



Little Miss Electrical - Electrical Cover Terms and Conditions 2020

1. The plans available:

Type of cover	Price (monthly) inc. VAT first property	Payment method	Price per additional buildings/properties per month
Home Cover	£5.99	Direct debit	£3.99
Landlord Cover	£6.99	Direct debit	£3.99
Business Cover	£7.99	Direct debit	£5
Larger Premises and Bespoke cover	P.O.A.	Direct debit	P.O.A.

2. Whats the plan includes:

- Includes parts, labour and call outs.
- Reduced excess of £30 (home) £30 (landlord) or £30 (business) per call out no matter what time you call (£55 for non-plan customers in hours £82.50 Out of hours plus VAT)
- Priority service
- All our attending electricians are DBS Checked
- Full Team of Female Contractors
- A priority out of hour's customer helpline.
- Advice about your electrical wiring.
- Suitable for private customers and landlords.
- NICEIC registered.

3. What happens if you have a breakdown

- Simply get in touch with Little Miss Electrical Ltd, explain your problem and arrange for an electrician to call. There are no claim forms to complete, it could not be easier.
- You can get in touch with us via Telephone, text message, what's app or social media but we recommend you contacting us by telephone for immediate response.
- Our Emergency Line number is 07456943943.

4. Scope of cover

- Please read the terms and conditions carefully. These terms tell you who we are, how we will provide the service to you and what to do if you require further advice or encounter a problem
- Little Miss Electrical Ltd covers parts and associated labour charges up to a value of £500 for a 12-month period commencing from the date you purchase Electrical Cover.
- For business Premises we cover up to 3 single phase or 1 3 phase consumer units on the basic plan. Anything over this will require bespoke cover which we can quote for with a site visit.

5. Service coverage

- Little Miss Electrical Ltd are a West Yorkshire based Company and cover the following postcode areas:

- BD
- HD
- LS
- WF
- HX

- If your property falls outside our area of cover we will tell you when you apply we will let you know.

6. Appointments

- When reporting your incident we will attend as soon as we can.
- We have a guaranteed attendance time of 48 hours from reporting the issue to us.
- Breakdown calls will be treated as a priority.
- If we agree that the breakdown is an emergency, we will use our reasonable endeavours to respond to it as soon as is reasonably practicable, including weekends and on public holidays.
- It is your responsibility to allow us access to your property for appointments which have been agreed with you. We may charge you a call out charge/ our electricians hourly rate if we attend your property for an agreed appointment but are either unable to gain access or you decline to give us access.

7. Cover definitions

- **Fixed Electrical Wiring** – The permanent 230-volt electrical supply within the property, but beyond (but not including) the electrical distribution meter, and supplying electrical power to light switches, light fittings, wall sockets, fuse boxes and circuit breakers inside the home.
Working hours – Between the hours of 8am and 5pm Monday – Friday.
'We' and 'Us' – Little Miss Electrical Ltd
- **'You'** – you the customer with whom we have entered this agreement and whose names appears on the cover letter.

8. What's covered

- Failure of fixed electrical wiring because of a non-electrical DIY accident
- Failure of MCBs/RCDs/RCBOs
- Lost power to circuit.
- Failed or broken electrical switch
- Failed or broken isolators (to include, fan, cooker, shower, boiler and switched fuse spurs)
- Failed lamp holder/ standard pendant/batten holder
- Failed wiring from isolators to the following – immersion heater, shower unit and cooker outlet
- Failed wiring up to lighting circuit
- Failed wiring up to socket outlets
- Permanent damage to the domestic electrical wiring caused by power cut
- Continuation of nuisance tripping (up to 1 hour investigation)
- Resetting or setting up of heating and hot water controls
- Smoke detectors (heat or CO detectors at an additional cost)
- Low level outside lighting (up to 2.5m)
- Surface wiring to outbuildings

9. What isn't covered

- Domestic Appliances
- Power cut caused by distribution supplier
- Power cut that has not caused permanent damage
- Resetting of circuit breakers which can be reset by customer
- Non-fixed wiring/electrics i.e. Kettles, any appliances with plugs and wall mounted heaters
- Wiring to shed, greenhouse, detached garages, detached outbuildings and any garden structures
- Routine maintenance items including replacement bulbs ,fluorescent tubes and plug fuses
- This agreement only covers the cost of repairing faults. It does not cover the cost of rewiring works.
- This agreement does not cover any items that do not form part of the fixed electrical wiring system. These exclusions include (but are not limited to) Timers, Programmers, domestic electrical appliances, electrical heating equipment, security systems, security lighting, swimming pools, telephone wiring, extractor fans, electrical garage doors, electrical gates, wiring or anything connected to satellite dishes, television aerials, their fittings and masts.
- This agreement does not cover any Solar Thermal, PV, Heat recovery, Air Source, Air Conditioning or car charging ports unless installed by us.
- This agreement does not cover electric immersion heaters or shower units regardless of their location Repairing or replacing wiring encased in rubber or lead.
- Any part of the electrical wiring where completing a repair would result in breach of the current electrical wiring regulations and electrical safety standard BS7671
- We do not cover the cost of repairs to decorative and fluorescent light fittings or transformers associated with decorative lighting.
- We are unable to cover any works carried out by a separate contractor after the initial inspection.

