

Coverplans from

CSPH Coverplans Ltd

Terms and Conditions

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1.0 About this guide

This guide explains exactly what the products in your Coverplan agreement do and do not cover, what to do if you want to make a claim, change or cancel your agreement or a product, and how to make a complaint.

It is important you read these terms and conditions carefully, together with your statement confirming the products you hold, as these form the basis of your agreement with us. If anything is not correct on your statement, or if you have any questions, please call us on 07538 898 539.

1.2 Understanding these Terms and Conditions

'We' and 'you'

By 'we', 'us', or 'our', we mean CSPH Coverplans Ltd — as the provider of the services of your coverplan. By 'you' or 'your', we mean the person(s) named on your plan, including the people who normally live in your home, including any tenants. Only the person(s) named on the plan, or their spouse, legal partner or authorised contact can amend or cancel the plan.

1.3 Definitions

Access and making good - getting to your boiler, appliance or system, to fix or service it and then repairing any damage we may cause in getting access to your boiler, appliance or system 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 boiler, appliance or system from working properly – without meaning to.

Agreement - all of the products you have with us.

Annual service - a check each year to ensure your gas boiler, appliance or central heating is safe and working properly.

Approved list - boilers, appliances or parts that we can repair or replace.

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.

Boiler and controls -a single natural gas or Liquid Petroleum Gas boiler or warm-air unit on your property that's designed for home use and has a heat output capacity of up to 70kW

 as well as the flue and the controls that make it work, including the programmer, any thermostats, motorised zone valves and central heating pump.

Boiler data - information we receive from your boiler.

Property – including your expansion tank, radiators, bypass and radiator valves, system filters, warm-air vents, cylinders, any immersion heater and it's wired in timer switch, and the pipes that connect them.

Cylinders - tanks that store hot water.

Drains - the system of waste water pipes on your property.

Gas supply pipe - the pipe that connects your gas meter to your gas boiler and other gas appliances you have on your property.

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

Products - cover or service for certain appliance(s) or system(s).

Property/properties - a home and all the land up to your boundary including any detached outbuildings. Repair/repairing/repaired - to fix your boiler, appliance or system 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 boiler, appliance or system from working or make it unsafe.

Replacement/replace/replacing - where we replace components we will provide replacements with similar functionality but not necessarily an identical make and model or type of fitting.

Powerflush - a process where we remove sludge from your central heating system.

Central heating - the heat and hot water system in your property.

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. Monitor/monitoring - keeping an eye on your boiler data so we can identify when your boiler is failing to produce heat or hot water.

Period of plan -the day your plan starts until your plan runs out, as detailed on your statement
Sanitary ware - your toilet bowl and cistern, bidet, sink, pedestal, bath and shower tray.
Sludge - the natural build-up of deposits in your boiler or central heating system as it corrodes over time.
Plan -the document that shows the products you have with us, the period of plan, how much you're paying.
Upgrades - improvements that make your boiler, appliance or system safer, or more efficient.
Warm-air -where your home is heated by warm air flowing through vents, not hot water flowing through radiators.



2.0 What we can look after:

- **Bronze** a plan covering boiler, boiler controls and a first or annual service
- **Silver** a plan covering boiler, boiler controls, hot water cylinder, radiators and first or annual service
- Gold a plan covering all elements of bronze and silver with the addition of hot and cold pipework
- Service and Inspection products
- Landlords Cover

2.1 Bronze

2.2 What's covered

All repairs to:

- A single natural gas or Liquid Petroleum Gas boiler or warm-air unit on your property, that's designed for home use and has a heat output capacity of up to 70kW
- The flue including the flue terminal, up to one metre in length
- The controls that make the boiler work including the programmer, any thermostats, motorised zone valves and central heating pump; and
- The gas supply pipe
- A replacement of the gas supply pipe and the controls that make your boiler work if we can't repair them.
- A replacement of the flue including the flue terminal up to one metre in length if we can't repair it
- A first service or annual service

