

# Kitchen Appliance Insurance

## Insurance Product Information Document

**Company: Financial & Legal Insurance Company Ltd**

**Product: Kitchen Appliance**

This policy is underwritten by Financial & Legal Insurance Company Ltd who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, UK financial services No: 202915. Registered in England & Wales company No: 03034220. Registered office: 1 Lakeside Cheadle Royal Business Park, Cheadle, Cheshire, SK8 3GW.

This document provides a summary of the key information relating to our Kitchen 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 kitchen appliances registered and covered under your policy, as stated in the schedule, after the manufacturers guarantee has expired.



#### What is insured?

- ✓ Repair or replacement cost excluding installation, (whichever is the lesser) of registered home appliances specified in your schedule incurred as a result of a breakdown during the policy period up to the single claim limit, subject to the terms of the policy. Refer to your policy document for more information about the single claim limit.
- ✓ Components that were intended by the manufacturer to be replaced should they suffer a breakdown.
- ✓ New, refurbished or graded appliance of equivalent specification and quality or alternative cash settlement, up to single claim limit, if an identical appliance cannot be provided when an item is beyond economic repair.
- ✓ A maximum of 5 different types of kitchen appliances may be selected from the list below, providing the combined sum of the original purchase prices for all kitchen appliances does not exceed the chosen total sum insured.
- ✓ Choose one from each of the following types: Cooker, Oven, Hob, Dishwasher, Freezer, Fridge, Fridge-freezer, Microwave Oven, Tumble Dryer, Washer/Dryer, Washing Machine, Cooker Hoods.



#### 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). The repair or replacement of components faulty prior to the Policy Start Date.
- ✗ The applicable excess as shown on the policy schedule.
- ✗ Any accidental damage, or external cause such as fire, flood, storm, theft or attempted theft, lightning, explosion or water damage. Corrosion, scratches & dents.
- ✗ Any consumer replaceable or cosmetic components. User replaceable parts that are not electro-mechanical in nature e.g. drawers, bulbs, filters.
- ✗ Parts that were never intended by the manufacturer to be replaced. Structural issues including but not limited to leaks, gas leaks or refrigeration gas leaks / blockages within the body of the appliance, damaged or failing fridge freezer liners, insulation breakdown, cavity or dishwasher tub failure, warped chassis or failure of welded seams.
- ✗ Deliberate damage, neglect, misuse, smells or odours, removal of foreign objects e.g. coins, screws hair accessories.
- ✗ Further costs due to use after the fault developed.
- ✗ Faults that are subject to recall by the manufacturer, or dealt with under a manufacturer's guarantee.
- ✗ Further costs due to use after the fault developed.
- ✗ Any compensation or financial loss of any description including food loss / laundry costs, other than the repair costs in respect of the kitchen appliance that has suffered the breakdown.
- ✗ Installation of new appliances, reinstallation of appliances and any adjustments to cabinets, fixtures and fittings.
- ✗ Commercial appliances or appliances used commercially including properties that are let.
- ✗ Chipped, cracked broken or damaged hob glass on all types on cookers and hob.



#### Are there any restrictions on cover?

- ! The limits of cover depends on the level of cover chosen.

Cover Level	Standard	Premium	Diamond
Maximum Combined Limit	£1,000	£2,000	£3,000
Single Item Limit per Claim	£200	£350	£500

- ! The applicable excess as selected at the time of the sale, is shown on the policy schedule.
- ! You must register each kitchen appliance that you choose to include with the administrator before any coverage can commence.
- ! You must be the original owner of each appliance.
- ! Reduced limits apply for the first ninety days of the initial policy period and once the appliance reaches three years old as well as for icemakers and water dispensers. See policy for details.



## 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. Cover is limited to private residential addresses only and is not provided for private properties used commercially (such as but not limited to holiday accommodation, rented properties or similar)



## 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 kitchen 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 kitchen appliance.
- Claims must be registered within 21 days of the fault appearing.
- Before any work is undertaken you must contact the administrator through whom you arranged this cover.
- Before you contact the administrator please ensure that the kitchen appliance power supply, fuses, resets and batteries are all functioning properly.
- If any kitchen 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.
- Proof of purchase can be requested in the event of a claim and in this case it must be provided.
- The policyholder agrees to maintain respectful and professional conduct when interacting with our staff, agents, or representatives.



## When and how do I pay?

- You can pay your annual premium monthly or annually by either direct debit or credit card. The amount will be shown in your schedule.
- If you are paying for your annual cover monthly 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 in the first year of the policy.



## 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 up to twelve 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:

Cover-4-Less

Boundary House, Cricket Field Road, Uxbridge, UB8 1QG

Tel: 020 8589 0095

Email: [admin@cover-4-less.com](mailto:admin@cover-4-less.com)