



Alto Energy Extended Warranty & Service Plan

Product Information Document

Version 1.4 | October 2019

EXTENDED WARRANTY & SERVICE PLAN



About This Document

This document explains exactly what the extended warranty and service plan offered by Alto Energy Limited does and doesn't cover, as well as essential information about how your plan works.

It is important that you read this document carefully, together with your statement which confirms the specific details of your plan. If anything is not correct on your statement or you have any questions that you would like to discuss with us, please call 01993 220699 and select Option 1.

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EXTENDED WARRANTY & SERVICE PLAN



Product Summary

The Alto Energy Extended Warranty & Service Plan ("Extended Warranty & Service Plan") is designed to meet the demands and needs of customers who want to protect their heat pump and associated equipment on a service and repair basis.

This Summary should be read in conjunction with the Terms & Conditions and the Statement.

What's included in your Extended Warranty (significant inclusions)

- ✓ The cost of replacement IVT Products (see Page 6) required to your IVT heat pump, controls, sensors and associated IVT domestic hot water cylinder following fault diagnosis by an Alto Energy engineer
- ✓ The cost of labour for replacement IVT Products (see Page 6) required to your IVT heat pump, controls, sensors and associated domestic hot water cylinder following a fault diagnosis by an Alto Energy engineer

What's included in your Service Plan (significant inclusions)

- ✓ Annual service of your heat pump and associated equipment to make sure it's running safely and efficiently
- ✓ 10% service plan membership discount on IVT Products (see Page 6)
- ✓ Unlimited telephone technical support
- ✓ Unlimited call-outs to breakdowns or for fault diagnosis (subject to an excess per call-out)

What's excluded (significant exclusions)

- ✓ Removing sludge or scale from the heating system or repairing the damage it causes to the heat pump and associated equipment
- ✓ Faults caused by someone else you used for repairs, design faults or accidental damage. We will fix these for you but you'll need to pay for the parts and labour as this will not be covered by the warranty insurance
- ✓ A guaranteed response time to call-outs; if you require emergency breakdown cover you should source this from a local heating firm or an alternative provider

Labour Add-On

If your heat pump is still in its original manufacturer parts-only warranty period, you can purchase labour cover as an optional extra. This includes the cost of labour for replacement IVT parts required to your IVT heat pump, controls, sensors and associated hot water cylinder following a fault diagnosis by an Alto Energy engineer, provided the equipment is in its original manufacturer warranty period.

Excess Amount

This is payable on all engineer call-outs for breakdowns and fault diagnosis. The excess is payable each time we visit – whether you report it to us, or we find it during an Annual Service and have to return subsequently to diagnose a fault. Please note that the excess charge will not be applied if we are able to carry out the Annual Service during the call-out.

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Products Covered

The Extended Warranty and Labour Add-on are available exclusively on IVT heat pumps up to 17kW output, and associated IVT equipment.

The Service Plan is available on all IVT and Mitsubishi heat pumps and associated equipment, as well as Samsung heat pumps that have been supplied by Alto Energy.

Underwriting

The Extended Warranty is underwritten by Protector Försäkring Sverige, Swedish branch of Protector Forsikring ASA Norge (516408-7339), Västra Trädgårdsgatan 15, 111 53, Stockholm, SWEDEN. Alto Energy is authorised and regulated under the Financial Conduct Authority ("FCA") scheme with Firm Registration Number ("FRN") 782934 to carry out the regulated activities of non-investment insurance contracts and credit broking.

The Service Plan and Labour Add-on are not underwritten by insurance, but represent an ongoing service provided by Alto Energy Limited.

Duration of Agreement

The length of your agreement is 12 months. The Extended Warranty & Service Plan begins on the date the first direct debit is taken, and continues until your agreement runs out, is terminated by you or you fail to make a payment. All Plans automatically renew at the end of the first year, unless you write to us and ask us not to. The price of the Warranty Insurance will increase each year as the heat pump gets older - current prices are provided in this document. Please note that all prices are subject to change, and we will write to you to advise of any changes. We will write to you 21 days before your agreement is due for renewal to confirm the price of your renewal.

