

# Kitchen Appliance Insurance

## Insurance Product Information Document



**Company: Cover-4-Less**

**Product: Kitchen Appliance Insurance**

This policy is administered by Cover4Less and arranged on behalf of Bastion Insurance Company Ltd. Cover4Less is a trading name of Maintenance Direct Insurance Services Ltd (registered in England, company registration number 03152770) who are authorised and regulated by the Financial Conduct Authority (FCA) under registration number 707133. Registered office: Unit 3 Chapel Court, 126 Church Road, Hayes, UB3 2LW. Bastion is authorised and regulated by the Malta Financial Service Authority under Authorisation number C37545 and is permitted to conduct business in the United Kingdom under Financial Conduct Authority reference 446703

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?

- ✓ The repair or replacement cost (whichever is the lesser) of a registered kitchen appliance incurred as a result of a breakdown during the cover period.
- ✓ The components of a registered kitchen appliance should they suffer a breakdown.
- ✓ New or refurbished replacement of similar or equivalent specification if an identical replacement cannot be provided when an item is beyond economic repair.
- ✓ A maximum of 6 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.

Cooker, Oven, Hob, Dishwasher, Freezer, Fridge, Fridge-freezer, Microwave Oven, Tumble Dryer, Washer/Dryer, Washing Machine, Cooker Hood.



### What is not insured?

- ✗ Breakdown of a kitchen appliance occurring during the Initial Exclusion Period.
- ✗ Any normally replaceable or cosmetic components. User replaceable parts that are not electro-mechanical in nature.
- ✗ Any accidental damage, or external cause such as fire, flood, storm, theft or attempted theft, lightning, explosion or water damage.
- ✗ The applicable excess as shown on the policy schedule.
- ✗ Corrosion, scratches and dents, blockages.
- ✗ The repair or replacement of components which were faulty or had suffered a breakdown prior to the Policy Start Date of this insurance policy.
- ✗ Neglect or misuse of the kitchen appliance or its use after the fault developed.
- ✗ Faults that are subject to recall by the manufacturer, or dealt with under a manufacturer's guarantee.



### Are there any restrictions on cover?

! The limits of cover depends on the level of cover chosen. The limits for appliances under 5 years old are as follows:

Cover Level	Standard	Premium	Diamond	Platinum
Maximum Combined Limit	£1,000	£3,000	£5,000	£7,500
Single Item Limit per Claim	£200	£350	£700	£1000

- ! The applicable excess as selected at the time of the sale, is shown on the policy schedule.
- ! There is a reduced claim limit for any kitchen appliance that is 5 years old or older at the date of the claim is beyond economical repair.
- ! 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.
- ! There is a reduced claim limit for all claims for faults that arise in the first 90 days of the Initial Policy Period.



### 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 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.
- 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 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

Unit 3 Chapel Court

126 Church Road, Hayes, UB3 2LW

Tel: 0345 388 0488

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