

Smart Plan

Terms & conditions



Smart Plan

Please keep these terms & conditions in a safe place for future reference.
For more details about our product offerings, please visit smart-plan.com

Why, hello there!

Welcome to Smart Plan.

We're extremely happy that you've chosen us as your home protection provider. Having already helped 15,000 customers and counting keep their home warm and in tip top shape, you're in good hands.



Whilst we'll always do whatever we can to help you, there will be times where it's a little more complicated. That's why it's extremely important that you **read these terms and conditions very carefully**, which, together with your statement confirming the products you hold, form the basis of your agreement with us.

At Smart Plan, your privacy and data is of utmost priority. We want to be as transparent as possible to give you full control of how your data is processed and used. Please visit **theboilercompany.com/content/privacy-policy** for more details.

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1. Definitions

The terms and conditions (**'terms'**) apply to the agreement (**agreement**) between Smart Plan (**'us'** or **'we'** or **'our'**) and the customer (**'you'** or **'your'**) for the repair, servicing and or emergency assistance for agreed **services** at **your property**, specified in **your cover sheet**. These **terms** must be read in conjunction with **your cover sheet** for the definition of the **services** that **you** have access to as part of the **contract**. Contact us on 0333 7726 247 and / or hello@smart-plan.com

The following word/s will appear in bold throughout the **terms** and will have outlined meanings:

1. Access

Ability of **our** operations to gain entry to the **property** and or **your equipment**

2. Agreement period

12 month period, after we have completed **services** at the **property**, where you are not able to cancel the **agreement**

3. Annual service

Yearly inspection of specified **equipment** conducted by **us** in accordance to **regulations**

4. Appliance/s

Household items that form part of **your product/s** detailed on **your cover sheet**

5. BER

Beyond economic repair, when we estimate that the repair for **equipment** exceeds its value and or where parts are not available

6. Boiler

The single gas/ LPG domestic boiler within the **property**

7. Breakdown

The complete failure of **equipment**, whereby **you** are able to request a **call-out**

8. Call-out

When **we** attend the **property** at **your** request in the event of a reported **breakdown**

1. Definitions

9. Call-out fee

Cost of £95.00 incurred by **you** payable to **us** in situations outlined in the **terms** and or **cover sheet** in advance of us attending a **call-out**

11. Cooling off period

14 day period starting from **inception** where you **can** cancel the **agreement** in alignment with the **terms**

13. Cover sheet

The document you will receive along with the **terms** upon **inception** detailing the **product/s** that form **your agreement** and the associated **inclusions**

15. Equipment

Aspects of **your property** that make up **your product/s**

17. Exclusion period

The initial 30 day period of **your agreement** from **inception**, where **you** are unable to request a **call-out** without incurring a **call-out fee** (not relevant upon **renewal**)

10. Commercial boiler

A boiler with a kilowatt output is equal to or exceeds 50KW and or when the gas supply from **your** meter/ tank is in pipework equal to or greater than 35mm in diameter

12. Cover limit

The maximum value that **we** commit to undertake for repairs and or **replacement** for the duration of a single 12 month period (starting from **inception**)

14. Defect/s

Aspects of the **equipment** with inherent fault/s and or performance failure deemed to be in existence prior to **inception** and or future risk of **equipment** failure that **we** identify

16. Exclusions

Works not included within **your agreement**

18. GSR

Gas Safety Record, report **we** can provide upon completion of a gas safety check or an **annual service**

1. Definitions

19. Inception

Date of which **your agreement** commence

21. LGSR

Version of **GSR** specific to landlord legislative requirements

23. No-access

When **our** operative has not been able to gain **access** to **your property**

25. Regulations

Reference to trade specific compliance body rulings in terms of legislation, competence and or certification adherence (such as but not limited to Gas Safe & NICEIC)

27. Replacement

When **we** deem **equipment** unsuitable for repair & provide new **equipment**

20. Inclusions

Services included in your **product/s**

22. Monthly rolling

Period of the **agreement** which automatically renews every month

24. Product/s

Each individual cover plan that is detailed on your **cover sheet**

26. Renewal

Your agreeing to engage in an additional **monthly rolling** contract without notification

28. Services

When **we** attend the **property** at **your** request

1. Definitions

29. Termination

Cessation of the **agreement**

30. Works

Provision for **services** that do not form part of the **agreement** and fall outside of the **agreement** encompassing valuations for **call-out**, labour and materials/ parts, including VAT

2. Boiler & central heating cover

If **you** think that there may be a gas leak at the **property**, **you** MUST immediately call the National Gas Emergency Service on 0800 111 999. The National Gas Emergency will attend **your property** and isolate the leak.

