

# Boiling down the cost of cover

Repairs to a faulty boiler can be expensive. We look at the options available to help protect you if a breakdown happens

**T**he thought of being left without hot water or heating has caused millions of people across Britain to pay for boiler breakdown cover – but is it worth having? We carried out our first boiler reliability survey earlier this year and found that more than one in three readers had had a problem with a boiler in the last six years. So we've taken a look at these policies to help you decide whether they're worth the money.

## Peace of mind

When your boiler goes wrong, you want help immediately, but tracking down a trusted local plumber to repair it can be difficult and, even when you find one, there's no guarantee someone will come out straightaway. With breakdown cover, you know your provider will send an engineer out and faults should be dealt with quickly. If you're elderly or have young children, you'll usually receive priority help.

You also have to think about cost. The four most common boiler faults are (in order): pump, burner, expansion vessel and gas valve. As our diagram, opposite, shows, repairs to just one of these will cost at least £200 if you don't have cover.

## Cost of cover

Repairs may be expensive, but breakdown policies themselves aren't cheap. Basic cover, which in most cases protects only the boiler, starts from £100 a year (see table opposite). Since many boilers operate without fault for years, taking out breakdown cover could be money down the drain, especially if your boiler is fairly new.

Most providers also offer more comprehensive packages, which cover the entire central-heating system. Some also include an annual service or inspection. The most expensive cover, British Gas' HomeCare-

400 (£291), covers the whole central-heating system, including the radiators, pipework and hot water pipes, plus an annual safety and maintenance inspection.

Boiler breakdown cover is available from dedicated providers, utility companies and manufacturers. Conditions vary. Common limitations include the value of parts that providers will replace and the number of times a year you can call out an engineer.

It may be difficult to get a policy for an old boiler, but once you have, it can often be renewed for the rest of the boiler's life.

There's also a question mark over the level of service you can expect. Providers promise emergency cover but none guarantees when they will come out. There have been regular press reports in recent years of people left in the cold for days after their boiler broke down, despite having paid for cover which promised emergency help.

However, the results of our survey of *Which?* members showed that nine out of ten who had used such cover were satisfied (see box above). The decision on whether to take out a policy will depend on how important the security offered is to you.

## Other options

■ **Insurance** Some insurers, such as Bradford & Bingley and Legal & General, include emergency breakdowns as part of their home insurance cover. With others, such as Admiral, you can add it to your existing

## Contacts

**British Gas**  
0845 600 5100  
[www.house.co.uk](http://www.house.co.uk)

**Direct Line**  
0845 246 1999  
[www.directline.com](http://www.directline.com)

**Domestic & General**  
0870 549 0000  
[www.domgen.com](http://www.domgen.com)

**EDF** 0870 737 5644  
[www.edfenergy.com](http://www.edfenergy.com)

**HomeCall+**  
0800 195 2033  
[www.homecallplus.co.uk](http://www.homecallplus.co.uk)

**Homeserve**  
01922 659 700  
[www.homeserve.com](http://www.homeserve.com)

**Powergen**  
0800 051 0779  
[www.powergen.co.uk](http://www.powergen.co.uk)

**Scottish & Southern**  
0845 078 6771  
[www.scottish-southern.co.uk](http://www.scottish-southern.co.uk)

## OUR RESEARCH

In July, we carried out an online survey among *Which?* members asking for your views on boiler breakdown cover. Of the 1,220 who replied, 469 had taken out cover. We found that 318 people had used it at least once and just under 90 per cent were either satisfied or very satisfied with the service that they received. We would like to thank all of you who took part for your help with this survey.

policy. This will pay for call-out charges and labour and parts, and extend to some other home emergencies. But you may have to organise the repairs, and the maximum you can claim is usually quite low. Admiral's Home Emergency Assistance, for instance, limits claims to £300, which may not meet all of the costs if your boiler suffers a serious problem.

■ **Warranties** Many manufacturers offer a one- to three-year warranty, after which you can take out their emergency cover policy or extended warranty. In the past we've criticised product warranties, as it can often be just as cheap to pay for the repair or buy a new product.

But the high cost and inconvenience of a boiler breakdown might make this option worth considering.

