

Home Health Plan

By The Plumbing Doctor™



Terms and Conditions



The Plumbing Doctor



Welcome to Home Health Plan – a home repair and maintenance product from The Plumbing Doctor.

This document contains the terms and conditions for Home Health Plan.

It tells you the inclusions, exclusions, definitions, eligibility and answers key questions.

Please read this document carefully and keep it somewhere safe so you can refer back to it if needed.



Best Wishes,

Alex Stevens

Director



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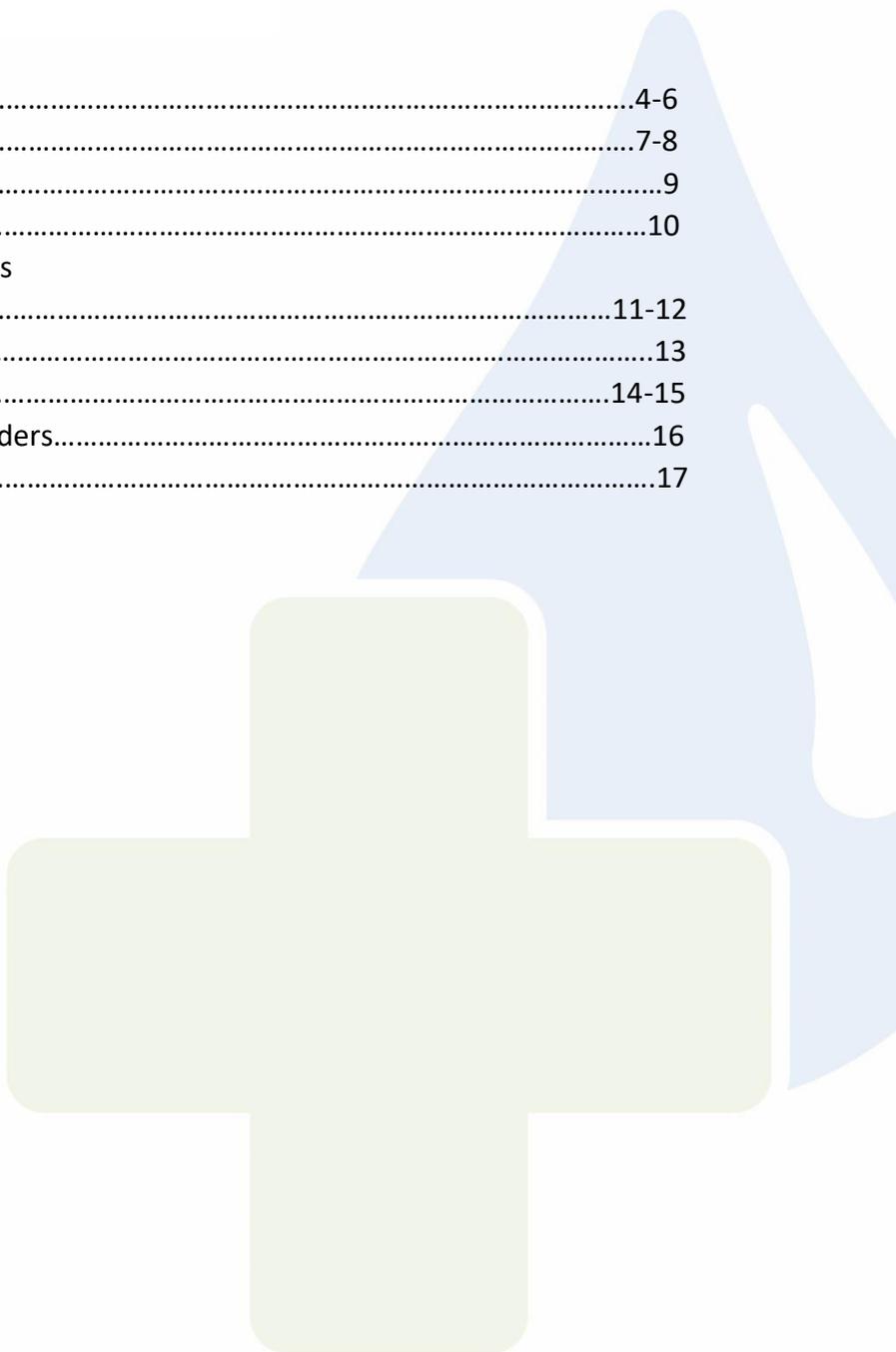
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Definitions

“We” and “you”.