Aspects of **boiler** cover detailed hereafter in section 2, are only applicable if **your cover sheet** specifies the **product/s** titled Boiler Cover , Boiler Cover & Annual Service and or Boiler & Central Heating Cover.

Aspects relating to central heating detailed hereafter in section 2, are only applicable if **your cover sheet** specifies the product titled Boiler & Central Heating Cover.

You are entitled to an **annual service** on **your boiler**, subject to the **terms**, if **your cover sheet** specifies the **product/s** Boiler Annual Service, Boiler Cover & Annual Service and or Boiler & Central Heating Cover.

1. Cover definitions

(a). The **agreement** incorporates one **boiler** within the **property** as part of the **terms**. If **your property** has an additional **boiler/s**, **you** will need to have an additional **product agreement** per **boiler**

(b). **You** are able to request **your annual service** at a time & date of your convenience. **We** may write to you to request that the **annual service** is conducted within a specific time period. If **you** request **your annual service** within the **exclusion period** a charge of £95.00 be incurred.

(c). The failure of the **boiler** heat exchanger/s and or PCB will mean the **equipment** is declared **BER**

(d). Each **product** can receive a **cover limit** of £500.00 for when the **boiler** is under 7 years old. If the **boiler** is over 7 years old the **boiler product** will receive a **cover limit** of £200.00. This is inclusive of parts and labour

2. Boiler & central heating cover

(e). If applicable as per **your cover sheet** in line with the **terms** a hot water cylinder is covered for a leaks related **call-out**.

(f). **Services** that **we** undertake to rectify any leaks identified as the result of a **breakdown** and or **call-out**, will be resolved using compression fittings, push fit fittings, couplings and or other methodologies for short term leak prevention

2. Exclusions

(a). Any repair on **equipment** not listed on **your cover sheet**

(b). Oil **boilers** and any associated works with supply of oil

(c). Any **works** relation to unvented cylinders, thermal stores, immersion heaters, cold water storage tank/ cisterns, feed and expansion tanks, underfloor heating (including manifold), low loss headers, condense pumps, storage heaters, fan convectors, steel and or cast iron pipework

(d). **Works** relating to electrical, water supply or booster pumps to **your equipment**

(e). Replacement or repair of radiators

(f). Warm air units, ground source heat pumps, air source heat pumps and or solar equipment

(g). Any electrical heating systems, solid fuel heating systems and or dual fuels heating systems

(h). Electrical elements within radiators

(i). Any repair and or **replacement** of wifi enabled/ internet based **equipment**

2. Boiler & central heating cover

(j). Any request from **you** to **us**, that involves a **Commercial Boiler**.

3. Drainage cover

Aspects of drainage cover detailed hereafter in section 3, are only applicable if **your cover sheet** specifies the **product/s** titled Drainage Cover.

1. Cover definitions

(a). The drainage cover **product** can receive a **cover limit** of £500.00 per annum including parts and labour

(b). The following **services** (subject to the **terms**) are **inclusions** within the drainage cover **product**:

- i. Unblocking of internal and or external drains using jet flushing
- ii. Unblocking of toilets
- iii. Unblocking of sinks
- iv. Restoring the flow within the waste pipes and drains, using rodding and or jetting

(c). A **call-out fee** is required prior to **our** attending the **property**

2. Exclusions

(a). Any **works** requiring resolutions for repair outside of cover definitions detailed in point 3.1

(b). Any **services** on **equipment** which is on an item not made of clay pot, P.V.C or concrete construction

(c). Any **services** that have been caused as a result of blockages to any **equipment** caused by negligence, misuse or internal workings of the flush (including but not limited to flushing of an inappropriate object {as per disposal instructions of individual objects in question})

3. Drainage cover

(d). Cracked or broken tiles, either caused by the result of damage from the reported **breakdown** or by actions taken by **us** to remedy a request for **call-out** or **breakdown**

(e). Any replacement of taps

(f). Any **works** involving showers, shower pumps and or associated parts for the aforementioned objects

(g). Any **replacement** of **equipment** outside of the parameters of point 3.1 of the **terms**

(h). Where there is no evidence of blockage

(i). Rainwater pipes and or guttering

4. Plumbing cover

If **you** are experiencing a mains water supply (between your meter and communal supply) leak, **you** MUST contact your water supplier (for example, Thames Water), as **your** supplier has responsibility for the **equipment** in question.

