MEMBERSHIP TERMS

Membership terms and conditions.

The complete Home Advantage Cover Membership Terms and Conditions, including the Key Information. Please read them before joining.

VERSION 0.18, DATED 7 NOVEMBER 2026

HAC Membership Terms and Conditions v0.18, dated 7 November 2026

Membership provider: AFS Plumbing and Heating Ltd, operating the Home Advantage Cover brand (company number 15938130, registered office 9 Hemlock Close, Narborough, Leicester, LE19 3SZ). VAT registration GB 510 7671 10. Telephone 0116 481 0899. Email hello@homeadvantagecover.co.uk. Website https://homeadvantagecover.com/.

Provider and contact details

Item	Details
Membership provider	AFS Plumbing and Heating Ltd, operating the Home Advantage Cover brand
Company details	Company number 15938130; VAT registration GB 510 7671 10
Registered office	9 Hemlock Close, Narborough, Leicester, LE19 3SZ
Membership support, cancellation and complaints	0116 481 0899 | hello@homeadvantagecover.co.uk
Website	https://homeadvantagecover.com/
Initial service area	Leicester-area Properties accepted by the live full-postcode checker. Ashby-de-la-Zouch, Oakham and Melton Mowbray are excluded.

Your Membership contract is with AFS Plumbing and Heating Ltd. Home Advantage Cover is the customer-facing name of the Membership. AFS Plumbing and Heating Ltd is the initial service-delivery provider and may appoint other suitably vetted, insured and, where required, registered providers under clause 18.

Important information

Please read the Key Information and these Terms before joining. They explain the fixed 12-month commitment, waiting period, renewal process, charges, limits and exclusions. They do not affect your statutory rights.

Key Information

Topic	What it means
Fixed term	The Membership lasts for 12 months. Paying monthly means 12 instalments of the annual commitment; it is not a monthly rolling membership.
Automatic renewal	The Membership automatically renews for another fixed 12-month term unless you switch off the next renewal before the Renewal Date. You can switch it off at any time, including straight after joining. Switching it off does not end the current term, stop its remaining instalments or remove current benefits; it only stops another 12-month term starting. We send reminders about 30, 15 and 7 days before renewal, and a renewed term has a 14-day renewal cooling-off period.
Cooling-off and waiting	You normally have 14 days from the contract date to cancel a new Membership. Most benefits begin on day 15; the monthly-paid boiler service has the later availability stated below. Faults that existed, were apparent or arose before day 15 are not eligible.
Not insurance	This is a service membership, not an insurance policy. It does not reimburse losses, pay another contractor or replace buildings or contents insurance.
No call-out fee	There is no separate fee simply for attending an accepted eligible Membership Request. Labour, diagnosis, materials and other authorised costs remain chargeable unless a plan benefit applies.
Included Labour	Essential includes one appointment of up to £150 labour value, Plus up to £300 and Boiler Plus up to £450. Boiler Essential has no Included Labour. The advertised values are maximum comparisons, not cash credits.
Boiler service	Boiler Essential and Boiler Plus each include one qualifying annual service for one supported domestic mains-gas boiler. Annual payers may request it from day 15; monthly payers may request it after nine successful instalments. Repairs, parts and landlord certificates are not included.
Materials	Materials are charged separately after the plan discount. Discounts apply to our standard selling price. We fit only parts and materials supplied by us or our appointed provider.
Four-hour target	For an accepted Qualifying Emergency in the Service Area, we aim to attend within four hours. This is a target, not a guarantee, and the first attendance may only isolate or make the problem safe.
Important exclusions	Pre-existing faults, recent defective workmanship, concealed or inaccessible items, proprietary shower systems, external rainwater goods, public/main/shared drains, external mains, gas repairs, heat pumps, access and making good are excluded unless separately quoted.

The four Memberships

Benefit	Essential	Boiler Essential	Plus	Boiler Plus
Monthly payment	£4.99 × 12 £59.88 total	£11.99 × 12 £143.88 total	£11.99 × 12 £143.88 total	£21.99 × 12 £263.88 total
Annual payment	£50	£130	£130	£250
Included Labour	30 minutes up to £150	None	60 minutes up to £300	90 minutes up to £450
Materials discount	5%	5%	10%	15%
Annual boiler service	No	One	No	One
Priority and no separate call-out fee	Included	Included	Included	Included
No fixed limit on eligible requests	Included	Included	Included	Included
Remote fault assessment	Included	Included	Included	Included
Move-home transfer and two household contacts	Included	Included	Included	Included

All prices include VAT. A one-off £5 joining fee applies to a new Membership and is shown before payment. Annual prices are paid upfront. Higher plans replace rather than stack another plan's allowance, service or discount.