2.3 Not covered

- Damage caused by limescale, sludge or other debris, if we've told you before that you need to carry out repairs, improvements or a Powerflush, or a similar process, but you haven't done so.
- Fixing your showers, their parts and shower pumps
- Any controls designed specifically for underfloor heating
- Repairing or replacing the flue including the flue terminal if it's over one metre in length
- Repairing or replacing the flue including the flue terminal for any open flued appliances
- Replacing or topping up your system inhibitor unless we've removed it
- Any part of your boiler and controls which directly supplies a swimming pool
- Resetting your controls or replacing the batteries
- Repairing or replacing your central heating system
- Repairing or replacing air or ground source heat pumps

3.0 Silver-In addition to Bronze Cover

3.1 What's covered

All repairs to the heat and hot water system on your property including:

- Expansion tank, radiators, bypass and radiator valves
- Warm-air vents
- Cylinders and any immersion heater
- The pipes that connect the central heating system
 - A replacement of parts of your central heating if we can't repair them
- A first service or annual service

3.2 Not covered

- Damage caused by limescale, sludge or other debris if we've told you before that you need to carry out repairs, improvements or a Powerflush, or a similar process, but you haven't done so.
- Fixing your showers, their parts and shower pumps
- Repairing or replacing taps
- Any parts that are designed specifically for underfloor heating
- Supply of curved or designer radiators
- Repair or replacement of electrical elements in radiators
- Replacing or topping up your system inhibitor unless we've removed it
- Any part of your central heating which directly supplies a swimming pool

4.0 Gold — In addition to Bronze and Silver cover

4.1 What's covered

All repairs to the plumbing system on your property including:

- Your hot and cold water pipes between your internal stopcock, your taps and garden taps
- The hot water cylinder and cold water tanks including immersion heaters, isolation, ball and radiator valves;

4.2 Not covered

- Showers and their parts, shower pumps, sanitary ware, spa baths, seals and grouting
- Radiators
- Any parts that are designed to boost your mains water pressure
- Water softeners, water filters and waste disposal units and taps that deliver boiling or filtered water
- Water pipes between your home and any detached outbuildings on your property
- Swimming pools, fountains, ponds or water features, garden irrigation systems, free standing garden taps and the water pipes running to or from them
- Rainwater pipes and guttering
- Frozen pipes that need defrosting where there is no other damage
- Any water supply pipe that doesn't supply your home
- Water meters
- Plumbing in your outbuildings

5.0 Service and inspection products

Gas Safety Check and Certificate
Gas Safety Certificate

5.1 Gas Safety Check and Certificate (CP12)

If you are a landlord, under the law it's your responsibility to make sure you have a valid Gas Safety Certificate for the gas meter, gas pipework and any gas appliance(s) on your property. When your safety check is due we'll send you an email, letter, or text message or call you to arrange it. We'll try to get hold of you up to three times. If we don't hear back from you after that, we won't try again. It's then up to you to contact us to arrange your safety check.

5.2 Included

- An inspection of your gas meter, gas pipework and any gas appliance(s) on your statement
- A Gas Safety Certificate for your gas meter, gas pipework and any gas appliance(s) on your statement, which we'll post or email to you and your tenant if you prefer. If any part fails the safety inspection, we'll include all the details on the Gas Safety Certificate

5.3 Not included

- Repairs or a replacement of your gas meter, gas pipework or any gas appliance(s)
- An annual service
- The cost of re-inspecting any of the failures detailed on your Gas Safety Certificate
- We won't provide a Gas Safety Certificate for any boiler or gas appliance we've not inspected

5.4 Gas Safety Certificate (CP12)

This can only be purchased with a product that includes an annual service and will normally be completed at the same time as your annual service.

5.5 Included

- An inspection of your gas meter and gas pipework
- A Gas Safety Certificate for your gas meter, gas pipework and any gas appliance(s) on your statement, which we'll post or email to you and your tenant if you prefer. If any part fails the safety inspection, we'll include all the details on the Gas Safety Certificate

5.6 Not included

- Repairs or a replacement of your gas meter, gas pipework or any gas appliance(s)
- The cost of re-inspecting any of the failures detailed on your Gas Safety Certificate
- We won't provide a Gas Safety Certificate for any boiler or gas appliance we've not inspected

5.7 Service and repair warranty products

All repairs to the heat and hot water system on your property including:

- Expansion tank, radiators, bypass and radiator valves
- Warm-air vents
- Cylinders and immersion heaters and its wired in timer switch; and
- The pipes that connect the central heating system

6.0 Landlords

What's covered.