By “we”, “us” or “our” we mean The Plumbing Doctor, which is a Trading As style of Stevens Building and Maintenance Limited (Company Registration Number 08091772, VAT Registration Number 138565487).

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

Words in bold.

Certain words used within this document have a specific meaning. They are highlighted in bold. Their definitions in the context of this **agreement** are below.

accessing and making good

- removing flooring, walls, cupboards to access a leak / your boiler. **We** will always replace the subfloor / plasterboard but finishing surfaces (ie tiles, plastering and decorating) is not included. This includes external trenchwork or excavation pits – **we** will backfill the trench / pit but the re-instatement of tarmac, grass, plants etc is not included.

accidental damage

- when **you** cause a fault within your **home** unintentionally.

agreement

- the **products** and levels of protection **you** have with **us**.

annual service

- your annual boiler check and service. This will be accompanied with a service certificate, sent by email.

approved list

- to ensure quality, we will only fit parts that are approved by us. We will only cover boilers that are on our approved list (confirmed either at the start of the **agreement** or during our **system health check**).

authorised contact

- a named person, agent or landlord who you’ve authorised to use your **products** with **us**.

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Definitions

boiler and controls

- a single natural gas or LPG boiler on your **property** that is for residential use and with a heat output capacity of up to 70kW. This includes the auxiliary components on or near the boiler ie flue, controls, thermostat, programmer zone valves and pumps.

central heating, tanks and cylinders

- the heat and hot water system in your **property** that is not contained within the **boiler and controls**. This includes your hot water cylinder, immersion heater elements, cold water storage cistern, radiators, radiator valves, secondary pumps.

cooling off period

- the 14 day period after the **period of agreement** begins, as detailed on your **statement**.

drains

- the waste and soil pipes within your **property**.

exclusion period

- the period of time at the start of a new **agreement** where we will not authorise repairs.

first service

- the first time we carry out a boiler service on your **boiler and controls**. This will be carried out at the same time we do a **system health check**.

gas supply pipe

- the gas supply pipework after your gas meter that feeds your boiler and other gas appliances within your **property**.

home

- the main occupied building (including attached garages or conservatories) within your **property**.

light fitting

- the electrical cable and fixings up to and including standard lightbulb holders, individual downlight fittings embedded into ceilings and fluorescent tube assembly and starter units.

period of agreement

- the start date of your **agreement** until it expires as per your **statement**.

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Definitions

product(s)

- the specific levels of protection you have chosen.

property

- your **home** and land up to your legal boundaries.

repair(s), repairing, repaired

- to fix your system or boiler following a breakdown or fault but not **repairs** that are cosmetic and do not interfere with the functionality of the system as a whole.

repair / replacement limit

- the maximum we will pay in the event of an authorised **repair** or **replacement**.

replacement, replacing, replaced

- where we agree to replace your boiler it will be of similar output capacity with similar features but may not be identical. Any boiler or parts changed in your system to be from our **approved list**.

sanitary ware / pottery / ceramics

- eg toilet pans, cisterns, basins, pedestals, baths, shower trays, bidets etc.

sludge

- iron oxide, sludge or other debris that naturally occurs inside a sealed heating system.

statement

- the document we provide **you** that shows your chosen products, the **period of agreement** and your monthly or annual price.

system health check

- an initial visit within 60 days of the start of first year **period of agreement** where we check your eligibility for the **products**.

upgrades

- any improvement to your **boiler and controls** or **central heating, tanks and cylinders** that make the system more efficient or safer.

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Key Questions

How do I book a repair?

Please call the office on 01752 215173 or visit our website <https://theplumbingdoctor.co.uk/homehealthplan> to book a repair online.

How long is the agreement?

Your agreement will run for a period of twelve months, unless it is cancelled by **you** or **us** as detailed below.

How can I cancel my agreement?

If you wish to cancel your agreement, the **authorised contact** on the **statement** must contact the office on 01752 215173 or write to us Unit 5 Seaton Park, 36 William Prance Road, Plymouth, Devon, PL6 5WR or email us at info@theplumbingdoctor.co.uk.

Depending on when you decide to cancel during your **period of agreement**, you may be entitled to a partial or full refund.