1 Contract and status

1.1 These Terms apply when we accept an individual consumer as a member for the single Property shown in the Membership Confirmation.

1.2 The contract consists of the Key Information, these Terms, the Membership Confirmation and any separately accepted quote for Chargeable Work. A separate quote governs that job but cannot remove statutory rights.

1.3 We will perform the Membership services with reasonable care and skill. Nothing in these Terms reduces rights under the Consumer Rights Act 2015 or other rights that cannot lawfully be limited.

1.4 The Membership provides access, prioritisation, triage, discounts and specified prepaid services that can be requested for planned maintenance whether or not a breakdown has occurred. It is not insurance, does not indemnify you for loss or damage, does not pay cash on an event and does not pay or reimburse another contractor. You remain responsible for appropriate home and contents insurance.

2 Definitions

Term	Meaning
Chargeable Work	Work, labour or costs outside a prepaid benefit, beyond a limit or otherwise separately quoted and authorised.
Included Labour	Essential, Plus or Boiler Plus's single time-limited plumbing appointment described in clause 8.
Membership Confirmation	Our durable acceptance showing the member, selected plan, Property, Start Date, payment schedule, end date, Renewal Date and Terms version.
Membership Request	A request for plumbing support made under the Membership and accepted as eligible after reasonable triage.
Membership Year	Each fixed 12-month term beginning on the Start Date or a Renewal Date.
Priority Service	Prioritised scheduling against comparable non-member requests, subject to safety, urgency, location, capacity, parts and reasonable triage.
Property	The single normally occupied domestic address stated in the Membership Confirmation.
Qualifying Emergency	A sudden eligible internal plumbing event that presents an active risk of material water damage, makes the only toilet unusable or leaves the Property without usable mains water.
Renewal Date	The date on which a fixed 12-month term ends and, unless automatic renewal has been switched off, a further fixed 12-month term begins.
Service Area	A full postcode accepted by our live postcode checker and confirmed in writing when we accept the Membership.
Start Date	The date stated in the Membership Confirmation.

3 Eligibility and Service Area

3.1 You must be at least 18 and have authority to arrange work, approve charges and make decisions at the Property. One Membership covers one Property and ordinary domestic use only.

3.2 At launch, the Service Area is limited to Leicester-area Properties accepted by our live full-postcode checker. Properties in Ashby-de-la-Zouch, Oakham and Melton Mowbray are excluded. A postcode result does not form a contract; acceptance also depends on capacity, Property eligibility and our written confirmation.

3.3 The Property must be a normally occupied private dwelling. Commercial premises, holiday lets, houses in multiple occupation, common parts, purely vacant Properties and communal systems are excluded unless we expressly agree otherwise in writing.

3.4 Flats and leasehold homes are eligible only for systems inside the Property for which you are solely responsible and can lawfully provide access. Freeholder, management-company, communal and neighbouring responsibility is excluded.

3.5 Landlords may hold a Membership for an eligible Property if they are responsible for its plumbing and nominate an adult who can provide access and approve work. Any statutory landlord duties remain the landlord's responsibility.

3.6 You must give accurate information about ownership, occupancy, known faults, access, system type and responsibility. We may decline an application if we cannot reasonably deliver the service or if the information indicates an existing problem being presented for Membership benefit.

4 Joining and contract formation

4.1 Advertising and an application invite you to apply. The contract begins only when we accept the application and issue the Membership Confirmation by email, on paper or in another durable form you can retain.

4.2 Online and assisted telephone applications use the same questions and disclosures. A telephone adviser must not create a false email address. If you do not use email, we will post the Membership Confirmation, Key Information, these Terms and the cancellation form.

4.3 Before payment, we will show the selected plan, monthly and total annual commitment, £5 joining fee, important exclusions, contract length, waiting period, automatic renewal, how to switch off renewal, cancellation route and these Terms. We will obtain a separate express acknowledgement of the fixed term and automatic renewal and record the wording, version, channel, time and acceptance.