First Service

If your heat pump is over five years of age, the original warranty period has expired. In this case a period of three months following a First Service needs to lapse before we can accept the heat pump onto a plan. Provided the engineer does not identify any faults with the heat pump, the Service Plan and/or Extended Warranty can start 3 months later.

Making a claim

For repairs call 01993 220699. We will contact you to book in your annual service when it falls due.

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Making a complaint

If you have a complaint about any part of our service or your products, please phone us on 01993 220699 or write to us at:

Alto Energy Limited
Unit 17 Glenmore Business Centre
Witney, Oxfordshire
OX29 0AA

We take any complaint seriously and we'll do our best to resolve the issue right away. If we need more time to investigate, we'll let you know and keep you updated. If you're not satisfied with our final response, or it's been more than eight weeks since we received your complaint, you may be able to take it to the Financial Ombudsman Service:

- By calling them on 0800 023 4567
- Or writing to them at:
Financial Ombudsman Service Exchange Tower
London E14 9SR

For more information, visit www.financial-ombudsman.org.uk

Cancelling your agreement

You can cancel your Extended Warranty & Service Plan at any time by writing to us at:

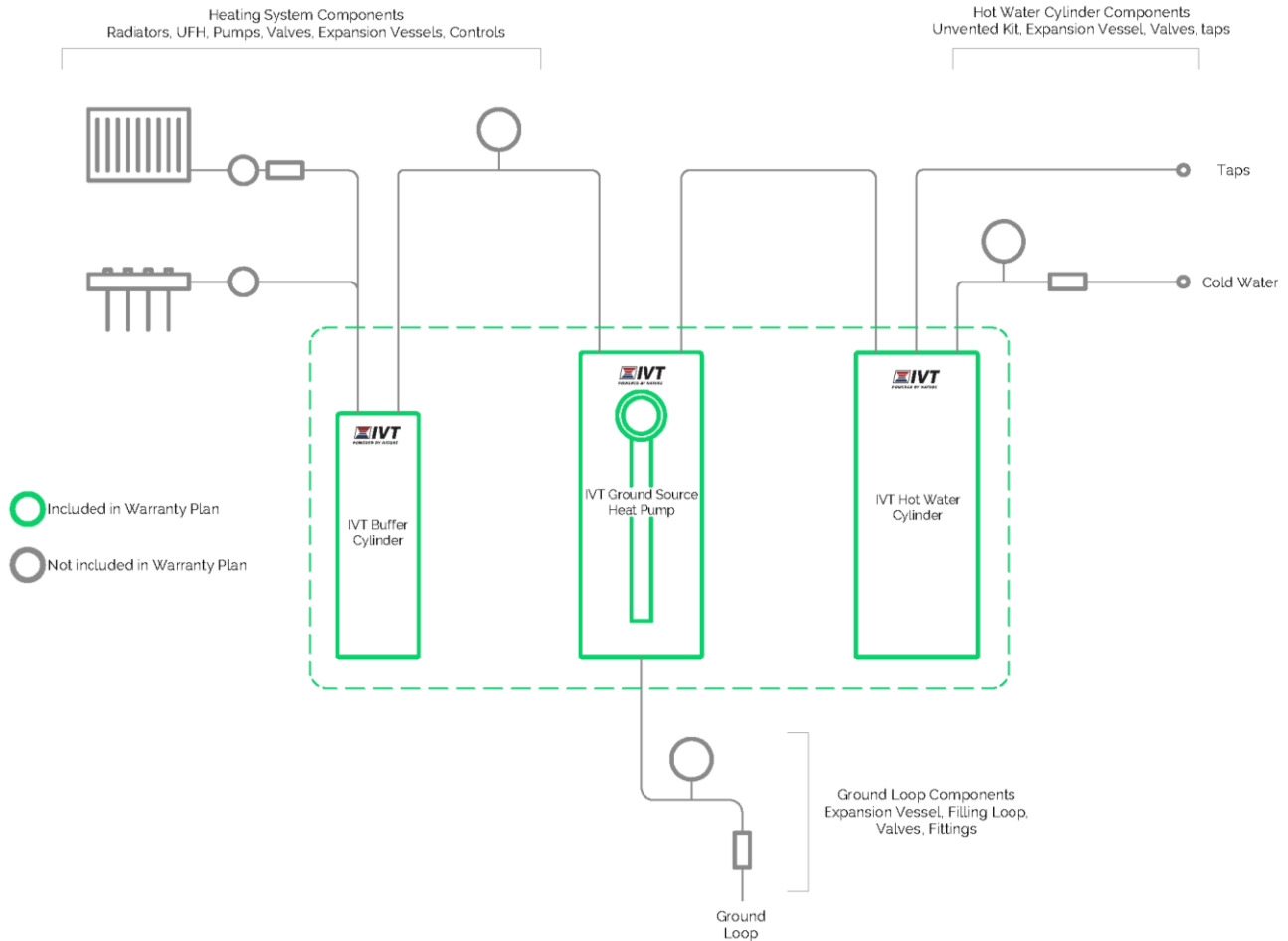
Alto Energy Limited
Unit 17 Glenmore Business Centre
Witney, Oxfordshire
OX29 0AA

