that aren't covered include, Retail/Commercial, Other premises used for business, Council and housing Association.



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SECTION 5

Basis of Settlement

In the event of Breakdown of any Household System within your plan, we will pay the cost of repair only under your extended warranty policy with us.

SECTION 6

Claims

There is no set limit to the number of claims. In the event of Breakdown and you wish to make a claim under this policy You should advise the Claims Administrator, (Claims phone number on page footer,) as soon as possible and not later than seven days after you have become aware of the breakdown. Claim amounts maybe subject to our fair-use limit.

1. If an incident occurs at Your property, which is covered by your policy, please call the claims number shown on the footer of this document. We may try to resolve the issue for you straight away by talking you through a simple set off ault finding questions to fix the issue over the telephone. If this is not possible, we will arrange for the incident to be dealt with in accordance with the terms and conditions of your policy.
2. Claims must be made by you or a person calling on your behalf. Please call us as soon as you are aware of the incident. We will not be able to cover the costs of any work carried out by persons not authorised by us in advance.
3. Please have your policy number ready when you call. The engineer may also ask to see your policy schedule when he/she arrives at your property.

4. We do not charge excess for claims.
5. The Claims Administrator will make reasonable attempts to obtain a suitable tradesman, provided that provision of service is not precluded by:
 - a) Adverse weather conditions.
 - b) Industrial disputes. (official or not.)
 - c) Failure of the public transport system (including the road network) and repair there to.
 - d) National Restrictions.
 - e) National Lockdowns.
 - f) Environmental Disasters, or
 - g) Other circumstances preventing access to the Home or otherwise making provision of repairs impractical.
6. The Claims Administrator shall be entitled to:
 - a) Decline any claim if the Home or Services have not been maintained in a safe or serviceable condition;
 - b) Decide on the most appropriate means of providing service, although the Claims Administrator will take Your wishes into account whenever possible;
 - c) May settle any costs on a proportionate basis if You have any other warranty covering the same service.
7. You are required and must take care to
 - a) Supply accurate and complete answers to all the questions The Claims Administrator may ask as part of Your claim.
 - b) Make sure that all information supplied in connection with Your claim is true and correct.
 - c) Notify The Claims Administrator of any changes to the answers You have given as soon as possible. Failure to provide accurate and true answers may result in Your claim being invalid.
- 6) If the cost of Your claim exceeds the specified amount provided by the policy, You will be responsible to pay the difference or receive monetary amount via Bacs to value specified in (Section 7, Claim Limits).

7) The Claims Administrator will arrange to supply and fit replacement parts or components where required in order to satisfy Your claim. If you request any additional work or replacement parts or the fitting of components of a superior specification. You will be responsible for the additional cost. We are not responsible for any inconvenience, additional cost, loss or damage caused by delay in the supply of spare parts or components by engineers, manufacturers or their suppliers or agents.

SECTION 7

1) Claim Limits

- Each area of policy coverage, as listed below, has its own claims limit(s).
- No excess payment is required for Our Claims Service.
- Please be aware that you cannot make a claim under your policy during any exclusion period. If applicable, the exclusion period(s) relevant to your policy are set out within your policy schedule.
- We will cover the cost of repairs and damage up to the agreed limit under an extended warranty basis only.

a) Drainage & Plumbing:

• Cover Plan 1:

Engineer/Tradesman costs and call out charge up to £500 per/year on any issues with Drainage or Plumbing Systems with in the boundary of your home. (In order Of lowest cost option first.)

• Cover Plan 3:

Engineer/Tradesman costs and call out charge up to £2000 per/year on any issues with Drainage or Plumbing Systems with in the boundary of your home.



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**b) Boilers & Heating:**

- **Cover Plan 2 & Cover Plan 3**
- Fix and repair or replacement of component parts for heating system up to the value of £2000 per/year providing that your manufacturer's original warranty has expired and will be taking out an extended warranty with us to cover your boiler against breakdown.

c) Electrics:

- **Included In All Plans**
- Fix and repair or replacement of component parts up to the value of £500 per/year. This is Including Engineer/Tradesman costs and call out charge. (In order of lowest cost option first.)

d) Appliances:

- **Can be Added on to all Plans**
- Fix and repair or replacement of component parts up to the value of £500 or like for like replacement up to the value of £500 per/appliance per/year. This is Including Engineer/Tradesman costs and call out charge. (In order of lowest cost option first.)

SECTION 8**1) Yearly Claim Total**

The Claim Limit on Your chosen plan is the total amount you can reach for cumulative combined claims over the year. Year meaning the Start date of your Policy to the Same date the following year. The Claim limit will be reset to zero on the date of your policy renewal date.

a) Drainage & Plumbing Protection:

- **Cover Plan 1:**
Unlimited claims including: Engineer/Tradesman labour, replacement part costs & call out charge's up to the value of £500.00.
- **Cover Plan 3:**
Unlimited claims including: Engineer/Tradesman labour-

replacement part costs & call out charge's up to the value of £2000.00.

b) Boiler & Heating

- **Cover Plan 2 & Cover Plan 3**
Unlimited claims including: Engineer/Tradesman labour, replacement part costs & call out charge's up to the value of £2000 per year.

c) Electrical Protection:

- **Included In All Plans**
Unlimited claims including: Engineer/Tradesman labour, replacement part costs & call out charge's up to the value of £500.

d) Appliance Protection:

- **Can be Added on to all Plans**
Unlimited claims including: Engineer/Tradesman labour, replacement part costs & call out charge's up to the value of £500 per registered appliance. New appliances can be added throughout your Plan.