If you cancel your **agreement** during the **cooling off period** and **we** have not carried out any **repairs** or **replacements**, you will receive a full refund. If you cancel your **agreement** during the **cooling off period** and **we** have carried out **repairs** or **replacements** you will not receive any refund and must pay the remaining payments due until the end of the **period of agreement**.

If you cancel your **agreement** after the **cooling off period** and **we** have not carried out any **repairs** or **replacements**, you will receive a refund less the amount of days you have been protected. If you cancel your **agreement** after the **cooling off period** and **we** have carried out **repairs** or **replacements** you will not receive any refund and must pay the remaining payments due until the end of the **period of agreement**.

How can The Plumbing Doctor cancel my agreement?

We may cancel your **agreement** by giving you 7 days notice in writing or by email under the following circumstances –

- You fail to make payment
- You submit or try to pursue a fraudulent repair
- You are abusive or threatening to any member of our team
- You do not allow us access to carry out **repairs, system health checks, annual service, first service** or any other essential element to your **product**.
- Any exclusion reason within the **product**
- If the **system health check** has not been carried out within 60 days of the start of the **period of agreement**.

What happens if I change address?

If you change address, please contact the office to let us know. We will need to carry out a new **system health check** at your new property to assess if any changes to your **agreement** need to be made.

How do I renew the agreement?

We will contact you in writing or via email before your **period of agreement** expires to notify you of your renewal price. We reserve the right to refuse renewal of any **agreement** and we will notify you if this is the case. If you do not wish to renew please contact the office before your new **period of agreement**.

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Key Questions

How can I complain?

We always endeavour to provide the best service and products for our customers. However, on rare occasions, we recognise that there may be times where our customers may not be completely satisfied.

To ensure we are able to put things right as soon as we can, please read our complaints procedure below and we will respond promptly to ensure complete satisfaction.

As soon as possible after the completion of the works, please inspect the work to ensure everything has been carried out to our usual high standards.

In the unlikely event there is anything you are not completely satisfied with, please contact us as soon as you can in order that we can rectify any problems as soon as possible.

Write to us Unit 5 Seaton Park, 36 William Prance Road, Plymouth, Devon, PL6 5WR or email us at info@theplumbingdoctor.co.uk.

We aim to respond within 7 days of receiving your complaint and where possible, will provide you with a date to remedy any issues raised.

Where we are unable to resolve your complaint using our own complaints procedure, as a Which? Trusted trader we use Dispute Resolution Ombudsman for dispute resolution. In the unlikely event that we cannot remedy your complaint to your satisfaction you may wish to refer your complaint to them.

If you wish to do so please contact Which? Trusted traders in the first instance on 0333 241 3209 or by going to <https://www.disputeresolutionombudsman.org/which-trusted-traders-partnership/>

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General Exclusions

The following are excluded from the **agreement** and will therefore not be authorised for **repair** or **replacement**.

- a) Any item not forming part of the **agreement** or **product**
- b) Any event, loss or damage arising from circumstances known to you before your **period of agreement**
- c) Any costs or activities in excess of the **repair or replacement limits** on the **product**
- d) Any losses, indirect or direct as a result of delays in obtaining parts or materials unless caused by our negligence
- e) Systems, **boilers and controls, central heating, tanks and cylinders**, or components within your **property** that have not been installed to the manufacturer's instructions or conforming with Building Regulations or Water Regulations or British Standards or are subject to a manufacturer's recall.
- f) Instances where a **repair** or **replacement** is only necessary due to changes in legislation / health and safety guidelines.
- g) Repairs which put the health and safety of our engineers at risk eg, working in a loft space and permanent boards, lighting, ladders are not present.
- h) Any defect, damage or breakdown caused by malicious or wilful action, negligence, misuse or third party interference including any attempted repair or modification to the elements covered by this **agreement**, which does not comply with Building Regulations or Water Regulations or British Standards or are subject to a manufacturer's recall.
- i) The cost of any work carried out by you or persons not authorised by us in advance.
- j) Any parts not on our **approved list**. We will only fit authorised parts on your **boiler and controls** or **central heating, tanks and cylinders**. We may fit parts supplied by you at the time of the **repair** (ie a tap or a light switch) but this will not be covered by our guarantee.
- k) Normal day-to-day maintenance of the items covered in the **agreement** at your **property** for which you are responsible.
- l) Any situation where due to health and safety, a specialist person is required, ie Asbestos Containing Materials
- m) Any loss arising from subsidence, heave of the site or landslip caused by-
 - Bedding down of new structures
 - Demolition or structural repairs or alterations to the **property**
 - Faulty workmanship or the use of defective materials
 - River or coastal erosion
- n) Any loss or damage arising as a consequence of:
 - War, invasion, act of foreign enemies, terrorism, hostilities (whether war was declared or not), civil war, rebellion, revolution, insurrection, coup, riot or civil disturbance
 - Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or its nuclear component
 - Fire, lightning, explosion, tempest, flood, earthquake, impact or other extraneous causes
- o) Loss or damage or indirect costs arising as a result of disconnection from or interruption to the gas, electricity or water services to your **property** (ie a power cut)
- p) Any investigative work, where the incident which caused you to request a **repair** has already been resolved
- q) Any incidents where the root cause of the problem stems from a communal area that you do not have sole responsibility for
- r) Any consequential losses or damage from defective parts within your system (ie loss of water due to a faulty float valve or subsequent damage to a ceiling or floor following a leak).
- s) Damaged caused when your home is unoccupied for more than 30 days in a row.