We'll give you a full refund of your product if you cancel within 14 days unless you have made a claim. The 14 days begins from the date you complete your direct debit mandate. This is your cooling off period.

If you cancel after your cooling off period your cover will continue to the end of the period your last payment is for. The Extended Warranty is an annual commitment and therefore no refund can be made in respect of your Extended Warranty insurance or arrangement fee.

If we do your annual service before you cancel your product you'll have to pay a cancellation charges equal to remainder of the instalments up to the next anniversary of your agreement.

What's Covered By The Extended Warranty



IVT Products

Extended warranty cover (and the service plan membership discount) is available exclusively on IVT equipment, and covers faults to the following components, as illustrated in the drawing above:

IVT Heat Pump

Includes the IVT heat pump unit and all internal components but no external components.

IVT Cylinder

Includes the IVT cylinder and all internal components but no external components.

IVT Buffer/Accumulation Tank

Includes the IVT buffer/accumulation tank and all internal components but no external components.

IVT Controls and Sensors

Includes the IVT Rego controller and IVT sensors (T1 heating flow sensor, T2 outdoor sensor, T3 hot water sensor, TT room sensor).

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Pricing

The table below sets out our rates for the services we provide. Please note that these prices are accurate as of October 2019 and are subject to change. For the latest prices, please visit our website. Prices shown are all in Pounds Sterling.

Extended Warranty Premiums

IVT Ground Source Heat Pumps

Year	Annual Premium	IPT (20%)	Total Annual Premium
6	£159.00	£31.80	£190.80
7	£159.00	£31.80	£190.80
8	£189.00	£37.80	£226.80
9	£219.00	£43.80	£262.80
10	£249.00	£49.80	£298.80
11	£279.00	£55.80	£334.80
12	£299.00	£59.80	£358.80
13	£329.00	£65.80	£394.80
14	£359.00	£71.80	£430.80
15	£389.00	£77.80	£466.80

IVT Air Source Heat Pumps

Year	Annual Premium	IPT (20%)	Total Annual Premium
6	159.00	31.80	190.80
7	159.00	31.80	190.80
8	194.00	38.80	232.80
9	229.00	45.80	274.80
10	264.00	52.80	316.80
11	299.00	59.80	358.80
12	409.00	81.80	490.80
13	519.00	103.80	622.80
14	629.00	125.80	754.80
15	739.00	147.80	886.80

Extended Warranty Arrangement & Administration Fees

	Fee (excl. VAT)	VAT (0%)	Fee (incl. VAT)
Brokerage Fee (per annum)	50.00	0.00	50.00

Service & Labour Plan Charges (prices from)¹

	Fee (excl. VAT)	VAT (20%)	Fee (incl. VAT)
Service Plan (per annum)	270.00	54.00	324.00
Call Out Excess	75.00	15.00	90.00
Labour Add-on (per annum) ²	150.00	30.00	180.00

¹ Please note that these prices are only applicable for heat pumps located within 100 miles of the closest Alto Energy engineer. Local discounts may also be available. Please contact the Technical Support department for confirmation on pricing. The Service Plan Charge is paid in 12 equal monthly instalments.

