ApplianceCare Insurance

www.cover-4-less.com
0345 388 0488
Full Policy Terms & Conditions
INTRODUCTION

ApplianceCare Insurance is underwritten by Bastion Insurance Company Limited (the insurer) and arranged and administered by Cover-4-Less (the administrator).

About the Policy

This insurance policy will help cover costs of repair, or replacement or claims costs following a breakdown of the home 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 home appliance will not begin until the manufacturer’s guarantee has expired.

Eligibility

To be eligible for this product:

1. You must be a United Kingdom resident and the home appliances must be used in your UK Home.

2. Each home 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 home 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: Unit 3 Chapel Court, 126 Church Road, Hayes, UB3 2LW. Telephone: 0345 388 0488 Email: 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. Within the first 90 days of the initial policy period, the annual claim limit shall be limited to the annual premium.

Annual Premium

The sum of all premiums payable for the policy period in accordance with the schedule.

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 home 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 home Appliance. For any home appliance which is 5 years old or older the applicable sub-limit will apply, as specified under the “Table of Limits” section.

Once any home appliance reaches 7 years old, after assessing the claim, we may elect to deem the appliance Beyond Economic Repair without an engineer visit.
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 home 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 of your appliance as shown in the schedule.

Excess
The first part of each and every claim shown in the schedule. In the event of a claim any applicable excess 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 United Kingdom where you permanently reside as shown in the schedule as the Policyholder’s home address.

Home Appliance(s)
The item(s) that you have chosen to cover under this policy and which are specified in the schedule. This may include:
- Kitchen Appliances
- Televisions
- Boiler
- Satellite Equipment

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

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
Bastion Insurance Company Limited, Development House, St Anne’s Street, Floriana, Malta, FRN 9010. Bastion Insurance Company Limited is authorised by the Malta Financial Services Authority under authorisation number C-37545 to carry on General Business of Insurance under the Insurance Business Act, 1998. As at 1st January 2021 Bastion Insurance Company Limited has entered into the UK Temporary Permissions Regime. Bastion Insurance Company Limited is an insurance company authorised within the European Union and is permitted to conduct business in the United Kingdom under Financial Conduct Authority (FCA) reference 446703. These details can be checked on the financial services register at 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 home 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 Certificate of Insurance. 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 home 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 a home 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 home appliance of similar make and quality as the home appliance that has suffered breakdown.

Schedule
The schedule contains details of the home 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 home appliance.
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.
For any home appliance which is 5 years old or older the following applicable sub-limit will apply:
5 years old or older but less than 7 years old at the date of the claim, the maximum payable for any one claim shall be 75% of the single claim limit.
7 years old older or older but less than 9 at the date of the claim, the maximum payable for any one claim shall be 50% of the single claim limit.
9 years old or older at the date of the claim, the maximum payable for any one claim shall be 25% of the single claim limit.

Storm
A violent disturbance of the atmosphere, with strong winds and usually rain, thunder and lightning, categorised by the United Kingdom Meteorological Office as being a storm with an allocated storm name.

United Kingdom
England, Northern Ireland, Scotland, Wales, Isle of Man and Channel Islands.

United Kingdom Registered Retailer
A provider of home appliances operating within the United Kingdom.

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

Policy Period
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.

Registration of Appliances
You must register each home 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 home appliance that you have chosen to include under this policy.
Only one of each type of **home appliance** can be registered at any one time. For **Satellite Equipment** and **Televisions** you must also provide the model number.

**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* if there is an under declaration of the value of a **home 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 **home appliance** you will not receive a refund.

If *you* pay the *premium* for *your policy* on a monthly or quarterly 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 **home 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.
AUTOMATIC END TO COVER

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

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 home appliances as stated on your schedule during the policy period.

All individual claims are subject to the single claim limit and to payment of the applicable excess. The total of all claims within the policy period are subject to the annual claim limit.

If the components of the home 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 home appliance is beyond economical repair the administrator or the insurer may, at their option, arrange for delivery of a new home 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 home 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 home appliance for cover under your insurance. Please see the section ‘Adding or changing the home appliances covered.’

POLICY LIMITS

The maximum amount payable for any one claim for any one home appliance, and for all claims combined during the policy period are as specified in your schedule.

Sub limits apply for home appliances that are 5 years old or older, 7 years old and older and 9 years old or older at the date of the claim, as defined under single claim limit.

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.