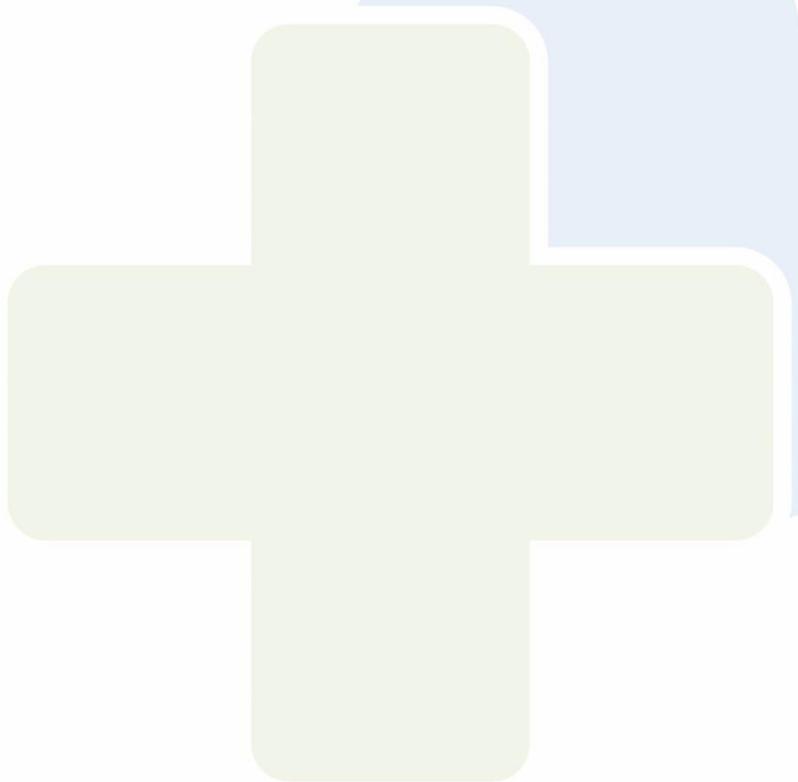
Eligibility

Upon applying to **us** to start an **agreement**, you must confirm you are responsible for paying for **repairs** at the **property**.

Non of these **products** cover non domestic dwellings or premises. They do not cover full time business premises such as hotels, offices, B&Bs, shops, pubs, restaurants, factories etc.

In order to provide the best possible service at this time we are only covering eligible properties within a 30 mile radius of our offices. Regardless we reserve the right to refuse cover based on your location.

Please check you do not have similar cover elsewhere before starting your **agreement** to avoid overlapping.



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Product Inclusions and Exclusions

Plumbing and Drainage

Inclusions

Blockages and leaks to hot and cold water pipes, the waste pipes, the soil pipes, drainage internal and external to your **home** up to and including taps which you are legally responsible for.

Repairs to the water mains supply pipe from your **property** boundary to your internal stop tap.