² The Labour Add-on is only available for IVT heat pumps still covered under the original manufacturer parts warranty. This add-on covers any labour charges for parts replaced under the manufacturer warranty.

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Terms & Conditions

1. Definitions

By 'we', 'us', or 'our', we mean Alto Energy Limited – as the provider of the services of your Extended Warranty & Service Plan.

By 'you' or 'your', we mean the person(s) 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.

access and making good

- getting to your heat pump and associated equipment to fix or service it and then repairing any damage we may cause in getting access to the heat pump and associated equipment by replacing items such as cabinets or cupboards that we've removed and by filling in holes we have made and leaving a level surface – but we won't replace or restore the original surface or coverings, for example, tiles, floor coverings, decoration, grass or plants.

accidental damage

- when you do something that stops your heat pump or associated equipment from working properly – without meaning to.

agreement / plan

- the Extended Warranty & Service Plan

annual service

- a check each year to ensure your heat pump and associated equipment is safe and working properly.

approved list

- IVT heat pumps or parts that we can repair.

authorised contact

- a managing agent, landlord or any named person who you've authorised and who we've agreed can act on your behalf to make arrangements under your agreement in relation to a property.

central heating

- the heat and hot water system on your property – including your expansion tank, radiators, bypass and radiator valves, system filters, warm-air vents, cylinders, any immersion heater and its wired in timer switch, and the pipes that connect them.

cylinders

- tanks that store hot water

excess/call-out charge

- the amount you pay towards each engineer visit to diagnose a fault or attend a breakdown. This charge will be waived if it is possible to carry out the annual service during the same visit.

first service

- where we visit you prior to you first taking out a plan covering your heat pump and associated equipment to check and confirm whether we can enter into an agreement with you.

heat pump and associated equipment

- a single electrically-powered IVT ground source heat pump or IVT air source heat pump on your property that's designed for home use and has a heat output capacity of up to 17kW
- any IVT integrated cylinder, IVT stand-alone cylinder or IVT buffer vessel supplied at the same time as the heat pump was originally supplied
- the IVT heat pump controls and IVT sensors that make it work supplied at the same time as the heat pump was originally supplied

home

- the building, including any attached garage or conservatory where you live or a home you own, including holiday homes or rental properties.

landlord

- someone who owns a property which they don't occupy and which may be occupied by a tenant.

managing agent

- someone who provides managed services to a landlord in relation to one or more properties.

period of agreement

- the day your agreement starts until your agreement runs out, as detailed on your statement.

powerflush

- a process where the sludge is removed from your central heating system.

property/properties

- a home and all the land up to your boundary including any detached outbuildings.

repair(s)/repairing/repaired

- to fix your heat pump or associated equipment following an individual fault or breakdown but not repairs that are purely cosmetic or related to software which doesn't stop the main function of your heat pump or associated equipment from working or make it unsafe.

replacement/replace/replacing

- where we replace your heat pump, associated equipment or parts with an Alto Energy approved equivalent. We'll provide replacements with similar functionality but not necessarily an identical make and model or type of fitting.

sludge

- the natural build-up of deposits in your boiler or central heating system as it corrodes over time.

statement

- the document that shows the detail of the Extended Warranty & Service Plan you have with us, the period of agreement, how much you're paying per month and any excess.

upgrades

- improvements that make your heat pump or associated equipment safer, or more efficient.

