

# ApplianceCare Insurance


















**Cover-4-Less**

--- Premium Cover | Premium Service ---

020 8589 0095  
[www.cover-4-less.com](http://www.cover-4-less.com)

Full Policy Terms & Conditions

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## INTRODUCTION

**ApplianceCare** Insurance is underwritten by Financial & Legal Insurance Company Ltd (the **insurer**) and arranged and administered by Cover-4-Less (the **administrator**).

### About the Policy

This insurance **policy** will help cover claims costs including **repair costs** and/or **replacement costs** following a **breakdown** of the **appliances you** have registered under **your** policy, up to the **Single Claim Limit** for each individual claim and up to the **Annual Claim Limit** for all claims within the **Policy Period**.

Cover for any **appliance** will not begin until the manufacturer's guarantee has expired.

### Eligibility

To be eligible for this product:

1. **You** must be a **UK** resident and the **appliances** must be used in **your UK** Home.
2. Each **appliance you** have chosen to include under this **policy** must either have been owned by **you** from new or was contained within the property when **you** acquired **your** home.

### The Policy Booklet

This document is **your policy** booklet. It sets out the benefits, conditions and exclusions of **your ApplianceCare appliance** insurance. It must be read together with the **Schedule**. Please refer to the "**DEFINITIONS**" for the meaning of words in **bold print**.



## DEFINITIONS

**Administrator:** Cover-4-Less is a trading name of Maintenance Direct Insurance Services Ltd who are

Authorised & Regulated by The Financial Conduct Authority, financial services registration number: 707133. Registered In England No: 03152770.

Registered office: Suite 538, The Atrium, 1 Harefield Rd, Uxbridge, UB8 1PH

Telephone: 020 8589 0095

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

**Annual Claim Limit:** The maximum payable for all claims combined under this **policy** in any one year as shown on the **schedule**. (See 'Policy Limits & Excess' section for details)

**Annual Premium:** The sum of all premiums payable for the **policy period** as shown on the **schedule**.

**Appliance(s):** The item(s) that **you** have chosen to cover under this **policy** and which are specified in the **schedule** (and are NOT Commercial or Professional **appliances**). This may include:

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

**Televisions:** Coverage for each television includes its remote control and associated cabling. A television remote control may be replaced with a generic or compatible version if the original is not available.

**Boiler:** Coverage is for a domestic gas fired boiler contained **in your home** (excluding back boilers and Liquid Petroleum Gas and propane boilers) with a total system output not exceeding 70 kW (the boiler includes the pump, motorised valves, thermostat, timer, temperature and pressure controls).

**Satellite Equipment:** Coverage for satellite equipment includes the remote for each

box, associated cables, related equipment, the satellite dish and **LNB**. Coverage also includes realignment or repositioning of the satellite dish and **LNB**, where necessary in order to rectify a signal or reception problem, during the **policy** period.

**Authorised Repairer:** A repairer instructed by the **administrator**.

**Beyond Economic Repair:** When the **Repair Cost** is more than either the **Declared Value**, the **Replacement Cost** or the **Original Purchase Price** whichever is the lower.

Or in our opinion the **appliance** is not able to be repaired economically, or reliably, or cannot be repaired due to the unavailability of any given **component**.

This amount cannot exceed the **Original Purchase Price** of the **appliance**.

At our option, we may deem an **appliance** to be **Beyond Economic Repair** if the repair cost exceeds 75% of the **Single Claim Limit**.

For any **appliance** which is 3 years old or older the applicable sub-limit will apply, as specified under the **Single Claim Limit**. (See also 'Policy Limits & Excess' section for details).

**Breakdown:** The sudden and unforeseen failure of any **components** arising from permanent mechanical, electrical or electronic defect, causing sudden stoppage of its function, necessitating immediate repair or replacement before normal operation can be resumed. This **breakdown** must occur while **you** are covered by this insurance and not before the **policy** has commenced.

**Components:** Any mechanical and electrical component insured under this insurance **policy** which forms part of the

**appliance's** original specification and is a part that was intended by the manufacturer to be replaceable.

**Cover period:** Maximum of 12 months from the start of the period of insurance shown in the **schedule**.

**Declared Value:** This is the value **you** have chosen to insure **your appliance** for and which is shown in **your schedule**.