4.4 Supplying boiler make, model or photographs at application is optional and does not prevent an otherwise eligible application from progressing. We may request those details later to check or arrange a boiler service.

4.5 We may verify the address, service-area eligibility, occupancy and payment details before acceptance. If we decline, any pending payment authorisation will be released and no Membership contract is formed.

5 Cooling-off, waiting period and pre-existing problems

5.1 You may cancel a new Membership without giving a reason from contract formation until 14 days after the day the contract is formed, by giving any clear statement. Unless clause 5.2 applies, we will refund Membership and joining-fee payments by the original payment method within 14 days after receiving the cancellation.

5.2 Membership benefits normally begin on day 15, so we do not normally supply a Membership service during cooling-off. If you separately and expressly request us to begin a paid service during that period, after receiving the required information, we may charge only the lawful proportion for what was supplied before cancellation. If a service is fully performed during the period, the cancellation right is lost only where the law permits and you expressly acknowledged that consequence in advance.

5.3 A 14-calendar-day Membership waiting period begins on the Start Date. During it, you may cancel or request separately priced non-member work. Membership benefits begin on day 15.

5.4 A problem is pre-existing if it existed, was known, was reasonably apparent, had already caused symptoms or first arose before day 15. Reporting it later does not make it eligible. We may consider photographs, messages, invoices, prior attendance records, condition and engineering evidence and will explain our decision reasonably.

5.5 A fault, damage or remedial work caused by defective, incomplete or poor workmanship carried out during the 12 months before the Start Date is excluded unless fully disclosed during application and expressly accepted by us in writing. This affects the related fault and work, not automatically every unrelated benefit.

5.6 If a material known fault or recent work was deliberately or recklessly not disclosed, we may reject the affected request and, after a fair investigation and subject to consumer law, end the Membership. We will give reasons and allow you to provide evidence before deciding.

6 Membership benefits

6.1 From day 15 and while payments are up to date, every plan includes a contact route, reasonable remote triage, Priority Service, no fixed numerical limit on eligible Membership Requests, no separate call-out fee for an accepted eligible Membership Request, the stated materials discount, moving-home transfer under clause 10 and up to two authorised household contacts.

6.2 Essential, Plus and Boiler Plus include the applicable Included Labour benefit. Boiler Essential and Boiler Plus include the annual boiler service subject to the eligibility and booking timing in clause 9. Boiler Essential does not include plumbing labour; all diagnosis and plumbing labour is chargeable.

6.3 Membership does not guarantee that a fault can be repaired, a part is obtainable, a repair is economic, an excluded item will be worked on or attendance will occur within a fixed time.

7 Requests, emergencies and fair use

7.1 Contact us before arranging another contractor if you want a Membership benefit. We do not reimburse unauthorised third-party work or materials.

7.2 We may triage by telephone, photographs, video or video call and may ask for images of the whole item, connections, labels, model numbers and surrounding area. You must not take unsafe steps. Call the emergency services, water company or National Gas Emergency Service where appropriate.

7.3 Photos and video are optional when joining. When reporting a fault, they may help us identify parts and improve the chance of completion on the first visit. If sufficient identification cannot be provided, or you cannot send images, an on-site diagnosis or part-identification visit may be required. For Essential, Plus or Boiler Plus, that visit normally uses the single Included Labour appointment. For Boiler Essential, it is chargeable. The visit does not guarantee same-day completion.

7.4 For an accepted eligible Membership Request, there is no separate fee simply for attendance. Chargeable labour starts when the engineer arrives and begins diagnosis or work. Labour is billed in the minimum increment disclosed before booking. Materials, parking, access, specialist equipment and other authorised costs remain payable. We will state the price or calculation method before chargeable work wherever reasonably possible.

7.5 For an accepted Qualifying Emergency in the Service Area, we aim to attend within four hours after the request has been reported, triaged and accepted. This is a target, not a guarantee. Traffic, weather, demand, safety, access, distance, parts and events beyond reasonable control may affect attendance. The first visit may only isolate a supply or make the situation safe and does not promise a permanent repair within four hours.

7.6 No fixed limit on eligible requests means that these Terms set no numerical cap on the number of genuinely separate requests you may make. Each request must still be eligible, accepted and reasonably triaged. It does not mean unlimited free attendance, diagnosis, labour, parts, repeat work for the same unresolved cause or work outside these Terms.