SECTION 9**Cancelling your scheduled Claim Appointment**

- Your repair and maintenance appointment will automatically be cancelled if you have failed to pay your agreement price on time.
- To avoid a cancellation fee, if you need to reschedule your repair visit then please provide us with a minimum of 24 hour's notice by calling the Customer Service Line detailed on the footer of this document.
- If our engineer attends your property, however, is unable to enter to conduct the repairs, then this will result in a £40 non-refundable fee. If your warranty agreement is support by the Direct Debit method, then this £40 fee will be debited from this account prior to any re-bookings being made.

- **Non-payment notice:** This policy plan will be suspended from the date on which You do not make a payment when it is due or You cancel any payment previously made or fail to maintain your monthly payments. In the event of this occurrence The Administrator may contact You to establish if non-payment was intentional as you no longer require warranty cover or if it was unintentional and you still wish cover to continue. If the latter applies, then on payment of the premium due and continuation of monthly payments thereafter has been arranged, the policy will be reinstated, and cover will be allowed to continue.

SECTION 10**Payments**

We can accept payment by Direct Debit using the following cards: Master Card, Maestro, Visa or Visa Delta.

PCI :

PCI Compliance: The Payment Card Industry Data Security Standard (PCI DSS) refers to payment security standards that ensure all sellers safely and securely accept, store, process, and transmit cardholder data (also known as your customer's credit card information) during a credit card transaction. Any merchant with a merchant ID that accepts payment cards must follow these PCI-compliance regulations to protect against data breaches.

The requirements range from establishing data security policies for your business and employees to removing card data from your processing system and pay-

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ment terminals.

“Cardholder” or payment data covers information such as the full primary account number (PAN), the cardholder’s name, and the credit card service code and expiration date. Sellers are also responsible for protecting sensitive authentication data in the magnetic-stripe data (e.g., CAV2, CVC2, CVV2, CID, PINs, PIN blocks, and more).

SECTION 11

Renewing Your extended warranty

Cover agreement.

- Your fee shall be applied on a recurring basis as per the service plan length stated on your agreement. Unless notice is received in writing (either by mail or email) of your intention to cease your prepaid repair and extended warranty subscription Service Agreement before the renewal date, it will be renewed automatically at the end of your agreement period.

SECTION 12

Cancelling Your Repair and extended warranty Cover.

- Both you and the warranty provider have the right to change their mind about entering this plan at any time within the first 14 days. If you have cancelled the service agreement within this time frame, we will provide you with a full refund. You cannot make a maintenance or repair request within the first 28 days of your service agreement from the date stated in your service agreement document.

SECTION 13

Complaints Procedure

If you wish to register a complaint please write to the following: Drain Protection UK, Customer Service Manager,

858 Wimbourne Road
Moordown

Bournemouth
BH9 2DS

Please include your Drain
Protection UK

Policy reference number, we will endeavour to resolve your complaint within 28 working days of receipt. This complaint procedure does not affect any legal rights you may have.

SECTION 14

Fair Usage Policy (FUP)

At Drain Protection UK we want all of our customers to get the best Protection Plan, repair/warranty agreements at the lowest possible price. This Fair Usage Policy is designed to prevent fraud and abuse of our service by a small number of users. Subject to this Fair Usage Policy Drain Protection UK will provide warranty repairs and requests for the systems & appliances listed on your agreement level, as well as customer and technical support for when you make a repair request. Drain Protection UK service plans are for individual use only and do not cover business or commercial usage. (“Legitimate Use”).

The following is a non-exhaustive list of practices that would not be considered Legitimate Use:

- Using Service Agreements to cover business or commercial installations.
- Sharing of Services provided under your extended warranty agreement to the benefit of a third party.
- Customers that make an unusual number of claims within a short time period may have the policy cancelled or paused for 180 days. After the 180 days period your account will be reset & normal usage resumes allowing you to continue your Policy with us.

- High number of claims over short time period : Meaning more than 1 claim per calendar month.
 - Claims resulting in engineer costs of over £166 per calendar month.
 - Claims resulting in engineer stating that the issue had been there before policy start date, and was NOT sudden and unforeseen damage to systems in your property covered by your policy.
 - Large repair job that result in engineer costs nearing or reaching the yearly claim limit.
 - Boiler replacement contribution if costs have accumulated from previous heating claims nearing claim limit.
- Drain Protection UK may at its option terminate its relationship with you or may suspend your Service Agreement immediately if it determines you are using your extended warranty agreement contrary to this Fair Usage Policy or Drain Protection UK’s Terms of Use.

Where reasonable, Drain Protection UK will provide you with notice of improper usage before suspension or termination of your subscription and, if appropriate, Drain Protection UK may offer you an alternative subscription.



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