**Excess:** The amount, shown in the **schedule** that **you** will have to pay in the event of each and every claim. In the event of a claim any applicable **excess** not already paid will be deducted from any settlement for a valid claim. No **excess** will apply to claims relating to remote controls unless an on-site visit has occurred.

**Family:** **Your** domestic partner, child or children and any other person permanently residing at **your** address and not paying commercial rent.

**Home:** The private address in the **UK** where **you** permanently reside as shown in the **schedule** as **your home** address.

**Initial Exclusion Period:** A period of 30 days from the date **you** first registered the **appliance** during which **breakdown** of the **appliance** is not **Insured**. For **appliances** registered from the **policy start date** this means the first 30 days following the **policy start date**. For any **appliance** registered after the **policy start date**, it is the first 30 days following its registration.

Where a claim is made in the initial exclusion period, the **appliance** will be removed from the policy.

**Initial Policy Period:** The first period of insurance before any renewal date.

**Insured / You / Your:** The person named in the **schedule** as the "**Insured**".

**Insurer:** 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

These details can be checked on the financial services register at [www.fca.gov.uk](http://www.fca.gov.uk) or by contacting the Financial Conduct Authority on 0800 111 6768.

**LNB:** Low Noise Block Downconverter.

**Original Purchase Price:** The price **you** paid for the **appliance** when purchased new. **Proof of purchase** is required in the event of a claim.

**Policy:** This document and the **schedule** which together form the contract of insurance.

**Policy Period:** The period as specified in the **schedule** commencing on the **start date** with renewal thereafter as agreed between **you** and the **administrator**.

**Policy Start Date:** The date entered in the **schedule**.

Cover under this **policy** starts on the commencement date shown in the **policy schedule**. The cover ends on the expiry date shown in **your policy schedule**.

**Premium:** The amount specified in **your schedule**. The **premium you** have paid to **your policy administrator** for this **policy** includes the **insurer's** charge for covering the risk insured and their associated costs to which they are entitled which **you** irrevocably authorise **your policy administrator** to discharge to **your insurer** on **your** behalf. The balance of **premium**

covering **your policy administrator's** costs and expenses for facilitating the provision of cover to **you**, shall be payable to and retained directly by **your policy administrator**.

**Proof of Purchase:** A genuine verifiable receipt or invoice relating to the purchase of **your appliance**. It must show the date of purchase, that it is owned by **you** and that it was purchased as new from a **UK** company.

**Repair Cost:** The reasonable cost of materials and labour of repairing an **appliance** which has suffered a **breakdown**. The cost of parts shall be limited to the manufacturer's retail **component** cost.

**Replacement Cost:** The cost of a replacement **appliance** of similar make, specification and quality as the **appliance** that has suffered **breakdown**.

**Schedule:** The **schedule** contains details of the **appliances** which **you** have chosen to include in **your** insurance **policy**, together with their age and **Declared Value**.

Please check that the information contained in **your schedule** is correct and that it meets **your** requirements. If it does not please contact the **administrator**.

**Single Claim Limit:** The maximum amount payable per claim on any one **appliance** (See 'Policy Limits & Excess' section for details).

**Storm:** A weather event categorised by the **UK** Meteorological Office as being a storm and/or with an allocated storm name.

**UK:** England, Northern Ireland, Scotland, Wales, Isle of Man and Channel Islands.

**UK Retailer:** A provider of **appliances** operating within the **UK**.

**We:** The **insurer** and/or the **administrator** acting on behalf of the **insurer**.



### POLICY PERIOD & END OF COVER

This **policy** will run for a maximum of 12 months. The date on which **your policy** commences is the date entered in the **schedule**. **Your policy** will continue in force until the end of the **policy period**, provided that **your policy** is not cancelled in the meantime.

**You** may then be offered renewal of **your policy** for another 12 months.

The **premium** instalments are payable by credit card, debit card or Direct Debit in accordance with the premium payment terms entered in the **schedule**.

Insurance for any **appliance** ends when **you** cease to own it or it leaves **your home**.