Exclusions

- a) The **repair limit** (the maximum we will pay for any individual **repair** or **replacement**) will be £2000.00 including VAT.
- b) The **exclusion period** during the first year of your **agreement** for this product is **21 days**.
- c) The limitations described in the **accessing and making good** section of the Definitions of this **agreement**.
- d) Tanks and cylinders (these are covered under the **Central Heating, Tanks and Cylinders** product)
- e) Central heating components, radiators or pipework (these are covered under the **Central Heating, Tanks and Cylinders** product)
- f) The external stop valve or pipework outside your **property** boundary (as this is the water company's responsibility)
- g) Where this is no evidence of a block, leak or damage.
- h) Frozen pipework where there is no leak or permanent blockage or where you have failed to correctly insulate the pipework.
- i) The cost of the loss of water because of a leak.
- j) Any costs that exceed your share of the cost of work where the work is in a communal area or where you share legal responsibility.
- k) Showers including shower units, valves, controls, outlets, heads or hoses
- l) Shower enclosures or trays. Baths.
- m) Any silicone or silicone joins or watertight seal.
- n) **Sanitaryware** (eg cisterns, pans, basins, bidets, shower trays, baths)
- o) Domestic appliances
- p) No hot water due to the breakdown of your boiler (this is covered under **Boilers and Controls**)
- q) Quietening of noisy pipes that are caused by the expansion and contraction of pipes as they heat and cool.
- r) External guttering, rainwater downpipes, cesspits, septic tanks, drainage pumps, treatment plants and soakaways.
- s) Drains or sewers that you are not responsible for (including shared responsibility)
- t) Drain clearance where your drainage system does not allow access by our engineers (ie via a rodding eye or manhole)
- u) Damage to drains or sewers caused by roots, subsidence, heave or landslip, earthquake or sink hole.
- v) Any work that may be required in addition to a repair. Work required to avoid the problem re-occurring. We will not pay for any re-alignment of drains or sewers or pipe work to avoid a recurrence
- w) The removal from drains and or waste pipes of any items deemed to be unsuitable for disposal in drains, public drains and sewers.



Plumbing and Drainage

- x) Drains not installed, operated, maintained or repaired in accordance with established practice or manufacturer's instructions, statutory regulations or British Standards.
- y) Any need for repair arising before you asked us to provide cover.
- z) Replacement of any cast iron, steel or asbestos pipework. A temporary repair will be attempted if safe and viable.
- aa) Pumps or any associated pipework including but not limited to macerators, waste disposal units, whirlpool baths, ponds, swimming pools, irrigation systems, fountains, hot tubs, water softeners and filters.
- bb) Any water pipe that doesn't directly supply your **home**.



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Electrics

Inclusions

The domestic electrical wiring – the permanent 240v electrical supply system within the **property** (including outbuildings, garages, sheds, greenhouses and non-permanent structures, beyond (but not including) the electricity company's supply meter and supplying electrical power including wall sockets, switches light bulb sockets and fuseboxes.

Exclusions

- a) The **repair limit** (the maximum we will pay for any individual **repair** or **replacement**) will be £2000.00 including VAT.
- b) The **exclusion period** during the first year of your **agreement** for this product is **21 days**.
- c) The limitations described in the **accessing and making good** section of the Definitions of this **agreement**.
- d) A power cut that has not caused any permanent damage.
- e) The resetting of circuit breakers, that can be done by you.
- f) Routine maintenance tasks like changing light bulbs, changing fuses in plugs or adjusting timers or temperature controls.
- g) Re-wiring your property.
- h) Any wiring that does not form part of the permanent 240 volt electrical supply system eg satellite dishes, radio / television aerials and their fittings, masts and telephones and their associated wiring.
- i) Electric showers (although their supplies are covered)
- j) Portable or fixed electrical heating systems or energy efficient management systems.
- k) Repairing or replacing wiring encased in rubber or lead or any part of the electrical wiring system where completing a repair would breach current electrical wiring regulations and electrical safety standard BS7671:2008 – Requirements for Electrical Installations (incorporating amendment 3:2015);
- l) Underflooring heating and controls
- m) Any appliance with a plug ie washing machines, fridge freezers or any wiring past the isolation switch.
- n) CCTV, burglar alarms or camera systems.
- o) Shower pumps, extractor hoods, cookers, storage or panel heaters, controls, pumps, detectors, solar panels or invertors.
- p) Power cables between your **home** and any detached buildings.

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Boiler and Controls

Inclusions

Repairs to single natural gas or LPG boiler unit on your **property** that's designed for home use and has a heat output of up to 70kW. The flue including flue terminal up to 1000mm in length. The controls that make the boiler work including the programmer, thermostats, zone valves and central heating pump.

