

Home Appliance Insurance

Insurance Product Information Document



Company: Cover-4-Less

Product: Home Appliance 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 Home Appliance 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 insurance is designed to help pay for repair or replacement costs incurred as a result of a breakdown of any kitchen appliances, televisions, any satellite equipment, and any domestic gas fired boiler registered and covered under your policy, as stated in the schedule, after the manufacturers guarantee has expired.



What is insured?

- ✓ Repair or replacement cost (whichever is the lesser) of registered Home Appliances specified in your schedule incurred as a result of a breakdown during the cover period.
- ✓ The components of a registered home appliance should they suffer a breakdown.
- ✓ New or refurbished 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 any number of the following: Cooker, Oven, Hob, Dishwasher, Freezer, Fridge, Fridge-freezer, Microwave Oven, Tumble Dryer, Washer/Dryer, Washing Machine, Cooker Hoods.

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 Add on:

For Home Appliance 500 PLUS and Home Appliance PREMIUM policies you can include your domestic gas boiler



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 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.
- ✗ 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.



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 limits of cover depends on the level of cover chosen:

Cover Level	Appliances that you can choose to include	Maximum payable per item, any one claim	Maximum combined value & annual aggregate limit
Home Appliance 500	Specific kitchen appliances, televisions, & satellite equipment	£500	£3000
Home Appliance 500 PLUS	Specific kitchen appliances, televisions, satellite equipment, & domestic boiler	£500	£3500
Home Appliance PREMIUM	Specific kitchen appliances, televisions, satellite equipment, & domestic boiler	£850	£6000

- ! For any kitchen appliance, television or boiler that is 10 years old or older at the date of the claim and which cannot be repaired, or which is beyond economical repair, the maximum amount payable shall be as shown below:

Home Appliance 500: £250 any one registered appliance or the replacement cost, whichever the lesser, less the applicable excess.

Home Appliance 500 PLUS: £250 any one registered appliance or the replacement cost, whichever the lesser, less the applicable excess.

Home Appliance PREMIUM: £425 any one registered appliance or the replacement cost, whichever the lesser, less the applicable excess



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.
- The combined sum of the original purchase prices for all the home appliances that you choose to register must not exceed the total sum insured chosen by you.
- 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, annually or in some cases, every two years by either direct debit or credit card. The amount will be shown on your schedule.

Where a policy is paid in instalments and there is a claim which exceeds £250 within the first year of the policy (i.e. excluding renewals) then the remaining premium will be payable prior to repairing or replacing the item or making any cash settlement.



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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