### REGISTRATION OF APPLIANCES

**You** must register each **appliance** that **you** choose to include with the **administrator** before any coverage can commence.

**You** must provide the type, make, approximate age and the **declared value** of each **appliance** that **you** have chosen to include under this **policy**.

Only one of each type of **appliance** can be registered at any one time.

For **Satellite Equipment** and **Televisions** **you** must also provide the model number.



### YOUR RESPONSE TO QUESTIONS

**You** are under a legal duty to take care when answering questions at the beginning of **your initial policy** and at any renewal of the **policy**. If **you** make a misrepresentation when answering questions asked at the beginning of **your initial policy period** and at any renewal of the **policy**, depending on the type of

misrepresentation made, this could result in:

1. **Your** insurance **policy** being rendered void so that claims would not be paid and there would be no cover.
2. The terms of **your** insurance **policy** may be amended.
3. A proportionate reduction in the amount of **your** claim settlement to take into account of any **premium** that would have been charged.
4. A proportionate reduction of **your** claim settlement or contribution towards **your** repair if there is an under declaration of the value of an **appliance**.



### COOLING OFF PERIOD & CANCELLATION

**You** may cancel **your policy** at any time. To cancel **your policy** **you** need to contact the **administrator**.

**You** will receive:

1. A full refund of the premium **you** have paid if **you** cancel **your policy** within fourteen (14) days of receiving **your policy** document (the "Cooling Off Period") provided that **you** have not made a claim.
  2. After 14 days a refund, after deduction of an administration fee of £25, of the part of the premium that relates to the unexpired portion of the **policy period** for which **you** have paid **premium**, provided that **you** have not made a claim.
- If **you** have made a claim under **your policy** that involves engineering labour costs, repair costs or replacement costs for any **appliance** **you** will not receive a refund.

If **you** pay the **premium** for **your policy** on a monthly basis (either by Direct Debit or as a recurring transaction on **your** credit or debit card), **you** must contact the **administrator** before cancelling **your** chosen payment method.



If the **administrator** has been through the technical procedures to resolve a fault that **you** have reported or **you** have made a claim under **your policy** that involves repair or replacement of any **appliance** payable by the **insurer**, **you** will need to pay the remaining **premiums** up to the renewal date before **you** cancel **your policy**.

The **administrator** or the **insurer** may cancel **your policy** for non-payment of **premium**, **your** failure to comply with the conditions of **your policy**, a fraudulent claim made by **you** or on **your** behalf or the use of fraudulent means to obtain any benefit under **your policy** by giving **you** 14 days' notice in writing to **your** last known address.

No **premium** will be refunded if **your policy** is cancelled due to fraud.

The effective date of cancellation will be immediately after the 14 day notice period unless the **administrator** states otherwise in their written notice or **you** comply with any requirements stipulated by the **administrator** in their written notice as conditions for **your policy** remaining in force.



### WHAT IS INSURED

This insurance is designed to help pay for the **repair cost** or, at the option of the **administrator**, or the **insurer**, the **replacement cost** incurred as a result of a **breakdown** of any of **your appliances** as stated on **your schedule** during the **policy period**.

If the **components** of the **appliance** suffer a **breakdown** then the **insurer** will pay for the repair or replacement of the **components** up to the **single claim limit**. If the **appliance** is **beyond economical repair** the **administrator** or the **insurer** may, at their option, arrange for delivery of a new **appliance**, after deduction of any

applicable **excess**. (Installation is not included).

If an identical replacement is unavailable, the **administrator**, or the **insurer**, will replace the **appliance** with a new, refurbished or graded one of the same or equivalent specification and quality. Alternatively the **administrator** or the **insurer** may at their option make a settlement payment, not to exceed the value of the **single claim limit** **you** have chosen, after deduction of any applicable **excess**.

Please notify the **administrator** if **you** want to register the replacement **appliance** for cover under **your** insurance. Please see the section 'Adding or changing the **appliances** covered.'

### Components Covered By This Insurance

All mechanical and electrical **components** of the **appliance** that were the manufacturer's original fitting with the exception of those listed under "What is not insured".