7.7 Our engineer or appointed provider decides the safe and technically appropriate method using reasonable professional judgment. You may decline advice, but we may refuse or stop work if you insist on an unsuitable, temporary or unsafe method, prescribe the diagnosis or repair, or reject a reasonably recommended permanent repair. We may, for example, decline a washer-only repair where replacing the tap is reasonably advised. A repeat issue caused by declining that advice may be excluded.

7.8 We may pause or refuse a benefit where requests are abusive, fraudulent, knowingly duplicated or primarily intended to obtain excluded or commercial work. We will consider the circumstances, explain the decision and preserve statutory rights.

8 Included Labour

8.1 Included Labour is one plumbing appointment for one engineer using ordinary trade tools at the Property during each Membership Year:

Plan	Contractual time allowance	Maximum advertised comparison
Essential	Up to 30 on-site minutes	Up to £150
Boiler Essential	No Included Labour	None
Plus	Up to 60 on-site minutes	Up to £300
Boiler Plus	Up to 90 on-site minutes	Up to £450

8.2 The monetary amount is not cash, account credit or a guaranteed saving. It is a maximum value comparison obtained by applying the contractual time allowance to our highest standard labour time band in force when the claim is displayed. The value is lower in other time bands, and appointment availability remains subject to clause 7. The time allowance, not the comparison amount, is the contractual limit. We will withdraw or amend an advertised amount if its calculation is no longer current or supportable.

8.3 The allowance may be booked for eligible planned plumbing maintenance or a plumbing health review, or applied to eligible diagnosis and repair labour. It is a prepaid service available whether or not a breakdown has occurred and is not conditional on an insured event.

8.4 The allowance applies to one appointment and cannot be split between visits. Time runs from the start of on-site diagnosis or work. Any unused time at the end of that appointment expires. A diagnostic or part-identification attendance under clause 7.3 normally counts as the appointment, even if a return visit is needed after parts are ordered.

8.5 The allowance cannot be carried forward, exchanged for cash, transferred to another person, used retrospectively or applied to travel, parts, materials, parking, access, waste, making good, specialist equipment, jetting, CCTV, excavation, a second engineer, gas work, unvented systems or specialist subcontractors.

8.6 If work is likely to exceed the allowance, we will seek approval before continuing. Extra time is Chargeable Work at the rate or pricing basis stated before it is incurred.

8.7 Please request an unused Included Labour appointment at least 30 days before the Membership Year ends. If you request it in time and our capacity prevents attendance before expiry, we will honour the booked appointment at the first reasonable date afterwards.

9 Annual boiler service

9.1 Boiler Essential and Boiler Plus each include one standard annual service during each Membership Year for one supported domestic mains-gas boiler at the Property. We arrange the service through a Gas Safe registered business and an engineer qualified for the relevant category of work.

9.2 The service comprises the attending provider's standard service procedure, including reasonable visual, safety and operational checks and a service record. It is not a landlord gas-safety record. It does not include parts, repairs, certification beyond the service record, system cleaning or flushing, gas-pipe alteration, combustion-system modification, or remedial work.

9.3 The boiler must be a safely accessible, reasonably serviceable domestic mains-gas appliance of a type supported by an available qualified provider. Oil, LPG, solid-fuel and commercial appliances, back boilers, warm-air units, combined heat-and-power units, heat pumps, unvented-cylinder work and more than one boiler are excluded unless we expressly agree otherwise in writing. Boiler make, model and photographs are optional at joining, but we may require them before confirming a service appointment.

9.4 If the annual Membership price was paid upfront, the service may be requested from day 15. If it is paid by monthly instalments, the service becomes available after the ninth successful instalment in that Membership Year and while the account is up to date. This timing is part of the plan and must be shown before payment. We may agree an earlier service if the outstanding Membership balance for that year is paid first.

9.5 Please request the service no later than 30 days before the Membership Year ends and provide reasonably requested boiler details. If requested in time and our capacity prevents attendance before expiry, we will honour the booking at the first reasonable date afterwards. If you do not request it in time, the unused service expires and is not cash, credit or transferable to another year.

9.6 If a booked service cannot reasonably be completed because the boiler is inaccessible, has no safe gas, electricity or water supply, is dismantled, is already unsafe, requires repair before servicing or falls outside clause 9.3, we will explain why. We may offer a later appointment after the issue is corrected, a separate quote or another fair remedy appropriate to the circumstances. If non-performance is for a reason within our control, we will offer rebooking, a suitable alternative provider or a proportionate price reduction.