2. Details of Extended Warranty & Service Plan

What's Covered By The Extended Warranty (insured element)

- ✓ The cost of replacement IVT parts required to your IVT heat pump, controls, sensors and associated domestic hot water cylinder following fault diagnosis by an Alto Energy engineer
- ✓ The cost of labour for replacement IVT parts required to your IVT heat pump, controls, sensors and associated domestic hot water cylinder following a fault diagnosis by an Alto Energy engineer
- ✓ Management of claims with insurance company on your behalf

What's Covered By The Service Plan (uninsured element)

- ✓ Annual service of your heat pump and associated equipment to make sure it's running safely and efficiently
- ✓ 10% service plan membership discount on IVT Products
- ✓ Unlimited telephone technical support
- ✓ Unlimited call-outs to breakdowns or for fault diagnosis (subject to an excess per call-out)
- ✓ If you've included the Labour Add-On, the labour to fit parts supplied under the original manufacturer's warranty.

What's Covered By The Labour Add-On (uninsured element)

- ✓ If your heat pump is still in its original manufacturer parts-only warranty period, you can purchase labour cover as an optional extra. This includes the cost of labour for replacement IVT parts required to your IVT heat pump, controls, sensors and associated hot water cylinder following a fault diagnosis by an Alto Energy engineer, provided the equipment is in its original manufacturer warranty period.

What's Not covered

- ✗ Removing sludge or scale from the heating system or repairing the damage it causes to the heat pump and associated equipment
- ✗ Faults caused by someone else you used for repairs, or design faults
- ✗ A guaranteed response time to call-outs; if you require emergency breakdown cover you should source this from a local heating firm or an alternative provider

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- * Accidental damage
- * Replacing or topping up system inhibitor unless we've removed it
- * Any ancillary components associated with the supply of heat to a swimming pool, including but not limited to the pool heat exchanger, pool diverter valves and swimming pool controls
- * Repairing or replacing your central heating system
- * Repairing or replacing other heating system installed in the property

Deferred Period

For heat pumps and associated equipment that are over five years of age, the original warranty period has expired. In this case a Deferred Period of three months following the First Service needs to lapse before the plan can start.

3. Your Agreement

English law

Your agreement is bound by English law.

English language

Everything we write to you – including terms and conditions – will be in English.

Claims handling

All claims shall be administered by Alto Energy directly with the insurer. The Extended Warranty coverage with respect of any claim will be deemed void if it is not reported to Alto Energy within six (6) months of you discovering the fault.

Prices and price changes

Your statement shows the price of your agreement. That price won't go up or down over the period of agreement, unless you change your agreement, or the Government changes the relevant tax rate. We'll always write to tell you about any change to your price.

Payments

All agreements are paid by monthly direct debit. All of our prices include the relevant taxes at the current rate.

Renewals

We'll write to you at least 21 days before your agreement is due for renewal. We'll keep renewing your agreement automatically, until you ask us to stop.

Cancelling your agreement

You can cancel your Extended Warranty & Service Plan at any time by writing to us.

We'll give you a full refund of your product if you cancel within 14 days unless you have made a claim. The 14 days begins from the date you complete your direct debit mandate. This is your cooling off period.

If you cancel after your cooling off period your cover will continue to the end of the period your last payment is for. The Extended Warranty is an annual commitment and therefore no refund can be made in respect of your Extended Warranty insurance or arrangement fee.

If we do your annual service before you cancel your product you'll have to pay a cancellation charges equal to remainder of the instalments up to the next anniversary of your agreement.

Managing agents

We'll only provide the products to you and not to landlords or tenants and you must not resell or hold yourself out as a reseller of the products to landlords, tenants or anybody else. You agree that where you have insurance products you warrant that you'll have at all relevant times a managing agent insurable interest in the elements included in your agreement. You'll indemnify us against all costs, expenses, losses, demands, amounts agreed upon in settlement and liabilities which we may suffer or incur arising out of, or in connection with, complaints or claims which we receive from landlords, tenants or any other third party as a result of your failure to have, at all relevant times, a managing agent insurable interest in the elements covered by your agreement.

4. Your Responsibilities

Keeping us up to date

It's your responsibility to keep us informed of any changes to your contact details including telephone number, address or email. If you change a heat pump or associated equipment that's covered by us, you need to tell us the make and model of the new one, so we can check we can cover it. If we can't cover your new heat pump or associated equipment we may need to cancel or amend your product.