Once any home Appliance reaches 7 years old, we may at the discretion of the administrator:

a) deem the home appliance beyond Economic Repair without an engineer visit, following assessment of the claim.

b) exclude the home appliance following a claim made under this policy, from the date the repair is completed.

EXCESS

If you have chosen to have an excess, the excess applicable to each claim will be shown in your schedule. No excess will apply to claims relating to remote controls.

COMPONENTS COVERED BY THIS INSURANCE

All mechanical and electrical components of the home appliance that were the manufacturer’s original fitting except those listed below:

1. Any claim arising within the initial exclusion period; being the first 30 days from the date the home appliance was first registered.

2. Service items, normally replaceable components or limited life consumables including but not limited
to fuses, batteries, bulbs, and fluorescent tubes.

3. Cosmetic items including but not limited to; light covers, paintwork, plastic or metal casing, trim, badges or other insignia.

4. Any part of the home appliance that is not intended by the manufacturer to be replaceable.

**IMPORTANT NOTICE**

Any breakdown of a kitchen appliance within the first 30 days of it being registered is NOT covered. For kitchen appliances registered from the policy start date this means the first 30 days following the start date of cover. For any kitchen appliance registered after the policy start date, it is the first 30 days following its registration.

**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 home appliances that have not been registered.
3. Any claim arising outside of the cover period as shown in the schedule.
4. Any claims arising from incorrect or faulty installation of the home 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.
5. The repair or replacement of any home 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.

6. Damage of any kind, howsoever caused, to any property, equipment, appliances, or products of any kind (whether owned by you or otherwise), which are not covered under the policy.

7. Where the home appliance is used for a purpose other than private or domestic use or where the home appliance is sited at an address other than your home or home appliances which are used for business or commercial purposes, including holiday homes and properties let to tenants.

8. The applicable excess as specified in the schedule.

9. Any home appliance purchased outside the United Kingdom or not purchased through a United Kingdom retailer.

10. Any damage caused by insects or animals.

11. Defects in external wiring, electrical connection or plumbing that are not an integral part of the home appliance.

12. Any compensation or financial loss of any description other than the repair costs in respect of the home appliance that has suffered a breakdown. This includes laundry costs or loss of food relating to the failure / repair of the home appliance.

13. Any modification to the home 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.
14. Application of incorrect or abnormal electrical, gas or water supply or signal connection to the **home appliance**.
15. Permanent or temporary interruption of gas, electricity or water supplies.
16. Foreign bodies (unwanted matter that has entered the **home appliance**), neglect, willful abuse, misuse or a deliberate, malicious, or reckless act leading to the **breakdown**, blockage or damage of any kind to the **home appliance**.
17. Any further damage caused as a result of the **home appliance** being used after any fault became apparent.
18. Accidental damage, loss, **breakdown**, or physical damage of any kind to any **home appliance** due to fire, flood, **storm**, theft or attempted theft, lightning, explosion or water damage.
19. Corrosion, blockage, denting or scratching, discoloration, staining, rust, mildew, fungus, or faulty materials or workmanship.
20. Transportation, delivery cost in excess of £35 and installation/reinstallation of the original **home appliance**.
21. Routine maintenance or service, inspection, cleaning (such as soap dispensers) or adjustment to the **home appliance** or any normal replacement or limited life consumables.
22. Repairs prevented by generally poor condition of the **home appliance** as well as issues relating to normally removable parts such as rusted screws, bolts or fixings that the engineer is unable to remove, due to their condition.
23. Any repair that cannot be completed because a non-replaceable part has failed, e.g. oven or dishwasher cavity. Structural issues including leaks caused by failure of the structure, including damaged fridge freezer liners, insulation breakdown, warped chassis or failure of welded seams that cannot be repaired by replacing a **component**.
24. Parts that are 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 **home appliance** or are typically replaceable by the consumer.
25. Repairs carried out by anyone other than an **authorised repairer** or not carried out in the **United Kingdom**.
26. Design faults, manufacturing faults or faults which are the subject of a recall by the manufacturer.
27. **Home 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.
28. Any **home Appliance** other than those registered at the start of the **policy** or added during the **policy** period.
29. Physical damage to the satellite dish or **LNB** caused by **storm**.
30. 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.
31. 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**.
32. Any other costs that are caused by the event which led to your **claim**, unless specifically stated in this insurance.
33. Detention, seizure or confiscation by any legal authority.
34. The cost of fitting a replacement home appliance and the cost of modifying any cupboards or storage unit and work surface where the home appliance is built in and has become obsolete and a replacement has been supplied.