Aspects of plumbing cover detailed hereafter in section 4, are only applicable if **your cover sheet** specifies the **product/s** titled Plumbing Cover.

1. Cover definitions

(a). The plumbing cover **product** can receive a **cover limit** of £500.00 including parts and labour

(b). The following services (subject to the terms) are inclusions within the plumbing cover product:

- i. Repairs to leaking pipes or joints
- ii. Repairs to a non flushing toilet (where there is not another toilet in the **property**)
- iii. Repairs to washing machine and or dishwasher hot and cold water inlet flexible pipes
- iv. Unblocking a waste or rainwater drain
- v. Repair or **replacement** of a soil vent pipe that is external to the roof structure of the **property**
- vi. Repair/s to leaking overflow and or hot and cold supply pipe/s

(c). **Services** that **we** undertake to rectify any leaks identified as the result of a **breakdown** and or **call-out**, will be resolved using compression fittings, push fit fittings, couplings and or other methodologies for short term leak prevention

(d). A **call-out fee** is required prior to **our** attending the **property**

2. Exclusions

- (a). Any **works** requiring resolutions for **repair** outside of cover definitions detailed in point 4.1 of the **terms**
- (b). Any **services** that have been caused as a result of blockages to any **equipment** caused by negligence, misuse or internal workings
- (c). Cracked or broken tiles, either caused by the result of damage from the reported **breakdown** or by actions taken by us to remedy a request for **call-out** or **breakdown**
- (d). Any **works** involving showers, shower pumps and or associated parts for the aforementioned objects
- (e). Any **replacement** of **equipment** outside of the parameters of point 4.1 of the **terms**
- (f). Any requests where the prevailing issue is related to noise
- (g). Repairs, **breakdowns** and or **works** relating to stop tap/ valve/ cock
- (h). Where there is no evidence of a blockage, leak or damage
- (i). Water meters

5. Electrical cover

Aspects of electrical cover detailed hereafter in section 5, are only applicable if **your cover sheet** specifies the **product/s** titled Electrical Cover.

We will only uphold the **terms** electrical cover within the **agreement** whereby the **property** does not have permanent wiring exceeding a 240 volt electrical supply system (including detached outbuildings, garages, sheds, greenhouses and or non-permanent structures), beyond (but not including) the electricity company's supply meter and supplying electrical power including wall sockets, light bulb sockets, isolation switches and fuse boxes.

1. Cover definitions

(a). The electrical cover **product** can receive a **cover limit** of £500.00 including parts and labour

(b). The following **services** (subject to the **terms**) are **inclusions** within the electrical cover product:

- i. **Repair** and or **replacement** of an electrical extractor fan up to a 150mm diameter
- ii. **Repair** and or **replacement** of hard wired doorbells, smoke alarms and or carbon monoxide alarms
- iii. **Repair** and or **replacement** of fuse box, light fittings, switches, sockets, isolation switches and or your immersion heater timer switch and or with immersion wiring

(c). A call-out fee is required prior to our attending the property

2. Exclusions

(a). Any **works** that are derived around the installation, **repair** and or **replacement** of an earth rod, bonding and or supplementary bonding

5. Electrical cover

- (b). Replacement** of light bulbs, fluorescent tubes, decorative light fittings and or fuses in plugs
- (c).** Adjustment of timer/ temperature control of heaters or Economy 7 timer switches
- (d).** Any electrical elements and or wiring related to a shower unit and or shower pump
- (e).** Any appliances and wiring forming part of the appliance including electrics that are beyond an isolation switch
- (f).** 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 or their associated wiring
- (g). Repair** and or **replacement** of any exposed or broken wiring within the fuse
- (h). Repair** and or **replacement** of the electrical supply wire to the fuse box
- (i).** Any **works** that are required as a result of the electrical circuit and or fuse box being overloaded from too many appliances
- (j).** Burglar alarms and camera systems
- (k).** Rubber or lead covered cables
- (l).** Rewiring of the **property** where the existing electrical circuit is not fit for purpose or faulty

Aspects of pest cover detailed hereafter in section 6, are only applicable if your cover sheet specifies the product/s titled Pest Cover.