9.7 An engineer may stop, isolate or label an appliance and report a safety concern where professional or legal duties require it. Membership does not oblige us or the engineer to leave an unsafe appliance operating.

9.8 Gas or boiler repairs and parts are not Membership benefits. They require a separate quote and an appropriately Gas Safe registered person. No person will undertake gas work unless legally registered and competent for that category of work.

10 Moving, contacts and referrals

10.1 You may ask to transfer the remaining Membership term to a replacement Property that passes our postcode and Property-eligibility checks. We must confirm the transfer in writing. The original Renewal Date continues and the transfer does not create a new waiting period, Included Labour allowance or boiler service. A fault already present at the replacement Property remains pre-existing.

10.2 The Membership cannot be transferred to another person without our written agreement.

10.3 You may nominate up to two authorised household contacts to report faults and arrange appointments. They cannot change the plan, payment details, renewal or account-holder information unless separately authorised. You remain responsible for the Membership and charges they approve within their authority.

10.4 Under the refer-a-friend scheme, the existing member and new member each receive £10 HAC account credit after the new member has provided the existing member's valid Membership number before acceptance, completed the cooling-off and waiting periods, remained active and paid for at least 30 days, and both accounts are up to date.

10.5 One referrer may be credited for each new member. Self-referrals, duplicate claims, false details and referrals of an existing or recently cancelled member do not qualify. Credit is not cash, cannot be transferred and is applied to a future Membership payment, renewal or eligible Chargeable Work. Unused credit expires when the Membership ends. We may reverse credit where the qualifying payment is refunded or the referral is fraudulent.

11 Materials, rates and separate work

11.1 Chargeable labour uses the rate or fixed price stated before booking or before optional additional work continues wherever reasonably possible. Labour may be charged in minimum time increments disclosed at booking. No separate call-out fee does not mean labour or diagnosis is free.

11.2 Materials discounts are Essential 5%, Boiler Essential 5%, Plus 10% and Boiler Plus 15% from our standard selling price for eligible materials we supply. Our selling price may include sourcing, collection, handling, delivery, administration, stock risk and warranty support. It is not our trade cost, supplier invoice or a retailer's advertised price.

11.3 To control suitability, traceability and guarantees, we install only parts and materials supplied by us or the appointed provider. We do not fit customer-supplied items. If you have already bought an item, you remain responsible for returning it or dealing with its seller. Equivalent parts may be used where suitable; manufacturer-specific or obsolete parts may cost more or be unavailable.

11.4 We will give a quote or reasonable pricing basis before chargeable materials or work where practicable and obtain authority before optional additional cost. Declining a quote does not remove your obligation to pay charges already authorised and incurred.

12 What is covered and excluded

12.1 Subject to these Terms, eligible plumbing work concerns accessible domestic plumbing inside the Property from the internal stop tap onwards, including ordinary internal supply pipework, internal waste connections, toilets, taps, accessible shower pipework, radiators, radiator valves and internal stop taps. Eligibility always depends on the cause, access, responsibility, safety and exclusions below.

12.2 Unless a separate written quote expressly says otherwise, Membership benefits do not include:

- any pre-existing, known, recurring or reasonably apparent problem, or work arising before day 15;
- upgrades, improvements, redesign, compliance projects, refurbishment, new installations, cosmetic work or routine decoration; a like-for-like replacement may still be approved where we reasonably consider it safer or more economic than repair, with materials and any labour beyond a plan benefit charged separately;
- gas appliances, boiler repairs, flues, gas pipework or gas controls, except the qualifying boiler service in clause 9;
- unvented hot-water cylinders and safety devices, ground-source or air-source heat pumps, solar-thermal systems, communal or underfloor heating, water softeners, filters, boiling-water taps, pumps, macerators, waste disposers, irrigation, pools, hot tubs, fountains, septic tanks or cesspits;
- specialist, proprietary, digital, electronic, pumped, concealed or manufacturer-only shower systems, including Aqualisa-type systems, where specialist diagnosis, access, software, tools or proprietary parts are reasonably required; ordinary accessible connected pipework may still be eligible;
- a shower unit, cartridge, pump, controls, handset, hose, tray, screen or enclosure unless expressly accepted in writing;
- wholesale replacement of baths, basins, sinks, toilet pans, concealed cistern bodies or other sanitaryware, unless we expressly approve a like-for-like replacement as the appropriate repair;
- concealed cisterns, valves or pipework behind tiles, walls, floors, ceilings, boxing, kitchen units or sealed panels unless safe access already exists through a suitable service opening; opening, removal, trace-and-access and reinstatement are excluded;
- roofs, external guttering, rainwater goods, rainwater downpipes, surface-water systems, gullies, soakaways and land drainage;
- the public water main, external stop valve, communication pipe, incoming main before your point of responsibility, public sewer, lateral drain, main drain, shared or communal drain, or anything for which a water company, sewerage company, freeholder, management company, neighbour or other third party is responsible;