Missing payments under your agreement

Before we book your repair, or visit, we may ask you to pay any missing payments due.

Getting into your property

Our engineers will only work on your property if there's someone 18 years old or older there at all times during the visit. It's your responsibility to give us access to your property. If we can't get access we won't be able to complete the work and it's then up to you to arrange another appointment.

If you don't re-arrange the appointment, your agreement will still continue.

After several failed attempts to get into your property, we may cancel your agreement but we'll let you know beforehand.

Authority to carry out work

If you're not at the property when our engineer visits, you must make sure that there is somebody else present who can give instructions to our engineer, on your behalf.

Working in dangerous or unsafe conditions

We won't start or continue doing any work in your home if we believe there's a health and safety risk, for example: hazardous chemicals, pest infestations, verbal or physical abuse, or harassment. And we won't return to finish the work until that risk is gone.

If any asbestos needs to be removed before we can repair your boiler, appliance or system, you'll need to arrange and pay for someone else to remove it and give you a Certificate of Reoccupation which you'll need to show us.

Authorised contacts

If you want an authorised contact, it's your responsibility to let us know who they are so that we can note it on your agreement.

Making any improvements

Your Extended Warranty & Service Plan only includes repairing your heat pump and associated equipment when it stops working properly – it doesn't include any improvements or upgrades. Where we've told you that an improvement is necessary, we may not continue to make repairs on that part of your heat pump and associated equipment unless the work has been carried out, and this may invalidate your agreement.

5. Visits

First Service

Your First Service will need to be carried out prior to you first taking out the Extended Warranty & Service Plan. If we've already carried out a First Service or an annual service at your address in the last six months, we won't carry out another one. If we've commissioned the heat pump and associated equipment installation for you, the First Service will be carried out as part of the installation.

At the First Service our engineer will check that your heat pump is on our approved list and your heat pump and associated equipment do not have any pre-existing faults. If we find it's not on the approved list or it has a pre-existing fault, we'll tell you what needs to be done to fix it – and how much it'll cost

Annual service

One of our engineers will visit your home once a year to check that your heat pump and associated equipment is working safely and in line with the relevant laws and regulations.

During the visit, our engineer will fill in a checklist that shows you exactly what we've looked at.

If we find a problem or fault that needs to be fixed, we'll tell you about it. If you require a replacement part or service that is not covered by

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your plan you will have to pay for this. The price will be made clear to you during the visit and the amount will be collected on the next direct debit.

When your annual service is due we'll send you or your authorised contact an email, letter, text message or call you to arrange it. The month in which we intend to carry out the annual service is shown on the statement; however we may carry out the annual service up to 3 months prior to the date shown. We'll try to get hold of you up to three times. If we don't hear back from you after the third time, we won't try again and won't refund the cost of the missed annual service. But you can still contact us at any time to book it.

Tenants or letting agents arranging visits

Your tenants or your letting agents can call us directly to arrange any engineer's visit.

Reasonable timescales

We'll carry out any repairs or visits you're entitled to within a reasonable time, unless something beyond our control makes that impossible – in which case we'll let you know as soon as possible and give you another time when we can visit. A reasonable timescale is typically within 2-3 weeks, but can be up to 4 weeks during busy times.

Our engineers

Normally, we'll send an Alto Energy engineer to carry out the work. In some cases we may send a suitably qualified contractor instead. Our engineers carry a wide range of IVT parts on their vans, however sometimes we may need to return to complete a repair if the part is not on the van, particularly if the heat pump covered is Mitsubishi or Samsung, spares for which the engineers do not carry on their vans. When this happens we will not charge the call-out excess again.

