



Rated by Experts

Leading the market in  
clarity and transparency



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## Overview

Our product ratings use a set of 'red line' criteria to calculate an underlying score for each product, which translates to a star rating.

Products can achieve between one and five stars. The more comprehensive the product, the more likely it is to be rated highly.

To achieve a five-star rating, products must meet all of our red line criteria. We focus on core product features, and don't give extra marks for unnecessary features or optional extras.

Our current red line criteria are contained in the following pages.

We do not consider price when calculating these ratings.

## Red Line Criteria

### Red line requirement 1 – Compulsory excess

The compulsory excess is what needs to be paid towards a claim being made. Brands must not charge a compulsory excess to pass this red line, or they must give customers the opportunity to select a compulsory excess of £0.

### Red line requirement 2 – No claims period

To pass this red line, brands must not have a no claims period that exceeds 14 days. 14 days is slightly under the average for the market for this type of exclusion.

### Red line requirement 3 – Individual call out limit

To pass this red line, brands must cover all repairs/replacements for £1,000 or more. This is the average individual cover limit for the sector.

### Red line requirement 4 – Contribution towards the cost of a new boiler if yours is beyond economic repair and is 6 years old or less

To pass this red line, brands must contribute at least £750 toward the cost of a boiler that has been classified as ‘beyond economic repair’ and is six years old or less.

### Red line requirement 5 – Internal gas supply

Brands must cover the cost of repairing or replacing parts of your internal gas pipe that you are legally responsible for.

### Red line requirement 6 – Offer £5,000 or more for Trace and Access

This red line means cover is provided for finding and fixing water leaks as well as repairing any damage to the house in the process. Policies need to offer £5,000 or more to pass this red line.

### Red line requirement 7 – Primary flue

Policies must cover the repair of any flues that are integral to the operation of your boiler and central heating system.

### Red line requirement 8 –Annual boiler service

Policies must offer you an annual boiler service as part of your insurance or maintenance cover.

### Red line requirement 9 – Repairs guarantee

Policies must guarantee that all works on repairs or replacements carried out by one of their own tradesperson are guaranteed for a period of at least 12 months.

### Red line requirement 10 –Primary heating system

Policies must cover you for your entire heating system including your boiler.

### Red line requirement 11 – Getting access and reinstatement

Policies must cover the cost of getting access and reinstatement for at least £1,000. This is the lowest amount covered by the market so only brands not offering this as part of the cover fail the red line.

## Contact Fairer Finance

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