### POLICY LIMITS, SUBLIMITS & EXCESS

The maximum amount payable for all claims combined during the **policy period** is the **annual claim limit**. The maximum payable for any one claim for any one **appliance** is the **single claim limit**.

### Sublimits

For faults that arise in the first 90 days of the **initial policy period**, the **annual claim limit** shall be limited to the **annual premium**.

The single claim limit is defined as either the **declared value**, the **original purchase price**, the **repair cost** or the **replacement cost** whichever is the lower.

Once an **appliance** reaches 3 years old, the maximum payable for any one claim

reduces to reflect the depreciating value of the **appliance**. You will receive the percentage of the **Single Claim Limit** for the age of **appliance** is as shown below:

90% for 3 years old but under 4 years old  
80% for 4 years old but under 5 years old  
70% for 5 years old but under 6 years old  
60% for 6 years old but under 7 years old  
50% for 7 years old but under 8 years old  
40% for 8 years old but under 9 years old  
30% for 9 years old or older.

Where a required part is not in stock for the foreseeable future or when the part is no longer available, the maximum payable for the claim under the **policy** is limited to the cost of repair, subject to a maximum of the **single claim limit** for that **appliance**.

Once any **appliance** reaches 7 years old, we may at the discretion of the **administrator**:

- a) deem the **appliance beyond Economic Repair** without an engineer visit, following assessment of the claim.
- b) exclude the **appliance** from cover following a claim made under this **policy**, from the date the repair is completed.

For faults with the icemakers and water dispensers, the maximum claim limit is £150. No **appliance** will be deemed beyond economic repair due to failure of the icemaker or water dispenser.

### Excess

If **you** have chosen to have an **excess**, the **excess** applicable to each claim will be shown in **your schedule**.



### WHAT IS NOT INSURED

This insurance will not pay for costs caused by, arising from, or in connection with the following:

1. Any claim arising within the **initial exclusion period**.
2. Any claim for any **appliances** that have not been registered.
3. Any claim arising outside of the **cover period** as shown in the **schedule**.
4. The applicable **excess** as specified in the **schedule**.
5. Any **appliance** purchased outside the **UK** or not purchased through a **UK retailer**.
6. Any claims arising from incorrect or faulty installation of the **appliance** or failure to follow the manufacturer's operating or maintenance instructions. Issues caused by lack of maintenance including but not limited to lack of cleaning or build-up of limescale. Any callout that has resulted from not following manufacturer's instructions in the manual will incur a charge. This includes but is not limited to clearing filters or drain holes where accessible.
7. The repair or replacement of any **appliance** which was faulty or had suffered a **breakdown** prior to the **policy start date** of the insurance, of which **you** were aware or of which **you** could reasonably have been expected to be aware, at the **start date** or prior to **your** registering the item after the **policy** commenced.
8. Cosmetic items including but not limited to; light covers, paintwork, plastic or metal casing, trim, badges or other insignia.
9. Damage of any kind, howsoever caused, to any property, **appliances**, or products of any kind (whether owned by **you** or otherwise), which are not covered under the **policy**. Any other costs that are caused by the event which led to **your** claim, unless specifically stated in this insurance.
10. Where the **appliance** is a commercial/professional **appliance**, or