1. Cover definitions

(a). The pest cover **product** can receive a **cover limit** of £500.00 including parts and labour

(b). The following **services** (subject to the **terms**) are **inclusions** within the pest cover **product**:

- i. Removal or treatment of rats or mice in the main building of the **property**
- ii. Removal or treatment of a wasps or hornets' nest from the main building of the **property**

(c). **We** may require multiple visits to the **property** to complete the **services**

(d). A **call-out fee** is required prior to **our** attending the **property**

2. Exclusions

(a). The removal of bees and beehives. Bees are not classified as pests. If your property has an infestation contact the British Beekeepers Association for guidance, www.bbka.org.uk

(b). Any **works** for any type of infestation that are not outlined in point 6.1

(c). Any infestation located that is not in the main building of the property, unless otherwise mentioned in point 6.1 of the terms

(d). Repeat claims where you have not followed recommendations previously made by us

(e). Any works where you have not taken reasonable hygiene measures to prevent infestation

7. Security cover

Aspects of security cover detailed hereafter in section 7, are only applicable if **your cover sheet** specifies the **product/s** titled Security Cover.

1. Cover definitions

(a). The security cover **product** can receive a **cover limit** of £500.00 including parts & labour

(b). The following **services** (subject to the **terms**) are **inclusions** within the security cover product:

- i. Creating emergency access if **you** are locked out of your **property** where no other form of access is available (such as family member having a key)
- ii. Repair and or **replacement** of locks and keys where the key is snapped in the lock or **you** have lost the keys needed to secure the **property**, whereby you do not have access to another key and or if lock is the only lockable point of access to the **property**
- iii. Boarding up of a broken window or door where access to the **property** can be gained
- iv. Making safe or a garage door, only when the garage allows for direct access to the **property** without the provision of an additional lockable door

(c). A **call-out fee** is required prior to our attending the **property**

2. Exclusions

(a). Any **works** for any outbuildings, sheds, plant rooms, garages and or other buildings that do not allow for direct access to the main **property**

(b). **Replacement** of keys where an additional set/s is available

7. Security cover

- (c). External doors which are locked (example of event, snapped keys in lock) where another lockable door give ability for access to the **property**
- (d). Any **works** for internal doors or windows which are not used to make the **property** secure
- (e). Making access to the **property** if the door and or window has been subject to warping and or swelling
- (f). Providing more than one set of keys where **your** lock has been replaced
- (g). Any **works** that are not outlined in point 7.1 of the terms
- (h). Any damage caused by our operatives to the **property** in order to gain entry, unless caused by **our** negligence

8. Appliance cover

Aspects of appliance cover detailed hereafter in section 8, are only applicable if your **cover sheet** specifies the **product** titled Appliance Cover. **Your cover sheet** will also list the appliances that you have this **product** for.

1. Cover definitions

(a). The appliance cover **product** can receive a **cover limit** of £225.00 per appliance including parts and labour

(b). **Replacement** of **equipment** up to the value available on **your cover limit**

2. Exclusions

(a). Any repair related to damage caused during delivery

(b). **Works** where the appliance has not been installed and or maintained in accordance with **regulations** and or manufacturers instructions

(c). Any problem with the supply of electricity, water, gas, broadband (including but not limited to wifi, hard wired internet supply and or phone lines) or broadcast content

(d). Routine maintenance, cleaning, servicing and routine re-gassing

(e). Costs or loss attributed to **you** from not being able to use your **equipment** (e.g. hiring a replacement)

(f). **Works** relating to cosmetic damage to paintwork, dents or scratches

(g). **Works** involving damage to a display device, such as but not limited to, cracked screens and or colour burn

8. Appliance cover

(h). Any loss, damage or impairment to functionality of **equipment** caused by theft, attempted theft, neglect, deliberate damage or damage caused by animals, plants and or trees

(i). Reasonable damage caused by **us** if we need to remove housing, boxing in, fitted units or other aspects of the **property** to **access** the **equipment**

9. General terms

Points outlined in section 9 of the **terms** apply to all **products** you have under the **agreement**

1. We maintain a 30 day **exclusion period** for a new **agreement**, any **call-out** requested in this period will be subject to a **call-out fee** of £95.00 in advance of **us** attending the **property**, plus payment for any additional **works** in advance of the **works** being completed

2. In the event that we attend the **property** for a **call-out** and the nature of issue to the **equipment** falls under one or more of the **exclusions** detailed in the **terms**, you will be liable to pay a **call-out fee** of £95.00. **We**, where possible, will provide a quotation for the **works** required to remedy the **equipment** functionality, whereby **you** will need to pay **us** in advance of the **works**

3. The **agreement** is a **monthly rolling contract**, where we will automatically renew your **agreement** each month unless **you** inform **us** of **cancellation**