Landlords Cover is tailored to individual requirements and so it is dependent on the level chosen by the Landlord whether:-

- Bronze
- Silver
- Gold

In addition to this cover a Gas Safety Certificate (CP12) will be issued.

Legionella Risk Assessments are also available to be included in Landlords Cover



7.0 General conditions

Your plan

7.1 UK law

Your agreement is bound by the laws of whichever country the property included in your plan is in – England and Wales, or Scotland.

7.2 English language

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

7.3 Adding new products

If you add any new products to your plan during the period of the plan, we'll arrange it so that they all renew at the same time.

7.4 Prices and price changes

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

7.5 Payments

You can pay for your plan yearly by cheque, debit or credit card or Direct Debit

7.6 Renewals

We'll write to you at least 25 days before your plan is due for renewal.

7.7 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.

7.8 Your Responsibilities

Changing your address

If you move to a new home, you need to tell us as soon as possible. We may start a new plan, transfer your current plan to your new address or if you ask us to, cancel it.

7.9 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 boiler or appliance 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 boiler or appliance we may need to cancel or amend your product. You should also check to see whether you still need the same level of cover – for example, if your new boiler or appliance has a manufacturer's warranty.

8.0 Missing payments under your plan

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

8.1 Getting into your property

Our engineers normally 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. Alternatively prior authorisation can be granted to enter with a key provided by you or an agent beforehand or left with a neighbour.

8.2 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.

8.3 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.

8.4 Under warranty

If your boiler, appliance or system is covered by a third party warranty, it's your responsibility to make sure that any work we do doesn't affect that warranty.

8.5 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.

Manufacturer's security instructions It's your responsibility to follow manufacturer's security instructions related to internet or mobile connected devices which are used to communicate with boilers, appliances or systems covered under this agreement.

8.6 Visiting you

8.7 First service

Your first service will usually be within 42 days of you first taking out the product or changing your address. If we've already carried out a first service or an annual service at your address in the last twelve months, we won't carry out another one

– Even if you've just moved in. If we've installed a new boiler for you the first service will be carried out as part of the installation.

At the first service our engineer will check that your boiler is on our approved list and your boiler or central heating and ventilation don't have any pre-existing faults.

- If we find it's not on the approved list or it has a pre-existing fault we'll either:
 - Tell you what needs to be done to fix it and how much it'll cost
 - Offer you a different product or level of cover
 - Or, cancel your plan

8.8 Annual service

One of our engineers will visit your home once a year to check that your appliance, boiler or central heating and ventilation is working safely and in line with the relevant laws and regulations. We'll also test the gases your appliance or boiler produces.

If these tests show that it's necessary to take your appliance or boiler apart to adjust or clean it, we'll do so.

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 your product:

- Includes repairs and has an excess or fixed fee you will have to pay this before we repair it
- o Is service only, our engineer may give you a quote to have the work done For boilers and central heating your first service counts as an annual service.

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. 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.

8.9 Tenants or letting agents arranging visits

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

8.10 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.

8.11 Our engineers

Normally, we'll send our partners – Harmony Heating Services engineer to carry out the work. In some cases, we may send a suitably qualified contractor instead.

8.12 Spare parts

We'll provide replacements with similar functionality but not necessarily the same features or an identical make and model or type of fitting. Or you can give the engineer a replacement part that you've bought yourself that we approve.

We'll try to get parts from the original manufacturer or our approved suppliers. If we can't get hold of the parts we need we may need to cancel your plan(or part of it) unless you're eligible for a replacement.

If we've agreed to cover a boiler or appliance but warned you that it might be difficult to find spare parts, we'll do what we can, within reason, to repair it.

8.13 Twelve month guarantee

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.

8.14 Powerflush

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

If you buy a Powerflush, any future ones you may need to keep your system working properly are included, for as long as you have continuous cover for your boiler with us.

If someone else carries out a Powerflush for you, you'll need to show us the receipt before we carry out any more repairs or replacement work for damage caused by sludge.

8.15 Curved or designer radiators

If your product includes cover for central heating it doesn't include a replacement of curved or designer radiators.