35. 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.

36. 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.

37. 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.

38. Any costs relating to the clearing of air-lock, the bleeding of radiators or the balancing of your heating system.

39. Any damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

40. 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.

41. CRT (cathode ray tube) televisions and rear projection televisions.

42. 3D spectacles for the use of watching 3D televisions.

GENERAL CONDITIONS
Compliance with Policy 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 home appliances
You and any member of your immediate family using or in possession of the home appliances covered under this policy must take all reasonable precautions to prevent damage or breakdown and to install and use the home 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 Home Appliances
If any home 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 **home appliance** when new by the manufacturer which details the servicing and maintenance requirements for the **home 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 **home appliances** to your insurance, by notifying the **administrator**. An **initial exclusion period** will apply and within the first 90 days following registration of the **home appliance** being added, the claim limit shall be limited to the **annual premium**.

Your revised **premium** including any **home 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 **home appliance** covered under the policy without cancelling the policy, providing there has not been a claim on that **home appliance**. An administration fee of £15 will apply. You will receive a refund of the unexpired portion of the **policy** for that **home 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 0345 388 0488 from 9:00 am until 5.00 pm Monday to Friday. The **administrator** will tell you if the new **home appliance** is acceptable.

If accepted by the **administrator**, cover for the new **home 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 home 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 0345 388 0488 Monday to Friday 9.00 am to 5.00 pm excluding bank holidays with details of the breakdown.

Please have the following information to hand:

1. The type, make, model and approximate age of the home appliance.
2. The problem and when it was noticed.

and specifically for kitchen appliance or television claims: when the item was purchased or acquired, together with evidence of the original purchase price where applicable.

2. Payment of the Excess

Where the administrator decides that an inspection of the home appliance is required to determine the nature of the fault and to validate the claim, if applicable they will ask you for payment of any excess by debit or credit card and make the necessary arrangements with you for the home 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 home 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 home appliance is beyond economical repair the administrator or the insurer may, at their option, arrange for delivery of a new home 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 home appliance with a new, refurbished or graded home 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 home appliances that are 5 years old or older at the date of the claim.

The administrator, or the insurer, may take possession of the home appliance and dispose of it.

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

Replacement home 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 **home appliance** 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 **home appliance**. If evidence of the original purchase date for the **home appliance** is not available, the age will be confirmed from information on the **home appliance** itself. If this is not possible the **administrator** may arrange for an engineer to assess the age of the **home appliance**. In this event, the age of the **home 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 for **your** property 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.

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**PRIVACY AND DATA PROTECTION**

This section explains the purposes for which the **insurer** will use **your** personal information. 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**
Bastion Insurance Company Limited,
4th Floor, Development House,
St Anne Street, Floriana, FRN 9010, Malta.

**Policy Administrator**
Maintenance Direct Insurance Services Ltd
Unit 3 Chapel Court, 126 Church Road
Hayes, UB3 2LW
Telephone: 020 8606 0035
Email: admin@cover-4-less.com

**MARKETING**
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.

**CUSTOMER CARE**
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.

**COMPLAINTS**
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.

**Sales, Service and Claims Related Complaints:**
Maintenance Direct Insurance Services Ltd
Unit 3 Chapel Court, 126 Church Road
Hayes, UB3 2LW
Telephone: 020 8606 0035
Email: admin@cover-4-less.com

**Insurer Related Complaints:**
Should your complaint be about the insurer of this policy, you may write to Mr Anthony Mowatt, Director Bastion Insurance Company Limited, 4th Floor, Development House, St Anne Street, Floriana, FRN 9010, Malta.
email: complaints@bastion-insurance.com

When writing please include the following information:
1) name, address and postcode, telephone number and email address,
2) policy number and/or claim number,
3) the reason for your complaint, and
4) copies of any material you may wish to provide.

In the event that your insurer complaint remains unresolved, you also have an option to seek an independent review writing to the Arbiter for Financial Services at: Office of the Arbiter for Financial Services, First Floor, St Calcedonius Square, Floriana, Malta.
**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 or online: 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/

**RECORDING OF TELEPHONE CALLS**

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.

**FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)**

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 or can be contacted on 0800 678 1100 or 0207 751 4100.

**ALTERNATIVE**

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.