- external or private-drain excavation, root cutting, descaling, lining, relaying, pumping, tanker work, high-pressure jetting, CCTV survey or specialist drainage equipment unless separately quoted;
- work where there is no safe, lawful and reasonable access point;
- system-wide, gradual or recurring damage where corrosion, limescale, sludge, chemical cleaners or cistern blocks, frost without reasonable precautions, poor maintenance, misuse, deliberate damage, pest activity, tree roots, ground movement, flooding, storm, structural movement, design or installation defect, manufacturer recall or third-party or DIY interference means a local repair is not reasonably safe, durable or economic; ordinary wear to an otherwise eligible accessible fitting is not excluded merely because it has aged;
- asbestos, sewage contamination, hazardous substances, vermin, confined spaces, work at height needing scaffolding or a platform, lifting equipment or any unsafe environment;
- trace and access, opening up, drying, decontamination, asbestos work, scaffolding, parking, permits, waste removal, replacement finishes and making good, including tiles, flooring, plaster, paint, cabinetry and landscaping;
- water loss, contents or building damage, loss of use, alternative accommodation, loss of rent, business loss or other consequential loss, except where liability cannot lawfully be excluded;
- another contractor's fees or materials, or work started without our prior written approval; and
- work outside the Property or Service Area, for a business, in common parts or beyond your legal responsibility.

12.3 For a ground-source or air-source system, we may attend only where reasonably safe and within competence to isolate a water supply or take limited temporary steps to control an active leak and reduce immediate damage. That does not make the specialist system or permanent repair eligible.

12.4 An exclusion does not prevent us from offering a separate quote where the work is safe, lawful and within our competence. We may instead refer you to the responsible authority or a specialist.

13 Access, appointments and customer responsibilities

13.1 You must provide accurate information, safe and reasonable access, available isolation where reasonably expected, parking information and an adult authorised to approve work and charges.

13.2 You must secure pets, disclose hazards, follow reasonable safety advice, take reasonable steps to prevent further damage and obtain landlord, freeholder or third-party permission. We may leave or stop if conditions are unsafe, unlawful, threatening or abusive.

13.3 We will explain reasonably foreseeable access damage and seek authority before opening up, except where immediate action is reasonably necessary to prevent serious harm and consent cannot reasonably be obtained. Reinstatement is excluded unless expressly quoted. We remain responsible for damage caused by our negligence.

13.4 If no authorised adult is present, access is unavailable, or an appointment is cancelled, moved or missed with less than 36 hours' notice, we may charge a fee stated when booking, up to the standard one-hour rate for that time band. The fee will not exceed our reasonable net loss, will take account of a slot we refill and will not duplicate another recovery for the same loss. We will consider a genuine emergency or circumstance outside your reasonable control and any evidence you reasonably provide.

13.5 A missed or late-cancelled Included Labour appointment may be treated as the single appointment having been used because the engineer's time was reserved. A missed or late-cancelled boiler-service appointment may likewise be treated as the included service having been used, so a replacement appointment is chargeable at the price stated before rebooking. Any separate fee under clause 13.4 will be reduced to avoid recovering the same loss twice.

13.6 We will tell you the 36-hour rule, the applicable fee and the effect on an included benefit when the appointment is booked. If we cancel or materially delay an appointment for a reason within our control, no member fee applies and an unused benefit remains available.

14 Payment

14.1 The annual price may be paid upfront or by 12 monthly instalments. Monthly instalments are not payment for one month at a time. A one-off £5 joining fee is collected with the first payment for a new Membership and is not charged again on renewal.