6. Making repairs

Excess

Your statement shows how much excess you've agreed to pay each time we attend a breakdown or attend site to carry out a fault diagnosis, whether you report a fault to us or we find a fault during a First Service or annual service. If the fault is related to one we've fixed for you in the last twelve months, then you won't have to pay an additional excess or fixed fee. Our engineer will use their expert judgement to decide whether a fault is related to an earlier fault or not. We won't put the charges through until after we complete the repair. If any call-out occurs up to 3 months prior to your scheduled annual service, we will carry out the annual service at the same time and waive the excess.

Safety advice

From time to time, we may tell you that heat pump or associated equipment, or another component of your heating system, needs permanent repairs or improvements that aren't covered by your agreement to keep working safely. If you don't follow this advice, it will affect your Extended Warranty & Service Plan – but your agreement will keep running until you or we change or cancel it.

Getting access and making good

Access to the heat pump and associated equipment is your responsibility unless agreed otherwise.

Spare parts

We'll supply replacements with similar functionality but not necessarily the same features or an identical make and model or type of fitting. We'll always supply parts from the original manufacturer or our approved suppliers.

Twelve month guarantee

We guarantee to repair or replace any faulty parts we've supplied, or fix any faulty work that we've done for twelve months from the date that we did the work. This doesn't affect your statutory rights under the Consumer Rights Act 2015, if applicable, and any laws that replace it. If you want independent advice about your rights, you can speak to Citizens Advice or Trading Standards.

Powerflush

Over time, central heating systems build up sludge that can block or narrow your pipes, radiators and heat pump parts. A powerflush is a way of removing that sludge from your system. We'll tell you if your system needs a powerflush to work properly. We will put you in touch with a provider and you'll need to pay for it separately – it isn't included in your cover.

If someone else carries out a powerflush for you, you'll need to show us the receipt before we carry out any more repairs.

7. General Exclusions

Who can benefit from this agreement?

Nobody other than you can benefit from your agreement.

Cash in lieu

We won't offer you cash instead of carrying out an annual service, repairs or replacements.

Domestic use

Your Extended Warranty & Service Plan only includes cover for your property if it is used for normal day-to-day living purposes, including use for home office or activities of a domestic nature, including renting, and not where the main purpose of the property is for commercial purposes.

External and Ancillary Products

Our Extended Warranty & Service Plan does not include cover for any equipment that is not the heat pump and associated equipment, including but not limited to:

- ✘ Flexible hoses
- ✘ Room thermostats and other generic heating equipment
- ✘ Unvented kits
- ✘ Central heating components

Pre-existing faults

Our Extended Warranty & Service Plan doesn't include cover for any faults or design faults that:

- ✘ Were already there when your heat pump or associated equipment was installed, or were caused by anybody other than us when any change or additions were made to your heat pump or associated equipment
- ✘ We've told you about before and you haven't fixed
- ✘ We couldn't reasonably have been expected to know about before. For example, faulty pipes that don't have the correct protection, which are buried under concrete floors

Damage/faults caused by anyone but us

We won't cover any damage you've caused. If anyone other than us carries out any work on your heat pump or associated equipment and damages it, your Extended Warranty & Service Plan doesn't include putting that right.

Deliberate damage or misuse

We won't repair or replace any parts that have been deliberately damaged or misused. Our engineer will use their expert judgement to determine how the damage was done.

Damage/faults linked to the supply of your water or electricity

We won't repair any damage that's caused by changes in, or problems with, the supply of your water or electricity.

External water supply stopcock

If we can't turn off the external water supply stopcock to your home to complete your repair it's up to you to get your water supplier to turn it off.

Any damage that's covered by other kinds of insurance

Your product doesn't include repairing or replacing any damage caused by extreme weather, flooding, structural issues, fire or explosions – or any other kind of damage that's normally covered by household insurance.

Software, internet communications or radio signals

We're not responsible for any loss or damage caused by malicious, inappropriate or unintentional interference with the software, internet communications or radio signals of any heat pump or associated equipment covered under this agreement.

Any other loss or damage (consequential losses)

We're not responsible for any loss of or damage to, or cleaning of property, furniture or fixtures or any other consequential loss as a result of your heat pump or associated equipment breaking or failing unless we caused it. For example damage caused by water leaks from a failed component.