10. General exclusions and limitations

- This Plan covers the cost of replacement parts and associated labour charges up to a maximum of £500 during the twelve months' period of cover commencing.
- If you move house during the currency of this Plan the new owner may apply to Little Miss Electrical Ltd for written confirmation that the benefit of cover is transferred until the Plan expiry date. You may also transfer the policy to your new home but must make us aware of the change of address as soon as you move.
- No refund of premium will be made for any unexpired portion of this Plan at any time.
- Little Miss Electrical Ltd will not be held responsible for any delay in the provision of replacement components or spare parts and reserve the right to utilise parts manufactured by other than the original manufacturer in instances where original parts are no longer obtainable.
- This Plan does not cover faults attributable to faulty installation or design.
- Any costs associated with changes required to ensure your system complies with current legislation and industry standards will not be covered by this agreement.
- This agreement does not cover the cost of repairs required as a consequence of your own, or a third party's misuse, wilful damage, negligence or poor workmanship.
- This agreement does not cover the cost of any redecoration and replacement or repair of any floor or wall coverings, fixtures or fittings.

- We may decline or charge to perform work required to remove asbestos.
- This agreement does not cover the cost of repairing the power supply to your property or the electricity meter. These are the responsibility of your local electricity distribution company and electricity supplier.

11. Spare parts

- If we do not carry the spare parts your repair needs on the day, we will obtain the necessary parts notifying you of any delays that may occur. We may use an approved alternative or parts that have been reconditioned by the original manufacturer.
- If we replace any parts we retain the option to do so using parts of a standard specification.
- If you request replacement parts which are to a higher specification than our standard parts, a charge may be applied for the incremental cost of the parts and for labour costs if an extra visit is required to install these parts. We will make you aware of these costs in advance.

12. Start date

- Your agreement begins for a 12 month period commencing from the date of purchase of our home cover.

13. Period of cover

- Your agreement runs until you tell us that you would like to cancel, or if we cancel the agreement (see 'Cancellation').
- Your agreement runs for 12 months from the date it begins (or is renewed), unless you or we use the cancellation rights set out in the clause headed Cancellation.

14. Ways to pay

- We operate a direct debit that will be made directly from your bank account that will break down your selected level of cover into 12 equal monthly payments.
- If payments arrive more than 7 days after the agreed date cover will cease until payment is made.

15. Renewal

- Your agreement runs until you tell us that you would like to cancel, or if we cancel the agreement (see 'Cancellation'). You may cancel the agreement at any time.
- We will write to you to tell you about any changes to the terms and conditions or prices.

16. Cancellation

- We will cancel your agreement if:
 - You have given false information.
 - You do not make an agreed payment.
 - We find something wrong at the initial inspection.
 - We are not reasonably able to find parts to keep your system or appliance working safely, or circumstances arise which make it inappropriate for the contract to continue.
- Little Miss Electrical I Ltd are entitled to cancel this Plan by giving 7 days written notice. In such an unlikely event a pro-rata portion of the premium paid will be refunded.
- You are entitled to a full refund if you cancel within seven working days of taking out the agreement, as long as we have not done any work.
- You may cancel your agreement at any time by writing to our head office and will be responsible for the payment of a full 12 months from the date of your last renewal in order to forfeit the contract.

17. Consequential loss

- We are not responsible for loss or damage to property caused by the system breaking down, for example, damage to fridge/frozen food or fire/smoke damage.

18. Normal insured risks

- The cost of repairing faults or damage caused by freezing weather conditions, subsidence, structural repairs, accident, fire, lightning, explosion, flood or storm. The cost of repairing damage caused by changes to, or problems with, the gas, electricity or water services. You should check your household insurance to make sure you have the appropriate cover for these risks.

19. Using personal information

- Information you provide or we hold (whether or not under this contract) may be used by us, or our employees or agents to:
 - Identify you when you phone us.
 - Help run any accounts, services and products offered by our Company now or in the future. Help us to detect fraud or loss.
 - Write too, email or phone you with information about other services and products we offer.
 - We will not contact you in this way if you have previously told us not to do so.

20. Data protection act and GDPR

- Your details will not be passed to a third party and will only be used by SGS Heating & Electrical Ltd for breakdown insurance and marketing purposes.

21. Third party rights

- Without your consent, nobody other than you will be able to benefit from this agreement.

22. Our responsibilities

- We will meet our responsibilities under this agreement within a reasonable time unless it is impossible for us to do this because of circumstances outside of our reasonable control. In particular, we will not be responsible for delays caused by our supplies or their agents.