14.2 Recurring payment authority applies only to agreed Membership payments and separately authorised charges. Full card or bank credentials will not be stored in job notes.

14.3 If an instalment fails, we may retry it, contact you and suspend new Membership benefits after reasonable notice. We may end the Membership for persistent non-payment. You remain liable for accrued amounts and our actual reasonable net loss from breach, less costs saved; no automatic penalty applies.

14.4 Direct Debit collections are subject to the Direct Debit Guarantee and advance notice supplied by the approved payment provider. Telephone Direct Debit is available only through an approved Paperless Direct Debit process.

14.5 Cancelling a Direct Debit or card authority with the bank does not by itself cancel the Membership, switch off renewal or remove an amount lawfully due under the fixed term. You must also tell us using a method in clause 15 so we can record what you intend. This does not limit any right under the Direct Debit Guarantee or consumer law.

15 Term, renewal and cancellation

15.1 The Membership begins on the Start Date and continues for a fixed term of 12 months. If the annual price is paid by monthly instalments, those payments are instalments of the annual commitment and do not create a monthly rolling membership.

15.2 Unless the member switches off automatic renewal before the Renewal Date, the Membership will automatically renew on the Renewal Date for a further fixed term of 12 months at the price and on the Terms clearly notified before renewal.

15.3 The member may switch off the next automatic renewal at any time before the Renewal Date, including immediately after joining. Switching off renewal takes effect at the end of the

current fixed term. It does not end the current term early, stop instalments due for that term or remove benefits available during that term.

15.4 The member may switch off renewal using the online cancellation or non-renewal form, through their online account where available, or by telephone, email or post. No reason is required. We will record the instruction promptly and provide written confirmation showing the date on which the Membership will end.

15.5 We will send renewal reminders approximately 30, 15 and 7 days before the Renewal Date. The reminders will state the Renewal Date, next price and payment schedule, any material changes and the available methods for switching off renewal.

15.6 Where the Membership renews for a further fixed 12-month term, the member may cancel the renewed term during the applicable 14-day renewal cooling-off period. Any refund or lawful deduction for a service expressly requested and supplied during that period will be calculated in accordance with consumer law.

15.7 After an applicable cooling-off period, the current fixed term does not normally end early for convenience. Statutory cancellation rights and the specific early-ending rights stated elsewhere in these Terms, including material breach by HAC, permanent relocation outside the Service Area and other rights required by law, are unaffected.

15.8 We may suspend or end the Membership for serious or repeated breach, fraud, knowingly false material information, abusive or threatening conduct, unsafe access, unlawful use or persistent non-payment. Unless immediate action is reasonably necessary for safety, fraud or serious abuse, we will give reasons and a reasonable opportunity to respond or remedy. We will not retain more than amounts lawfully due and our reasonable net loss.

15.9 If the member dies or permanently enters residential care, the estate or authorised representative may ask us to end the Membership. We will act reasonably, cancel future renewal and calculate any refund or amount due by reference to payments, elapsed time, benefits already supplied and costs saved.

16 Changes

16.1 We will not increase the Membership price or materially reduce core benefits during a fixed term merely because our costs change.

16.2 We may make a necessary mid-term change for law, regulation, safety, security or a change outside our reasonable control if it is proportionate, clearly notified and does not unfairly remove paid value. If it materially disadvantages you, we will offer an appropriate remedy or cancellation right.

16.3 Renewal prices and Terms may change. Material changes will be highlighted in the renewal reminder and apply only if the Membership renews.

17 Workmanship and responsibility

17.1 Separately supplied work and parts have the guarantee stated on the quote or invoice, subject to proper use and any manufacturer's terms. Statutory rights continue regardless.

17.2 We are responsible for foreseeable loss caused by our breach or negligence. We do not exclude liability for death or personal injury caused by negligence, fraud, fraudulent

misrepresentation, defective products where law prevents exclusion or another liability that cannot lawfully be limited.

17.3 We are not responsible for pre-existing damage, unavoidable access damage that was explained and authorised, delays genuinely outside reasonable control or loss caused by your failure to follow reasonable safety or mitigation advice, except to the extent we were negligent.

17.4 The Membership is for domestic use. We are not responsible for business losses outside a domestic purpose made known to us.

18 Service providers

18.1 AFS Plumbing and Heating Ltd provides services initially. We may appoint other people or businesses after reasonable checks of identity, competence, insurance and references. They must hold any registration legally required for their work, including Gas Safe registration where relevant.

