

# Product Insurance

## Insurance Product Information Document

**Company:**

UK Warranty Ltd.

**Product:**

Televisions

Breakdown and Accidental Damage  
Insurance for Kitchen Appliances and

This document is a summary of our insurance policy and its purpose is to provide you with information that will assist you to make your purchase decision. You will find all the terms and conditions of the insurance contract available in the policy document. Please take time to

### What is this type of Insurance?

This electrical appliance insurance will cover the cost of parts, labour and call out if your electrical appliance has suffered mechanical/electrical



#### What is insured?

- ✓ This appliance insurance will cover the cost of parts, labour and call out if your electrical appliance has suffered mechanical/electrical failure after the manufacturer's guarantee period has ended, or if the appliance has suffered accidental damage and that has caused mechanical/electrical failure or stopped the appliance working as the manufacturer intended during and after the manufacturer's guarantee period.
- ✓ The costs to repair your appliance should it suffer from an electrical or mechanical failure due to accidental damage.
- ✓ If your freezer fails, we will pay £100 towards the costs of spoiled frozen food.
- ✓ Cover includes parts, labour, callout charges (including VAT) and where the product is declared beyond economical repair, we will also cover the replacement of the product or a cash equivalent settlement at our discretion, subject to the terms, conditions and exclusions of your policy.
- ✓ Where we provide a replacement product the costs of installation, deinstallation and scrappage are included up to a maximum cost of £100



#### What is not insured?

- ✗ Faults which are due to a generic manufacturing defect.
- ✗ Any claim where you use the product for a non-domestic purpose or in a commercial environment.
- ✗ Any fault or damage caused by any theft, attempted theft, malicious damage or damage caused by fire or explosion.
- ✗ Any claim arising from any circumstances which any insured person was aware of or should have been aware of at the inception of the policy.
- ✗ Cosmetic damage, routine maintenance, cleaning and servicing.
- ✗ Costs of rearranging missed appointments with couriers/ engineers or any repairs we have not authorised or repairs not carried out by one of our approved engineers.



#### Are there any restrictions on cover?

- ! Your policy provides cover up to the original price paid for the appliance per claim.



## Where am I covered?



## What are my obligations?

- You must obtain our approval before undertaking repairs and follow our claims process which can be found in our terms and conditions.
- To supply accurate and complete answers to all the questions we may ask as part of your application for cover under the policy.
- Observe the terms, conditions and exclusions of this policy. Maintain all property and take all reasonable steps to minimise the amount payable under this insurance.



## When and how do I pay?

You can pay for your policy by Direct Debit. The agreed amount must be paid by you by Direct Debit each month for the cover to remain in force under the terms and conditions of this policy.



## When does the cover start and end?

This cover will run from the start date shown on your schedule and will continue for each month that you pay your premium until the earliest of;

- You or we cancel this policy; or
- You do not pay the premium associated with this policy on the date that it becomes due; or



## How do I cancel the contract?

Please telephone the administrator on 03330 436692 within 45 days of purchasing the cover and we will arrange to cancel your policy and refund any premium you have paid subject to no claims being recorded against the policy. Cover will cease at the end of the month immediately prior to the cancellation being received by us, and for which a monthly premium payment was received.

To cancel your policy please write to the administrator at: UK Warranty, Cancellations, UK Warranty Limited, Pacifica House, The Venter Building, Rainton Business Park, Houghton le Spring, DH4 5QY.