## USING THE TABLE

**Annual cost** This is how much the basic cover offered by the UK's main providers of boiler protection will cost. In all cases this protects the boiler. Some providers also include a free annual service or free protection for the central-heating system. We've shown this with a 'Yes' in those columns. If you have to pay more for these extras, we've shown how much in the relevant column. For example, the basic cover provided by Homecall+ costs £120. An annual service will cost £94 more.

**Contribution towards replacement boiler** If your boiler is less than seven years old, every basic policy contributes towards a replacement, apart from that offered by Domestic & General. British Gas and Scottish & Southern policies offer a full replacement boiler.

## What can go wrong

Here are some of the most common problems that can happen and how much they would cost to fix if you don't have breakdown cover. Cost estimates provided by Npower

### EXPANSION VESSEL

Water within the central-heating system expands once heated. The expansion vessel absorbs this to prevent the system becoming over-pressurised

£220

### OVERHEAT THERMOSTAT

A safety device to stop the boiler overheating if the control thermostat fails

£90

### BURNER

Mixes air and gas in the correct proportion for burning inside the boiler

£200

### PUMP

Moves the heated water from the boiler through the pipework to the radiators, and back to the boiler for reheating

£200

### GAS VALVE

Regulates the flow of gas to the burner

£250

### AUTOMATIC AIR VENT

Expels any air that collects inside the boiler

£80

Prices quoted are inclusive of call-out, parts, labour and VAT as at Feb 2006

Source: Npower

## Insider information

**Mike Lawrence, who has written more than 40 DIY books, offers tips on keeping your boiler in good health**

Mike says: 'I'd strongly recommend having an annual service at the end of each summer. This will help to ensure your boiler's in tip-top condition for intensive use over the winter months, making it less likely to break down and keeping it burning efficiently and safely.'

The Royal Society for the Prevention of Accidents warns that carbon monoxide poisoning from poorly maintained gas appliances kills 20 people a year, with another 200 serious incidents. All work on gas appliances has to be carried out by a competent person, which in practice means a Corgi-registered gas fitter.



COMPANY	CONDITIONS OF BASIC COVER								
	ANNUAL COST (£)	INC ANNUAL SERVICE (£)	INC CENTRAL HEATING (£)	INC CENTRAL-HEATING SYSTEM AND ANNUAL SERVICE (£)	MAX CLAIM (£)	MAX BOILER AGE (YEARS)	PERIOD BEFORE POLICY BECOMES ACTIVE	CONTRIBUTION TOWARDS REPLACEMENT BOILER (£)	MEMBER OF FINANCIAL OMBUDSMAN SCHEME
BRITISH GAS HomeCare 100	144	Yes	48	48	No limit	n/a	Immediately	Full	No
DIRECT LINE Home Response 24 – Response	100 <sup>a</sup>	No	No	No	Call-out + first hour's labour <sup>b</sup>	15	14 days	150 to 400	Yes
DOMESTIC & GENERAL Heatguard Silver	114	48	18	66	1,500	10/8 <sup>c</sup>	30 days	None	No
EDF Boiler Care Plan	120	71	Yes	71	1,500 a year	7/15 <sup>d</sup>	30 days	75 to 250	Yes
HOME CALL+ HomeCall+ Standard	120	94	Yes	94	500	10	14 days	up to 500	Yes
HOMESERVE Gas Boiler Breakdown Cover	108	69	24	93	No limit	n/a	28 days	200	Yes
POWERGEN HeatCover	from 180	Yes	Yes	Yes	No limit	15	30 days	up to 1,500	Yes
SCOTTISH & SOUTHERN Shield	186	Yes	Yes	Yes	No limit	n/a	14 days	Full	Yes

<sup>a</sup> Prices are quoted individually. Figure shown is based on the following popular scenario: two-year-old Baxi gas combi boiler, heating a 1938 three bedroomed-semi for a family of four

<sup>b</sup> Can upgrade package to offer £1,000 cover per call-out, for £146 (price based on scenario) <sup>c</sup> Ten years (conventional)/eight years (combination, condensing) <sup>d</sup> Seven years (conventional)/15 years (combination)