18.2 AFS Plumbing and Heating Ltd remains responsible for the Membership benefits it promises unless a separate specialist contract is expressly agreed. An appointed provider may contact you to arrange an accepted job and will receive only the information reasonably needed to provide it.

19 Data, communications and complaints

19.1 We use personal information to assess and administer Membership, take payment, provide and record services, manage safety, prevent fraud, handle complaints and meet legal duties. The Privacy Notice is provided before application and is available on the website or on paper on request.

19.2 Contract, safety, payment and renewal communications are not marketing. Marketing consent is separate and optional.

19.3 Contact us at 0116 481 0899, hello@homeadvantagecover.co.uk, or by post to 9 Hemlock Close, Narborough, Leicester, LE19 3SZ. We aim to acknowledge a complaint within two working days and provide a substantive response within ten working days where reasonably possible.

19.4 If a complaint remains unresolved, our final response will identify any alternative dispute-resolution or other complaint route we are required or prepared to use. You may obtain independent advice from Citizens Advice. These routes do not remove court or statutory rights.

20 General

20.1 We may transfer our rights and obligations to a suitable organisation if this does not reduce your rights. We will notify you in writing.

20.2 If a term is unenforceable, the remaining Terms continue. Delay in enforcing a right is not a waiver. No third party has a right to enforce these Terms under the Contracts (Rights of Third Parties) Act 1999.

20.3 England and Wales law applies, with non-exclusive jurisdiction of its courts. Mandatory rights to use another UK court or law are preserved.

20.4 Version: HAC Membership Terms and Conditions v0.18, dated 7 November 2026.

Schedule 1 Cancellation and non-renewal form

You do not have to use this form. Any clear statement is enough where a cancellation or non-renewal right applies.

Field	Details
To	HAC Membership Administration, 9 Hemlock Close, Narborough, Leicester, LE19 3SZ; hello@homeadvantagecover.co.uk
Notice	I give notice that I cancel my Home Advantage Cover Membership where a cancellation right applies / switch off automatic renewal so the Membership ends at the end of the current fixed term.
Member name	
Property postcode	
Membership number and plan	
Contract or Renewal Date	
Preferred reply method	Email / telephone / post
Signature for paper forms	
Date	

Schedule 2 Key checkout summary

This summary must be shown immediately before Terms acceptance. It does not replace the full Terms.

- This is a fixed 12-month Membership. Monthly payments are 12 instalments of the annual commitment.
- A one-off £5 joining fee applies. The selected price, first payment and total annual commitment must be shown before payment.
- The Membership automatically renews for another fixed 12 months unless the member switches off the next renewal before the Renewal Date. Renewal can be switched off at any time; doing so only prevents the next term and does not end the current term or stop its remaining instalments. Reminders are sent about 30, 15 and 7 days before renewal, and a renewed term has a 14-day renewal cooling-off period.
- There is a 14-day cooling-off period and a 14-day waiting period. Membership benefits start on day 15, and pre-existing or already apparent faults are excluded.
- No separate call-out fee means there is no separate fee simply for attending an accepted eligible request. Labour, diagnosis, materials and other authorised costs remain payable unless a benefit applies.

- Included Labour is one appointment: Essential up to 30 minutes, Plus up to 60 minutes and Boiler Plus up to 90 minutes. Boiler Essential has no Included Labour.
- Boiler Essential and Boiler Plus include one qualifying annual service for one supported domestic mains-gas boiler; repairs, parts and landlord certificates are excluded. Annual payers may request it from day 15; monthly payers after nine successful instalments in that Membership Year.
- Materials discounts apply to our standard selling price. We fit only parts and materials supplied by us or an appointed provider.
- Photos and boiler details are optional at signup. A diagnostic visit required because a part cannot be identified remotely normally uses the Included Labour appointment or is chargeable on Boiler Essential.
- Less than 36 hours' notice for a cancelled, moved or missed appointment may trigger a charge and use the Included Labour or boiler-service benefit.
- Specialist shower systems, concealed items without suitable access, guttering and rainwater, public/main/shared drains, external mains, gas repairs, heat pumps, opening up and making good are excluded unless separately quoted.
- The four-hour emergency attendance statement is a target for accepted eligible emergencies, not a guarantee, and the first visit may only make the situation safe.