4. If **you** request **services** from **us**, you will be entered into an **agreement period**, whereby **you** will be required to pay 12 months of payments, subject to the **cancellation terms**

5. If your **equipment** is deemed **BER**, **we** will provide **you** with a contribution payment of which ever the lower value is from, the retail value (including installation) of the **equipment** or the value of **your cover limit** less value of **works we** have already completed

6. If **your product/s** includes a **boiler annual service** and **you** pay for **your agreement** monthly, this **service** can only be conducted by **us** after 6 months of payments. If **you** pay for your **agreement** annually, **you** can request **annual service** upon the completion of the **exclusion period** beginning at **inception**

9. General terms

7. Other than **you** (person/s name on the agreement), no other persons can benefit from the **agreement**

8. You must take reasonable care to provide complete and accurate information to any questions and or information request made by **our** representatives

9. You must inform **us** of any changes to your contact details, address and or use of the **property**. If the contact details **we** have for **you** are incorrect (due to **you** giving incorrect information or changing them without informing **us**), we will not be liable for failing to deliver **services**

10. Depending on availability, **we** may use sub-contracted engineers for **our services**. In this event we will ensure **regulation** adherence and that the engineer holds suitable public liability insurance. **You**, as part of the **agreement** authorise **us** to act on **your** behalf when instructing **work** to be carried out

11. If whilst attending the **property**, **our** operatives identify a **defect/s** on the **equipment**, **we** will provide **you** with a quote to remedy the **defect/s**. If you do not remedy the **defect/s**, this part of the **equipment** will be classed as an **exclusion** on the **agreement**

12. It is **your** responsibility to ensure that **we** can **access** the **equipment** when attending the **property**. **Our** operatives will not move any of **your** belongings (unless otherwise agreed prior to attendance). Failure to comply may result in a **call-out fee** being applied

13. Any **call-out** we attend the **property** on the allotted date and within the allotted time scale, where **our** operative have **no-access** will result in **you** incurring a **no-access** fee of £95.00. The **no-access** fee will require settlement by **you** with **us** before any other **services** can be completed

9. General terms

14. Payments for the **agreement** may be done annually or monthly. **Your cover sheet** will confirm the payment schedule including amounts payable

15. If **you** default on any payment, **you** will incur a missed payment fee of £20.00. **Our services** as part of the **agreement** will not be available to **you** until outstanding defaulted payments and associated missed payment fees have been settled in full by **you** with **us** (including reinstatement of any future payments)

16. **We** reserve the right to amend the **terms** and pricing of the agreement at any time. **We** will however write to **you** two months in advance if and when **we** plan to do this

17. Unless an emergency **breakdown**, all **call-outs** will be conducted by **us** Monday - Friday between the hours of 08:00 and 18:00

10. General exclusions

Points outlined in section 10 of the **terms** are **exclusions** to all **products** you have under **agreement**

1. Any **works** involving adjustments to settings, **replacement** of batteries and resetting of **equipment**
2. Repressuring of any **equipment**
3. Any **repair** relating to damage from civil unrest, fire, lightning, floods, storms, frost, explosion or other extraneous circumstances
4. Any **repair** relating to flues, flue liners, ventilation and or fumigation either internal or external to the **property**
5. Any **works** where the **equipment** is located within the fabric of the building, requires disturbance of asbestos and or excavation
6. Any **repairs** relating to negligence, misuse or third party interference to your **equipment**
7. Any manufacturer defects
8. Any **works** relating to **equipment** not being installed to **regulation** and or manufacturer instructions (including but not limited to clearances, load and or damage to heat from proximity to heat source)
9. Any **works** that are caused as a result of newly installed **equipment** in the **property** (including but not limited to overloading the electrical circuit and or pipe leaks due to newly sealing/ pressurising system)
10. Any **works** where **we** believe there is a risk to the safety, security and or wellbeing of any **our** operatives (including but not limited to threatening behaviour, aggressive and or abusive language/ behaviour and or health, and safety of **your property**)

10. General exclusions

11. Any costs associated with requirements for **you** to temporarily find alternative accommodation, in order for **services** to be completed
12. Any **replacement** of **equipment** in addition to a **repair** being completed, unless otherwise stated in the **terms**
13. Any **works** to **repair** a **defect/s** that **we** have identified on **your equipment**
14. Any **works** related to making good including decorative finishes and or relaying floors, caused as a result of the **breakdown** and or **us**, unless due to **our** negligence
15. Interruption of disconnection of public services to the **property** however caused
16. Any **works** that are not part of the main building of the **property** (including but not limited to outbuildings, sheds, annex, garage, pool house, pump house, barn), unless otherwise stated in the **terms**
17. Any **works** on **equipment** that is not owned by **you** and or falls within the boundaries of the **property**
18. Any **works** on **equipment** that is a shared and communal facility
19. Any **works** caused by a result of loss of, reduced and or performance supply of gas, LPG, electricity, water and or internet/ broadband (including phone lines) to and or in the **property**
20. Any **works** relating to perishable parts (including but not limited to seals and filters)
21. Any **works** where the cause of the issue is due to freezing