- used for a purpose other than private or domestic use or where the **appliance** is sited at an address other than **your home** or **appliances** which are used for business or commercial purposes, including holiday homes and properties let to tenants.
11. Damage caused by insects or animals.
  12. Defects in external wiring, electrical connection or plumbing that are not an integral part of the **appliance**.
  13. Any compensation or financial loss of any description other than the repair costs in respect of the **appliance** that has suffered a **breakdown**. This includes laundry costs, eating out or loss of food relating to the failure / repair of the **appliance**.
  14. Any modification to the **appliance** or use which is not in accordance with the manufacturer's instructions or use of any accessory which has not been approved by the manufacturer.
  15. Application of incorrect or abnormal electrical, gas or water supply or signal connection to the **appliance**.
  16. Permanent or temporary interruption of gas, electricity or water supplies.
  17. Foreign bodies (unwanted matter that has entered the **appliance** e.g. coins, screws, hair accessories, socks), neglect, willful abuse, misuse or a deliberate, malicious, or reckless act leading to the **breakdown**, blockage or damage of any kind to the **appliance** including but not limited a blocked sump pump.
  18. Any further damage caused as a result of the **appliance** being used after any fault became apparent.
  19. Accidental damage. Loss, **breakdown**, or physical damage of any kind to any **appliance** due to, but not limited to fire, flood, **storm**, theft or attempted theft, lightning, explosion or water damage.
  20. Corrosion, rust, blockage, denting or scratching, discoloration, staining, rust, mildew, fungus, (including to the seal) or faulty materials or workmanship.
  21. Odours or smells in or from the **appliance**.
  22. Transportation, delivery cost in excess of £35 and installation/reinstallation of the original **appliance**.
  23. Routine maintenance or service, inspection, cleaning (such as soap dispensers) or adjustment to the **appliance** or any normal replacement or limited life consumables including but not limited to fuses, batteries, bulbs, and fluorescent tubes.
  24. Repairs prevented by poor condition of the **appliance** as well as issues relating to normally removable parts such as seized or rusted screws, bolts or fixings that the engineer is unable to remove, due to their condition.
  25. Any repair that cannot be completed because a part of the **appliance** that is not intended by the manufacturer to be replaceable has failed, e.g. oven or dishwasher cavity. 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, warped chassis or failure of welded seams that cannot be repaired by replacing a **component**.
  26. Parts not electro mechanical in nature which includes, but is not limited to, freezer and fridge drawers, trays, shelves and door / bottle shelves, housings, lugs and cabinet parts which are not essential to the primary function of the **appliance** or are typically replaceable by the consumer.
  27. There are reduced limits for water dispensers and icemakers. (See 'Policy Limits & Excess' section for details).

28. Chipped, cracked broken or damaged hob glass of all types on cookers or hobs is excluded from cover including but not limited to Induction, Ceramic and Gas on Glass.
29. Repairs carried out by anyone other than an **authorised repairer** or not carried out in the **UK**.
30. Design faults, manufacturing faults or faults which are the subject of a recall by the manufacturer.
31. **Appliances** more specifically insured under any other insurance, **policy**, warranty or guarantee (i.e. manufacturer's guarantee). An amount recoverable from any other party, under the terms of any contract, guarantee, warranty or insurance.
32. Any **appliance** other than those registered at the start of the **policy** or added during the **policy** period.
33. Physical damage to the satellite dish or **LNB** caused by **storm**.
34. Any faults, damage or loss arising directly or indirectly from errors, viruses, omissions or defects in any application or systems software or firmware or the failure of any computer or similar device or software.
35. Costs incurred where no **breakdown** has been found or the fault is rectified by a re-configuration of user settings or in the event that there is otherwise no valid claim under the **policy**.
36. Detention, seizure or confiscation by any legal authority.
37. The cost of fitting a replacement **appliance** and the cost of modifying any cupboards or storage unit and work surface where the **appliance** is built in and has become obsolete and a replacement has been supplied.
38. Making **appliances** accessible for repair (e.g. where kitchen fittings, plumbing or flooring create access issues). Refitting of integrated **appliances** where access is restricted or non-standard. Refitting or alignment of décor doors and plinths.
39. Any legal liability directly or indirectly caused by or contributed to or arising from Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
40. Any costs for the repair, rectification, or replacement of any television that fails to function normally as a result of screen burn, pixel loss or any other pixel related fault that is within the manufacturer's specification.
41. Damage or **breakdown** due to sludge in the boiler, pipework, pumps or radiators and any costs relating to a chemical flush of **your** boiler or heating system.
42. Any costs relating to the clearing of air-lock, the bleeding of radiators or the balancing of **your** heating system.
43. Any damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds
44. Any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, terrorism of any kind, or confiscation or nationalization or requisition or destruction of any damage to property by or under the

order of any government or public or local authority.

- 45. CRT (cathode ray tube) televisions and rear projection televisions.
- 46. 3D spectacles for the use of watching 3D televisions.

Where symptoms indicate there is a risk a fault is not covered, we reserve the right to request pre-authorisation of the callout charge on a payment card.



