

Keep warm this winter

Each year many of us are left without hot water and heating when the boiler breaks

Nearly one in three boilers will break down within its first six years, our research has shown. Getting it fixed can be expensive and you have the hassle of finding someone to do the work, so we've looked at whether it's worth taking out breakdown cover.

We've looked at 21 contracts from 11 firms and picked out four Best Buy providers. We also spoke to Which? members and found that nearly seven out

of every ten people with breakdown cover have used it for an emergency repair. A quarter of these had used it at least five times. See 'Our survey', below.

Most providers aim to come out within 24 hours of your call (EDF and Reactfast aim to respond within two hours). Older people and those with young children usually get priority. But no company we looked at will guarantee the time when they will come out.

What can go wrong

Our expert gas engineer Brian Philmore names the most common boiler faults that he deals with

1 PRINTED CIRCUIT BOARD £220

The heart of the boiler, connecting everything together.



5 HEAT EXCHANGER £350

Heats the water by transferring energy from the gas.



2 AUTOMATIC AIR VENT £85

Lets out air that collects within boiler.



6 EXPANSION VESSEL £140

Stops the heating system being over-pressurised.



3 PUMP £200

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



7 GAS VALVE £180

Regulates gas flow to the burner.



4 OVERHEAT THERMOSTAT £95

Stops boiler overheating if control thermostat fails.



8 BURNER £150

Mixes air and gas to be burned inside the boiler.



How to buy

Points to consider before buying boiler cover



Cover

We rated contracts just on boiler cover, but many offer options for central heating, plumbing and drains, and electrics.

such as Direct Line and Homecall will not renew cover when a boiler gets to a certain age. Choose a provider that renews for the life of your boiler.

Service

We recommend a boiler is serviced each year, whether you buy cover or not. A service ensures the boiler is working properly, and can prolong its life. All policies we've included have an annual service. It can also be bought separately from £72.

CALL-OUTS Choose a policy offering unlimited call-outs and, preferably, doesn't limit how much it will cover you for.

Insurance

Some insurers offer cover for boiler breakdowns as part of house insurance. Four Best Buy home insurance firms; Bradford & Bingley, Budget, Legal & General and Yorkshire BS, include it as standard. A further eight offer it as an option you can add to your policy for £12 to £60. You may have to organise repairs yourself, the cover may not be as comprehensive and the maximum you can claim is often quite low – between £150 and £500 a year.

Exclusions

FULL PARTS & LABOUR Some policies offer only basic parts and an hour's labour – unlikely to cover a full breakdown.

BOILER AGE Some providers may not cover an older boiler.

BOILER LIFE Some contracts from providers

OUR SURVEY – MAY 2007

We asked 2,363 members why they took out cover and whether they were satisfied with their provider and would recommend it to a friend. Thanks to the 1,291 members who replied. More than eight out of ten were at least fairly satisfied with their provider. Nearly three quarters would recommend their provider to a friend. Three firms had enough replies for us to rate satisfaction. Unsurprisingly, four out of five members take out cover for peace of mind.

Best Buys

To be a Best Buy, firms must provide contracts offering unlimited call-outs, and cover your boiler no matter how old it is, subject to an inspection from one of its engineers. Firms must renew the contract for the boiler's life and replace a boiler if it is less than seven years old. No Best Buy covers Northern Ireland. All but Reactfast have unlimited cover.

British Gas

British Gas sells around two out of three UK contracts and covers the vast majority of Britain. We



found 41 per cent of customers very satisfied. You can pay a standard fee or pay less but pay the first £50 of each repair (cost in brackets). **Homecare 100** £156 a year (£108), covers your boiler. **Homecare 200** £204 (£132), also includes central heating. **Homecare 300** £264 (£168), also includes pipes and drains. **Homecare 400** £312 (£204), also includes electrical wiring. **WE LIKE** There's no minimum contract. **All the rest have a 12-month minimum.**

Powergen

Its Central Heating Care is £13 a month or £9 if you pay the first £50 of each repair and covers the boiler and central heating. It's available to 35 per cent of UK homes.



WE LIKE It's the cheapest Best Buy for boiler and central heating.

Scottish and Southern Energy

The company's Shield Gas Central Heating Policy covers boiler and central heating for £186 a year.



WORTH KNOWING

It covers 90 per cent of Scottish postcodes, half of Wales and under a third of England.



Reactfast

It's available to about 85 per cent households in Britain. It covers boiler and central heating for £172.50.

WORTH KNOWING There's a £1,250 cover limit per incident.



British Gas sells two out of every three boiler breakdown contracts in the UK

Other providers

We also looked at these contracts. Domestic & General and HomeCall+ cover Northern Ireland

■ **COVER HEAT**'s Protection Plan covers boiler and central heating for £150. There's unlimited call-outs but a £1,000 cover limit per job.



■ **DIRECT LINE** has two policies that cover the boiler, central heating, plumbing and drainage and electric wiring, and have a £1,000 cover limit per job. Home Response 24 Response



(£72.90) covers one hour's work per call-out; Home Response 24 Total Response (£195.24) has unlimited repairs. It's available without central heating for £89.09.

■ **DOMESTIC & GENERAL** has two policies with unlimited call-outs and

£1,500 cover a year.

HeatGuard **DOMESTIC & GENERAL** Gold costs £162 to cover the boiler, HeatGuard Platinum includes central heating for £180. Our survey found 43 per cent of its customers were very satisfied.

■ **EDF**'s Boiler Care Plan Plus covers the boiler for £191.28, gives unlimited call-outs and £1,500 cover limit per year.

■ **HOME CALL+** has a policy that covers boiler and central heating only, and two that include plumbing

HomeCall+

and drainage, and electrics. All have unlimited call-outs and £500 cover for each option per job.

■ **HOMESERVE** HomeServe has



three policies. Its basic package is £179.76 and limits you to two call-outs a year. It covers your boiler until it is beyond economical repair. Boiler and central heating cover is

Homeserve

£215.76 for unlimited number of call-outs and until the boiler is beyond economical repair. For £299.76, it also covers plumbing and drainage, and electrics for unlimited call-outs and £2,000 limit per call-out. We found 28 per cent of customers very satisfied.

■ **MRL**'s Emergency Breakdown Insurance covers boiler, central heating, plumbing and drainage and electrics for £161.25, with optional annual service, unlimited call-outs and £300 cover limit per job.



Contacts

British Gas
0845 600 5090
www.britishgasboilers.co.uk

Cover Heat
0845 257 8540
www.coverheat.com

Direct Line
0845 246 1999
www.directline.com

Domestic & General
0870 850 0524
www.domgen.com

EDF Energy
0800 096 2270
www.edfenergy.com

HomeCall+
0800 195 2033
www.homecallplus.co.uk

Homeserve
0800 073 3111
www.homeserve.com

MRL
0845 676 0692
www.mrlinsurance.co.uk

Powergen
0800 052 0346
www.powergen.co.uk

Reactfast
0800 195 1269
www.reactfast.co.uk

Scottish and Southern Energy
0845 078 6771
www.scottish-southern.co.uk