We can either:

- Replace it with a standard radiator
- Or, install a curved or designer radiator that you've bought yourself, in which case we only accept responsibility for our workmanship, not any manufacturing faults in the radiator itself By designer radiator we mean a radiator of particular artistic design or intricate shape or made from materials such as glass, marble, stone, wood or cast iron.

9.0 General exclusions

Who can benefit from this plan? Nobody other than you can benefit from your plan.

9.1 Cash in lieu

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

9.2 Domestic use

Your product 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.

9.3 Pre-existing faults

Our products don't include cover for any faults or design faults that:

- Were already there when your boiler, appliance or system was installed, or were caused by anybody other than us when any change or additions were made to your boiler, appliance or system
- 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
- Or, prevent access because a part of your system has been permanently built over

Damage caused by anyone but us unless your product includes accidental damage we won't cover any damage you've caused.

If anyone other than us carries out any work on your boiler, appliance or system and damages it, your cover doesn't include putting that right.

9.4 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.

9.5 Damage linked to the supply of your gas, water or electricity

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

9.6 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.

9.7 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. If your product specifically includes anything that's also covered by your household insurance, we're only responsible for our fair share.

9.8 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 boiler, appliance, device or system covered under this agreement.

9.9 Communication connections

We're not responsible for your internet connection and we're not responsible for the data transmission to, or from any boiler, appliance, and device or control system.

9.10 Any other loss or damage

We're not responsible for any loss of or damage to, or cleaning of property, furniture or fixtures as a result of your boiler, appliance or system breaking or failing unless we caused it. For example damage caused by water leaks.

9.11 Making any improvements

Your product only includes repairing of your boiler, appliance or system when it stops working properly – it doesn't include any improvements or upgrades, for example: replacing working radiators, swapping standard radiator valves for thermostatic ones.

Where we've told you that an improvement is necessary, we may not continue to make repairs on that part of your boiler, appliance or system unless the work has been carried out.

9.12 Steel or iron pipes

We won't repair or replace steel or iron pipes, except:

- Your water supply pipe from the boundary of your property to your home
- Your gas supply pipe, from your meter to your boiler or appliance(s)
- And, your soil stack/vent pipe where these pipes are specifically covered by your agreement.

9.13 Energy/central heating management systems

We won't repair or replace energy or central heating management systems.

9.14 Pipework in floors

Pipework laid in floors that is leaking will be repaired CSPH Coverplans are not responsible for any floor coverings damaged in gaining access.

Pipework laid in concrete floors will be repaired once in regard to wet pipework. If another leak occurs we will provide a quotation for alternative siting of pipework.

Gas pipework found to be leaking under a floor may well be discarded and re-routed rather than repaired.

10 Your personal information

10.1 What we'll do with your personal information

This section gives a brief explanation of how we'll use your personal information. We provide more detail about the use of data and who we may share it with on our website

Over time, we'll collect various kinds of personal information about you – from sensitive details, for example: contact details, bank details, health issues, criminal record to your tastes and preferences. And we may also monitor and record our phone calls, conversations and other communications with you to make sure we're living up to the standards we want, as well as the relevant laws and regulations. We may sometimes use partners from outside the European Economic Area (EEA), where the laws and regulations on personal information may be less strict than in the UK. Even so, we'll continue to hold ourselves and our partners to the standards set out in this privacy statement.

10.2 If you're giving us information about someone else

If you're giving us information on behalf of someone else, you confirm that they've seen these terms and conditions and given you permission for us to use their information in the way we've described here. And if you give us sensitive information about yourself or other people, for example, health details or details of any criminal convictions of members of your household, you also agree and confirm that the person the information is about has agreed that we can use this information in the way we've described here.

10.3 How we may use your information

10.4 To get in touch with you

By email, phone, text message, home visits or other means, for example: smart meters.

10.5 To do what you've asked us to do Bringing you the products and services you've asked for, including loyalty and incentive schemes. Passing your information on to an insurer, so they can underwrite your policy, process claims, develop new services and assess risks.

10.6 To tell you about other products and services

To collect any money you owe us. Selling your debt to another company and giving them your details.

10.7 To check your credit history

Checking your details with credit reference and fraud prevention agencies to make sure you can afford the goods and services you've asked for.

10.8 To keep you safe and secure

Protecting you and everyone who lives in your home.