## GENERAL CONDITIONS

**You** must comply with the following conditions to have the full

protection of **your** insurance. If **you** do not comply with them, the **administrator** may at their option cancel this insurance or refuse to deal with **your** claim or reduce the amount of any claim payment.

### 1. Care of the appliances

**You** and any member of **your immediate family** using or in possession of the **appliances** covered under this **policy** must take all reasonable precautions to prevent damage or **breakdown** and to install and use the **appliances** in accordance with the manufacturer's instructions.

### 2. Transfer of insurance

**You** cannot transfer **your policy** to any other person without the **insurer's** prior consent.

### 3. Changes in Circumstances

**You** must notify the **administrator** as soon as possible of any change to the information **you** have provided to us and in particular any of the following:

- change of address
- if **you** or **your** family intend to use **your** home for any reason other than private residential purposes.

## 4. Servicing Your Appliances

If any **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. The servicing handbook is the handbook that was issued with the **appliance** when new by the manufacturer which details the servicing and maintenance requirements for the **appliance**.

## 5. Fraud

If any claim under this insurance is fraudulent or is intended to mislead, or if any misleading or fraudulent means are used by **you** or anyone acting on **your** behalf to obtain benefit under this insurance, **your** right to any benefit under this insurance will end.

The **policy** will be cancelled from the date of the fraudulent act and the **insurer** will be entitled to recover any benefit paid and costs incurred as a result of any such fraudulent or misleading claim. They may also inform the police.

To prevent fraud, **insurers** sometimes share information.

Details about **your** insurance application and any claim **you** make may be exchanged between **Insurers**.

## 6. Varying Premiums or Cover

Only the **insurer** can vary the terms and conditions of this insurance, including the **premium** payable at the annual renewal date.

## 7. Adding or Changing Appliances

**You** can add **appliances** to **your** insurance, by notifying the **administrator**. An **initial exclusion period** will apply and within the first 90 days following registration of the

**appliance** being added, the claim limit shall be limited to the **annual premium**.

**Your** revised **premium** including any **appliances** added will be calculated based on the **appliance** and its **declared value**. For policies paid monthly **your** subsequent payment will be adjusted to reflect the additional premium payable, for policies paid annually the additional premium will be calculated on a pro-rata basis from the date the item is put on cover up until the expiry date of the policy.

Where multiple items are covered, **you** may cancel cover on a single **appliance** covered under the **policy** without cancelling the policy, providing there has not been a claim on that **appliance**. An administration fee of £15 will apply. **You** will receive a refund of the unexpired portion of the **policy** for that **appliance** only, after deduction of any adjustment of the annual **premium** on the remaining items, to reflect any reduction in discounts for multiple items.

## 8. How to Make A Change

Please phone the **administrator** on 020 8589 0095 from 9:00 am until 5.00 pm Monday to Friday. The **administrator** will tell **you** if the new **appliance** is acceptable. If accepted by the **administrator**, cover for the new **appliance** will begin after the **initial exclusion period** or at the expiry of the manufacturer's guarantee, whichever is the later.

## 9. Governing Law

This insurance is governed by and construed in accordance with English Law. In the event of any dispute the parties will submit to the jurisdiction of the courts of England and Wales.

## 10. Personal Representatives

In the event of **your** death the **insurer** will provide to **your** personal representative any benefits as would have been payable under this insurance to **you**.



### HOW TO MAKE A CLAIM

All claims must be notified to the **administrator**. Before **you** contact the **administrator** please ensure the **appliance** power supply, fuses, resets and batteries are all functioning correctly. All claims must be registered with the **administrator** within 21 days of the **breakdown**, failure to register **your** claim may result in **your** claim being declined. A technician may initially try and resolve any problems **you** are having over the telephone.

Upon making a claim, **you** may at the discretion of the insurer, at any time be required to provide **proof of purchase**.

**Any suspected gas leaks should be reported immediately to the National Gas Emergency Number on 0800 111 999.**

### 1. Claim Procedure

Before any work is undertaken **you** must telephone the **administrator** on 020 8589 0095 Monday to Friday 9.00 am to 5.00 pm excluding bank holidays with details of the **breakdown**.

