

ApplianceCare Insurance

Insurance Product Information Document



V5.1

Company: Cover-4-Less

Product: ApplianceCare Insurance

Cover-4-Less is a trading name of Maintenance Direct Insurance Services Ltd who are Authorised & Regulated by The Financial Conduct Authority, financial services number: 707133.

Registered In England No: 03152770. Registered office: Unit 3 Chapel Court, 126 Church Road, Hayes, UB3 2LW.

This document provides a summary of the key information relating to our Appliance Care Insurance Policies. The full terms and conditions of the cover and other important information are included in the policy documentation.

What is this type of insurance?

This is a warranty insurance designed to help pay for repair or replacement costs incurred as a result of a breakdown of home appliances that you have registered and which are covered under your policy as stated in the schedule. Cover for any home appliance will not begin until the manufacturer's guarantee has expired.



What is insured?

- ✓ Repair or replacement cost (whichever is the lesser) of registered Appliances specified in your schedule incurred as a result of a breakdown during the cover period.
 - ✓ The normally replaceable components of a registered home appliance should they suffer a breakdown.
 - ✓ New, refurbished or graded replacement of the same or equivalent specification and quality if an identical replacement cannot be provided when an item is beyond economic repair.
- Kitchen Appliances**
- ✓ Choose from the following: Cooker, Oven, Hob, Dishwasher, Freezer, Fridge, Fridge-freezer, Microwave Oven, Tumble Dryer, Washer/Dryer, Washing Machine, Cooker Hood.
- Televisions and Satellite Equipment**
- ✓ Television includes remote control and associated cables.
 - ✓ Satellite boxes for receipt of non-terrestrial television channels and Televisions located in your home.
 - ✓ Satellite equipment includes the remote for each box, associated cables, related equipment, the satellite dish and LNB.
 - ✓ Realignment or repositioning of the satellite dish and LNB in order to rectify signal or reception problems.
- Boiler:**
- ✓ Cover for a domestic gas fired boiler contained in your home with a total system output not exceeding 70kW including the pump, motorised valves, thermostat, timer, temperature and pressure controls.



What is not insured?

- ✗ Breakdown to any registered item occurring during the initial exclusion period (30 days from the date the appliance is first registered).
- ✗ Accidental damage, loss, breakdown, or physical damage due to fire, flood, storm, theft or attempted theft, lightning, explosions, or water damage.
- ✗ Any applicable excess as shown in the policy documents.
- ✗ Any normally replaceable or cosmetic components. User replaceable parts that are not electro-mechanical in nature e.g. drawers.
- ✗ Structural issues, corrosion, scratches, dents and blockages.
- ✗ The repair or replacement of components faulty prior to the Policy Start Date.
- ✗ Faults that are subject to recall by the manufacturer, or under a manufacturer's guarantee.
- ✗ Deliberate damage or neglect or misuse.
- ✗ 3D spectacles.
- ✗ Damage or breakdown due to sludge or costs due to chemical flush.
- ✗ Back boilers and boilers operated by oil, solid fuel, or liquid petroleum gas.
- ✗ Any compensation or financial loss of any description including food loss, other than the repair costs in respect of the home appliance that has suffered the breakdown.



Are there any restrictions on cover?

- ! You must register each appliance that you choose to include with the administrator before any coverage can commence.
- ! You must be the original owner of each appliance or it must be contained within the property when you acquired your home.
- ! The applicable excess as selected at the time of the sale, is shown on the policy schedule.
- ! The maximum amount payable for all claims combined under the policy, or 'Annual Claim limit' will be shown on the schedule.



Where am I covered?

- ✓ The Appliances must be used in your home at an address in the United Kingdom - for the purposes of this product: Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.



What are my obligations?

- You must take reasonable care to answer all questions honestly and to the best of Your knowledge and if any information that You have provided to us changes before You take out Your insurance, during the life of the policy or at renewal, you must inform us of the change.

- You must notify the administrator if you wish to register any additional or replacement home appliance.
- Before any work is undertaken you must contact the administrator through whom you arranged this cover.
- Claims must be registered within 21 days of the fault appearing.
- Before you contact the administrator please ensure that the home appliance power supply, fuses, resets and batteries are all functioning properly.
- If any home appliance covered by this insurance has a regular service requirement, then it is a condition of this insurance that any such service is carried out in accordance with the manufacturer's recommendations detailed in the service handbook or similar document.
- You must comply with the claims procedure as detailed in your policy booklet to have full protection of your insurance.
- You and any member of your immediate family using or in possession of the home appliances covered under this policy must take all reasonable precautions to prevent damage or breakdown and to install and use the home appliances in accordance with the manufacturer's instructions.
- You may be required to provide proof of purchase in some instances.



When and how do I pay?

- You can pay your premium monthly or annually by either direct debit or credit card. The amount will be shown in your schedule.
- If you are paying for monthly cover and make a claim you will be required to pay the premium for the remainder of the term in advance before we can authorise a claim.



When does the cover start and end?

The cover under this policy starts on the commencement date shown in your policy schedule. The cover ends on the expiry date shown in your policy Schedule. The duration of cover is either 12 or 24 months.



How do I cancel the contract?

- You can cancel your cover at any time.
- If you cancel within 14 days of receiving your full policy document, where you will be entitled to a full refund of the premium paid provided that the administrator has not been through the technical procedures to resolve a fault that you have reported and provided that you have not made a claim under your plan.
- You can also cancel your policy any time after the 14 day period and you will receive a refund, after deduction of a £25 administration fee, of the premium that relates to the unexpired portion of the Plan period provided that the administrator has not been through the technical procedures to resolve a fault that you have reported and provided that you have not made a claim under your plan.
- To cancel your policy you will need to contact us as follows:

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