A replacement boiler if we can't repair it and it's less than 7 years old. If it's between 7-10 years old we will pay for a replacement boiler but installation is not included. We can provide a price for the installation. If your boiler is older than 10 years and we can't repair it because the parts are obsolete we will cancel this product and refund your payments for this product during this **period of agreement**.

Gas pipe replacement.

Annual service or first service.

System Health Check.

Exclusions

- a) The **repair limit** (the maximum we will pay for any individual **repair** or **replacement**) outside of the **exclusion period** will be £3000.00 including VAT.
- b) The **exclusion period** for **repairs** during the first year of your **agreement** for this product is **21 days**.
- c) The **claim limit** for **repairs** in during the first **90 days** will be £300.00 including VAT.
- d) The **exclusion period** for boiler replacements will be **6 months**.
- e) We will supply and fit a new boiler if we can't repair it and it's less than 7 years old.
- f) We will supply only a new boiler if we can't repair it and it's between 7-10 years old.
- g) We will cancel this **product** and refund your payments for this **product** during this **period of agreement** if we cannot source replacement parts for your boiler if they are obsolete.
- h) The limitations described in the **accessing and making good** section of the Definitions of this **agreement**.
- i) Damage or issues arising from limescale, sludge, iron oxide or other debris.
- j) Underfloor heating controllers, manifolds, components or pipework.
- k) Repairing or replacing air or ground source heat pumps.
- l) Separate gas heaters providing hot water.
- m) Oil, solid fuel, fan convector or electrical heating systems.
- n) Heated or designer towel radiators.
- o) Dual-purpose boilers (ie AGA, Rayburn)
- p) Combined heat and power systems
- q) Gas pipes bigger than 35mm in diameter.
- r) Adjustment of timing and temperature controls.
- s) Replacing batteries in wireless controllers or reprogramming following daylight-saving changes.

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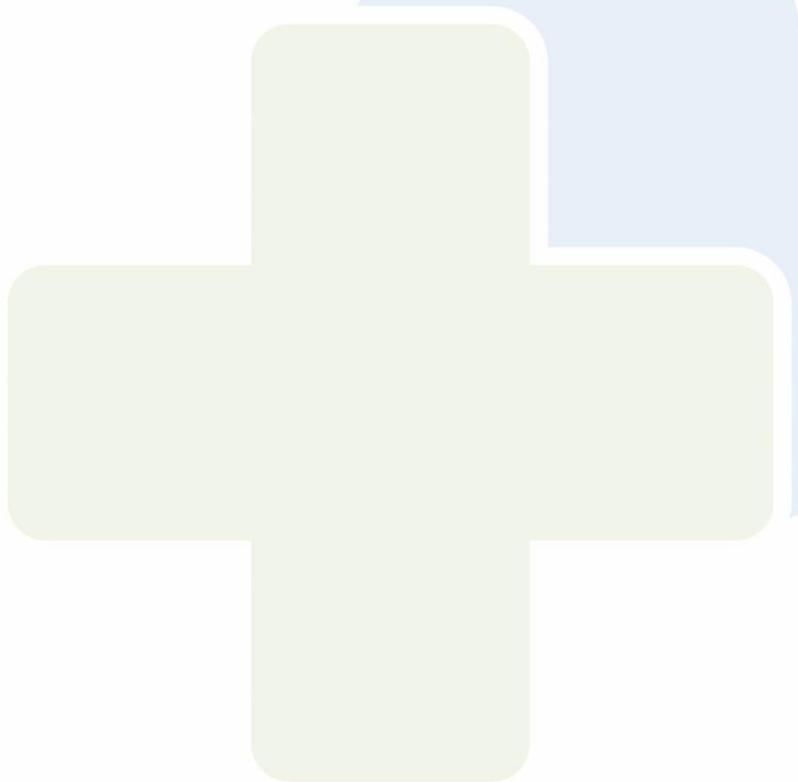
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- t) Repairing or replacing the flue including the flue terminal for any open flued appliances or if the flue is over one metre in length.
- u) Repairing or replacing any network hub, smart speaker or voice-controlled equipment.
- v) Replacing or topping up your system inhibitor unless we've removed it.
- w) Any part of your **boiler and controls** which directly supplies a swimming pool.
- x) Repairing or replacing your central heating system, tanks or cylinders (this is covered under **Central Heating, Tanks and Cylinders**).
- y) Boilers, heaters, elson tanks or thermal storage units that are not on our **approved list**, specifically –Idealstor, Chaffoteaux Britany Combi, Servowarm: Savannah, Select, Sorrento, Supreme, XLF, Saxon and Elite models, all Gledhill and Ferroli models, Gledhill Boilermate, Potterton Powermax or Potterton Promax Store) or their controls.
- z) Frozen pipes within the system that have not resulted in a leak or permanent blockage.
 - aa) Repairing or a like for like replacement of internet connected controls, thermostats or valves. In the event that a replacement is required to solve a breakdown, our choice of parts will be fitted.
 - bb) Any appliance connected to the gas supply pipe.