10.9 Improving our services

To ask for your opinion

Getting your feedback on how we run your account, or our products and services.

10.10 To improve how we work or what we offer

Changing how we run your account, or our products and services for the better including training our staff.

10.11 To understand our customers better Looking at statistics and trends, building customer profiles, testing computer systems and coming up with new sales and marketing opportunities.

10.12 Running our business

To take legal action – or respond to it Making our case or defending ourselves.

10.13 To comply with the authorities

Sharing what we know with the Government, regulators, police or lawyers, if they ask for it and have the right to know it. For example, sharing information with the Government to help stop fuel poverty.

10.14 To sell one or more of our businesses

As part of the standard sales process.

11 Cancelling your plan

11.1 Your cancellation rights

How you can cancel

You can cancel your plan or a product at any time

- by calling 07538 898 539
- or writing to us at:
 - o 2 Saffron Road
 - Higham Ferrers
 - Northamptonshire
 - o NN10 8ED
- Or via email info@harmonyheatingservices.co.uk

11.2 If you cancel your plan within 14 days

We'll give you a full refund of your plan if you cancel within 14 days:

This is your cooling off period. If we've done work for you before the cooling off period ends and then you cancel your plan you'll have to pay cancellation charges

11.3 If you cancel after 14 days

If you pay monthly by Direct Debit your cover will continue to the end of the period your last payment is for.

If you pay in any other way, including yearly by Direct Debit, your cover will continue to the end of the month in which you tell us and we'll refund you the remaining amount.

Either way, if we've carried out any work for you, you may have to pay cancellation charges.

Cancelling your Direct Debit through your bank doesn't mean that you've cancelled your plan with us. If you stop your Direct Debit without telling us, we'll try writing to you to collect the money you owe. If we don't hear from you and you don't pay, we'll cancel your plan no less than 30 days after the date that we first found out your payment had failed. You may also have to pay cancellation charges.

11.4 Cancellation charges

If you or we cancel your plan and we've already completed work for you since you bought or renewed it, you may have to pay cancellation charges.

The table below shows you the amount you'll have to pay. We'll take off any excesses, fixed fees and payments you've made since you bought or renewed your agreement.

11.5 Type of work completed

Boiler or Central Heating repairs or replacement	£205
All other completed repairs or replacement	£155
Annual service or first service	£85

11.6 Type of work completed

Gas Safety Certificate £24*
Gas Safety Check and Gas Safety Certificate £24*

^{*}The amount charged will be dependent on the number and type of appliances checked

^{**}The amount charged will depend on the size of the property, and the number of appliances checked

11.7 When we cancel

11.8 We can cancel your plan

- You give us false information
- Your boiler or appliance isn't on our approved list
- We find a pre-existing fault during your first service
- We can't find the parts we need to repair your boiler, appliance or system, despite our attempts
- You put our people's health and safety at risk, for example, physical or verbal abuse
- Your home or property is unfit or unsafe to work in
- You don't let us in to your home or property to work, despite several attempts
- We tell you to make permanent repairs or improvements, but you don't
- Or, you don't make your payments

We'll try writing to you to collect the money you owe. If we don't hear from you and you don't pay, we'll cancel your plan no less than 30 days after the date we first found out your payment had failed. You may also have to pay cancellation charges. If we cancel your agreement or product, we'll refund you for the rest of the time you've already paid for. If we've completed any repair or replacement since you bought or renewed your plan you may also have to pay cancellation charges

Where you have Bronze, Silver, Gold Coverplans and

- We can't get hold of the parts we need to fix your boiler and controls or central heating
- And, we haven't told you before that we may not be able to find them

11.9 Cancellation

If you want to cancel any product you can do so by writing to us. At to the following address:

2 Saffron Road, Higham Ferrers, Northamptonshire, NN10 8ED You can also call us on 07538 898 539

12 How to make a claim

For a breakdown or repair call **07538 898 539**, go www.harmonyheatingservices.co.uk/contact/ If you'd like a security password or have any special needs, please let us know when you call.

12.1 Other useful contacts

A gas escape 0800 111 999

CSPH Coverplans Ltd

2 Saffron Road Higham Ferrers Northamptonshire NN10 8ED

Company No: 124.24396

Tel: 07538 898 539 Email: info@harmonyheatingservices.co.uk

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