10. General exclusions

22. Works relating to and or caused by the result and or presence of sludge, scale deposits, damage caused by increased pressure and or contamination (rust and or corrosion)

23. Requirements for **works** and or **repair/s** caused as a result of a build up of leaves, fat, flux, building materials (such as cement) and or oil

24. Costs associated with requirements for trace and access **works**

25. Works relating supply or issue with designer products (including but not limited to swimming pools, saunas, steam rooms, jacuzzi, hot tub, cesspits, septic tanks, grouting, electric pumps, Saniflo systems {and or other macerating systems}, fountains, ponds or water features, garden irrigation systems, water softener, boiling tap, external drains that do not serve the main building of **your property**)

11. Cancellation

Points outlined in section 11 of the **terms** apply to all **products you** have under the **agreement**

1. Upon **inception** of the **agreement**, **you** have the right to **terminate** without liability for any costs and a full refund of any monies paid. This is known as **your cooling off period** and is a statutory right as a consumer.
2. If **we** conduct any **services** in the **property** at your request within the **cooling off period** (regardless if a **call-out fee** has been paid), we will take this as an express request for **service**, which makes the **cooling off period** null and void. In this instance any refunds and or liabilities for you would fall within the **terms** of the **agreement**
3. If **you** wish to **terminate** the **agreement**, **you** must notify **us** either in writing (e-mail; accounts@smart-plan.com, letter; Smart Plan, 2nd Floor, Melrose House, 42 Dingwall Road, Croydon, CR0 2NE) and or by phone; 0333 772 6247 Aspects of **termination** are subject to the **terms** of the **agreement**.
4. If **you** are in an **agreement** period and **you** wish to **terminate** the **agreement**, **you** will either have to pay the remainder of the **agreement period** through monthly payments or pay 75% of the outstanding balance of the **agreement period** as a one off payment
5. If **termination** is attempted in any other form other than specified in point 11.3 of the **terms**, **we** will not consider the **agreement** terminated and **you** will be liable for payment for **your product/s** until **you** notify **us** in the manner outlined in point 11.3
6. **We** reserve the right to **terminate** the **agreement** without prejudice and at **our** sole discretion. In this event, **you** will not be liable for any outstanding payments, unless **you** have entered an **agreement period**, whereby **you** will be liable for any or all outstanding payments to complete the **agreement period**, provided that **we** agree to continue to offer services to the completion of the **agreement period**

12. Legal conditions

1. Smart Plan is a trading style of UK Boiler Company Limited (company number 09078640), UK Boiler Company Limited, 2nd Floor, Melrose House, 42 Dingwall Road, Croydon, CR0 2NE
2. All prices stated are inclusive of VAT
3. For the avoidance of doubt, the **agreement** for the provision of specific **services** provided at our sole discretion. The **agreement** is not a contract of insurance, a guarantee or an insurance policy
4. **We** will use the information you provide **us** in accordance with **our** privacy policy
5. Nothing in the terms for the **agreement** affects **your** statutory rights as a customer. For further information please contact the Citizens Advice Bureau
6. **We** may transfer our rights and obligations under these **terms** to another organisation, but **we** will contact **you** to let **you** know with two months notice if **we** plan to do this
7. **You** may only transfer the rights of the **agreement** to another person if **we** agree to do this
8. If **you** wish to appoint a power of attorney to act on **your** behalf, **you** must inform **us** in writing of this and provide copy of the legal documents to this end
9. These terms are governed by English Law and subject to the Courts of England, Wales, Scotland and Northern Ireland

Give more time to what you love

Let us take care of the rest

If you have any questions about any of the terms & conditions within this document. Please contact us via telephone, email or post. We would be more than happy to clarify any and all questions that you may have.

Once again, thank you for you choosing Smart Plan, and welcome to the family!

Useful contact details

Telephone 0333 772 6247

Email hello@smart-plan.com

Address 2nd Floor, Melrose house, 42 Dingwall Road
Croydon, London, CR0 2NE

