

TV Protection Insurance

Insurance Product Information Document



Company: Cover-4-Less

Product: TV Protection 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 TV Protection 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 provide cover for Televisions against breakdown and accidental damage.



What is insured?

- ✓ Accidental Damage to the television including its remote control and associated cables occurring within the United Kingdom and during the plan period is insured.
- ✓ Breakdown of the Television(s) including its remote control and associated cables occurring within the United Kingdom and during the plan period.



What is not insured?

- ✗ Breakdown or Accidental damage of a television occurring during the initial exclusion period (30 days from the date the television is first registered).
- ✗ CRT (cathode ray tube) televisions and rear-projection televisions.
- ✗ Damage to or breakdown of a television that has had a previous owner.
- ✗ Malfunctioning of the equipment of which you were aware before taking the policy out.
- ✗ Any costs for the repair, rectification or replacement of any plasma television that fails to function normally as a result of pixel loss or any other pixel related fault that is within the manufacturer's specification.
- ✗ Any fuses, batteries, bulbs or similar components which are intended to be replaced.
- ✗ Cosmetic damage such as dents and scratches.
- ✗ 3D spectacles for the use of watching 3D television.
- ✗ Loss or theft of the equipment including the remote control.
- ✗ Damage or breakdown caused by, flood, fire and explosion.
- ✗ The first £100 of each claim - the excess for any breakdown claim made in the first year of the policy. The first £200 of each claim - the excess for any accidental damage claim made in the first year of the policy.
- ✗ Any television other than the one registered at the start of the policy.



Are there any restrictions on cover?

- ! We will pay up to £750 for any one television for any one claim and in total for all claims.
- ! For any television that was nine (9) years old or older, from the date the television was purchased as new, at the start date of the initial policy period and cannot be repaired, the maximum amount payable shall be £350 or the replacement value, whichever the lesser.
- ! The breakdown or accidental damage must occur in your own home.



Where am I covered?

- ✓ 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 and any member of your immediate family using or in possession of the television must take all reasonable precautions to prevent accidental damage or breakdown and to install and use the television 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 two yearly by either direct debit or credit card. The amount will be shown in 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) or the television is replaced, 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 could be for twelve or twenty four months, as specified in your policy Schedule.



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