Inclusions

Repairs to the central heating system, including radiators, radiator and lockshield valves, heating pipework, heating pumps, hot water cylinders and cold water storage cisterns.

A replacement hot water cylinder or cold water storage cistern if we can't repair it.

Exclusions

- a) The **repair limit** (the maximum we will pay for any individual **repair** or **replacement**) outside of the **exclusion period** will be £2000.00 including VAT.
- b) The **exclusion period** for **repairs** during the first year of your **agreement** for this product is **21 days**.
- c) The **claim limit** for **repairs** in during the first **90 days** will be £300.00 including VAT.
- d) The **exclusion period** for cylinder or tank replacements will be **6 months**.
- e) The limitations described in the **accessing and making good** section of the Definitions of this **agreement**.
- f) Damage or issues arising from limescale, sludge, iron oxide or other debris.
- g) Underfloor heating controllers, manifolds, components or pipework.
- h) Repairing or replacing air or ground source heat pumps.
- i) Separate gas heaters providing hot water.
- j) Oil, solid fuel, fan convector or electrical heating systems.
- k) Heated or designer towel radiators.
- l) Dual-purpose boilers (ie AGA, Rayburn).
- m) Combined heat and power systems
- n) Adjustment of timing and temperature controls.
- o) Replacing batteries in wireless controllers or reprogramming following daylight-saving changes.
- p) Replacing or topping up your system inhibitor unless we've removed it.
- q) Any part of your **central heating** which directly supplies a swimming pool.
- r) Boilers, heaters, elson tanks or thermal storage units that are not on our **approved list**, specifically –Ideallstor, Chaffoteaux Britany Combi, Servowarm: Savannah, Select, Sorrento, Supreme, XLF, Saxon and Elite models, all Gledhill and Ferroli models, Gledhill Boilermate, Potterton Powermax or Potterton Promax Store) or their controls.
- s) Frozen pipes within the system that have not resulted in a leak or permanent blockage.
- t) Repairing or a like for like replacement of internet connected controls, thermostats or valves. In the event that a replacement is required to solve a breakdown, our choice of parts will be fitted.
- u) Any appliance connected to the gas supply pipe.
- v) Repair or replacement of electrical elements in towel radiators.
- w) Replacing multiple radiators simply because they have reached the end of their serviceable life and / or showing signs of corrosion due to poor system maintenance.



System Health Check

If you decide to buy either our **Boiler and Controls** and/or **Central Heating, Tanks and Cylinders products**, we will need to carry out a home visit to check your system for its eligibility.

We need to make this visit within 60 days of the start of your **period of agreement** and we will make 3 attempts to contact you or attend for this visit.

If we can't make contact or get access after 3 attempts we may need to cancel your **agreement**.

During the **System Health Check** we will check your boiler and controls, heating, tanks and cylinders to ensure they don't have any pre-existing faults and are in good working order. We may check your plumbing, drainage and electrics too while on site if you have these **products** with us.

If your system has pre-existing faults we will either -

- Give you a quote to repair the faults
- Allow you 14 days to rectify the issues yourself
- Remove the non-eligible **product** from your **agreement**.
- Cancel the **agreement**.

If you request a repair before we have attended to carry out the **System Health Check** we will carry out the **System Health Check** at the same time we attend the repair.

We will not be able to resolve your issue if your boiler does not meet our eligibility criteria or your boiler or central heating have faults that pre-existed the date of your policy application.

Your boiler or central heating cover will be suspended whilst you make arrangements for the fix to be completed.

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