Please have the following to hand:

- a.** The type, make, model, serial number and approximate age of the **appliance**.
- b.** The problem and when it was noticed, and specifically for kitchen **appliance** or television claims: when the item was purchased or acquired, together with **proof of purchase** where applicable.

### 2. Payment of the Excess

If applicable, the **administrator** will ask **you** for payment of any **excess** by debit or credit card and make the necessary



arrangements with **you** for the **appliance** to be inspected.

The **excess** will be retained by the **administrator** to be deducted from any settlement for a valid claim.

### **3. Repair / Replacement**

If the **components** of the **appliance** suffer a **breakdown** then the **insurer** will pay for the repair or replacement of the **components** up to the **single claim limit** after deduction of any applicable **excess**.

If the **appliance** is beyond **economical repair** the **administrator** or the **insurer** may, at their option, arrange for delivery of a new **appliance** up to the **single claim limit**. (Installation is not included). If an identical replacement is unavailable, the **administrator**, or the **insurer**, will replace the **appliance** with a new, refurbished or graded **appliance** of at least grade A of the same or equivalent specification and quality.

The **administrator** or the **insurer** may at their option make a settlement payment, not to exceed the value of the **single claim limit**.

Sub limits as specified under the Limits section apply for **appliances** that are 3 years old or older at the date of the claim. The **administrator**, or the **insurer**, may take possession of the **appliance** and dispose of it.

If the **administrator**, or the **insurer**, chooses not to take possession of the **appliance** they will not be responsible for disposal charges.

Replacement **appliances** will not automatically be registered under the policy. Please see the section "Adding or Changing the **Appliances**".

### **4. Additional Charges**

**Please note** that it is **your** responsibility to meet any charges:

- a.** Should the repair exceed the **single claim limit** an additional charge will

apply to cover the cost of the difference, subject to the consent of **you** and of the **administrator**.

- b.** Where no fault is found with the **appliance**, the fault is not covered or in the event that there is otherwise no valid claim under the **policy**.

### **5. Age and Engineer's Assessment**

Where possible the **proof of purchase** will be used to confirm the age of the **appliance**. If evidence of the original purchase date for the **appliance** is not available, the age will be confirmed from information on the **appliance** itself. If this is not possible the **administrator** may arrange for an engineer to assess the age of the **appliance**. In this event, the age of the **appliance** as assessed by the engineer will be deemed to be its actual age.

### **6. Claims Conditions**

**You** must comply with the claims procedure as detailed in this **policy** booklet to have full protection of **your** insurance. If **you** do not comply with this the **administrator** or the **insurer** may at their option cancel the insurance or refuse to deal with **your** claim or reduce the amount of any claim payment.

If **you** have other insurances that include cover for **your appliances** we reserve the right to contact the insurers of such other insurance for a contribution.

### **7. Payment By Instalments**

If **you** are paying for **your** annual cover monthly and make a claim within the **initial policy period**, **you** will be required to pay the premium for the remainder of the term in advance before **we** can authorise a claim. The **administrator** may, at their option, request **you** to pay any outstanding premium in full before settling any claim at any time.





## PRIVACY, DATA PROTECTION & MARKETING

The **insurer** collects personal information about **you** in connection with this **policy**. Your personal information will be used for the following purposes:

1. For administration of this **policy** including, but not limited to, underwriting, administration and claims handling;
2. To communicate with **you** in connection with this **policy**;
3. For internal analysis and research;
4. To comply with legal and regulatory requirements; and
5. To help prevent, detect or deal with crime or fraud.

The **insurer** uses agents and service providers to collect, hold and process on its behalf **your** personal information for the purposes set out in this **policy**. These agents and service providers act on the **insurer's** instructions (as applicable) and will only use the information as the **insurer** tells them to. The **insurer** may disclose **your** personal information to third parties (including to the police, other governmental bodies and other insurers) as required by law or if the **insurer** thinks the disclosure may help to prevent, detect and deal with crime or fraud. **You** have the right to ask for a copy of the information the **insurer** holds about **you**. If **you** find at any time that any of the information the **insurer** holds about **you** is incorrect then **you** should promptly notify the **insurer** or the **policy administrator** (as appropriate) who will correct the inaccuracy.

