

TV Protection Insurance

Insurance Product Information Document

Company: Financial & Legal Insurance Company Ltd

Product: TV Protection

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 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.



What is insured?

- ✓ Breakdown of the Television(s) including its remote control occurring within the United Kingdom and during the plan period.



What is not insured?

- ✗ Breakdown or of a television occurring during the initial exclusion period (30 days from the date the television is first registered).
- ✗ Any accidental damage
- ✗ CRT (cathode ray tube) televisions and rear-projection televisions.
- ✗ 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.
- ✗ Loss, breakdown, or physical damage due to fire, flood, storm, theft or attempted theft, lightning, explosions, or water damage.
- ✗ 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.
- ✗ The applicable Excess.
- ✗ Setup, installation or programming of a replacement or original television.



Are there any restrictions on cover?

- ! We will pay up to £500 for any one television less the applicable excess for any one claim and in total for all claims
- ! The breakdown must occur in your own home.
- ! The single claim limit reduces with age once the appliance reaches four years old



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. 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.
- You and any member of your immediate family using or in possession of the television must take all reasonable precautions to prevent 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 annual 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 within the first year of the policy (i.e. excluding renewals), then the remaining premium will be payable prior to authorising the 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 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

Citibase Suite 538, The Atrium, 1 Harefield Road, Uxbridge, UB8 1PH

Tel: 020 8589 0095

Email: admin@cover-4-less.com