**Your** personal information will not be retained for longer than is necessary and will be managed in accordance with the data retention **policy**. Please be aware of the requirement to keep details of any policies **you** apply for or have taken out,

including any claims or complaints history under the rules laid out in the Financial Conduct Authority Handbook requirements and other legislation that is applicable from time to time.

**You** can contact the **insurer** or the **policy administrator** about privacy issues or comment or complain about privacy practices by contacting:

### Insurer

Financial & Legal Insurance Company Ltd,  
1 Lakeside Cheadle Royal Business Park,  
Cheadle, Cheshire, SK8 3GW.

### Policy Administrator

Maintenance Direct Insurance Services Ltd  
Suite 538, The Atrium, 1 Harefield Rd,  
Uxbridge, UB8 1PH  
Telephone: 020 8589 0095  
Email: [admin@cover-4-less.com](mailto:admin@cover-4-less.com)

The **insurer** will not use or pass on **your** data to any third party for marketing purposes.

All information provided by **you** is used to manage **your** insurance **policy** only or to offer **you** additional products that may be of interest to **you**.

All telephone calls between **you** and the **administrator** may be recorded and monitored for quality and training purposes and the **administrator** reserves the right to use any recordings made.



## CUSTOMER CARE & COMPLAINTS

The **administrator** intends to provide **you** with accurate information, clear documentation and efficient services at all times. If a mistake is made every effort will be made to resolve the problem immediately.

If **you** have any questions about the **policy** **you** should contact the **administrator**.

**You** deserve a courteous, fair and prompt service. If there is any occasion when the service does not meet **your** expectations, please contact us using the appropriate contact details below and provide the **policy** or claim number and **your** name to help deal with **your** comments quicker.

### Respectful Behaviour Requirement

The policyholder agrees to maintain respectful and professional conduct when interacting with our staff, agents, or representatives. This includes but is not limited to:

- Refraining from using abusive, threatening, or discriminatory language
- Avoiding aggressive or intimidating behaviour communicating concerns or complaints.
- In the event that an authorised repairer suffers these types of confrontational or aggressive behaviours when visiting **you**, they may cancel the service call and **you** will have to pay for any subsequent service visit.

### Sales, Service & Claims Complaints:

Maintenance Direct Insurance Services Ltd  
Suite 538, The Atrium, 1 Harefield Rd,  
Uxbridge, UB8 1PH

Telephone: 020 8589 0095

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

### Insurer Related Complaints:

Should **your** complaint be about the **insurer** of this **policy**, **you** may write to:  
Financial & Legal Insurance Company Ltd,  
1 Lakeside Cheadle Royal Business Park,  
Cheadle, Cheshire, SK8 3GW  
email: [complaints@financialandlegal.co.uk](mailto:complaints@financialandlegal.co.uk)

### Financial Ombudsman Service:

If it is not possible to reach an agreement, **you** have the right to make an appeal to

the Financial Ombudsman Service. **You** may contact the Financial Ombudsman Service at: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Telephone: 0800 023 4567 or 0300 123 9213, Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk) or online: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau. If **you** wish to complain about an insurance policy purchased online, **you** may be able to use the European Commission's Online Dispute Resolution platform, which can be found at

<http://ec.europa.eu/consumers/odr/>



### FINANCIAL SERVICES COMPENSATION SCHEME

The **insurer** is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if they cannot meet their obligations. Most insurance contracts are covered for 90% of the claim.

Further information is available from the Financial Conduct Authority or the FSCS. The FSCS can be visited on the internet at [www.fscs.org.uk](http://www.fscs.org.uk) or can be contacted on 0800 678 1100 or 0207 751 4100.



### ALTERNATIVE TO INSURANCE

The alternative to an insurance product would be for **you**, where necessary, to arrange call outs with appropriate engineers and tradesmen and for **you** to pay for any repair or replacement costs.



**Cover-4-Less**  
--- Premium Cover | Premium Service ---

**Cover-4-Less**

Suite 538, The Atrium, 1 Harefield Rd, Uxbridge, UB8 1PH

**020 8589 0095**

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