

# Home Appliance Insurance



**Home Appliance 500**  
**Home Appliance PREMIUM**



**Cover-4-Less**

--- Premium Cover | Premium Service ---

020 8589 0095  
www.cover-4-less.com

Full Policy Terms & Conditions

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## INTRODUCTION

**Home Appliance** 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 **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 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: Citibase 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**.

Within the first 90 days of the **initial policy period**, the **annual claim limit** shall be limited to the **annual premium**.

### Authorised Repairer

A repairer instructed by the **administrator**.

### Annual Premium

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

### Assumed Value

For purposes of ascertaining the combined value of all the **home appliances** that **you** have chosen to cover under the **policy**, the **administrator** may allocate an **assumed value** for any kitchen appliance or television that was not purchased by **you** as new and for any satellite equipment. The **assumed values** for these items are

specified under the “Registration of **Home Appliances**” section below.

In the event of a claim, the maximum amount payable will be in accordance with the “Table of Limits” section below.

### **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**.

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

For any **home appliance** which is 3 years old or older the applicable sub-limit will apply, as specified under the **Single Claim Limit**.

### **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 or 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 or 24 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 home appliance** for and which is shown in the **schedule**.

### **Excess**

The amount, shown in the **schedule**, that you will have to pay in the event of a claim. 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 **United Kingdom** where **you** permanently reside as shown in the **schedule** as **your home** address.

### **Home Appliance(s)**

The items that **you** have chosen to cover under this **policy**, up to the maximum number of **home appliances** shown in

the table below and which are specified in the **schedule**.

<b>Maximum Number of Home Appliances</b>	
<b>Home Appliance 500</b>	<b>Home Appliance Premium</b>
6	7

This may include:

- kitchen appliances;
- televisions (including it's remote control and associated cables);
- any satellite equipment (including the satellite dish, **LNB**, box for receipt of non-terrestrial channels, it's remote control and associated cabling and other related equipment and accessories);

### **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.

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.

### **Maximum Value of Items**

The total **original purchase price** for all the **home appliances you** have chosen to cover which cannot exceed the insurance option selected by **you** when **you** purchased this insurance **policy**. The value of each **home appliance** shall be the original purchase price when purchased by **you** as new, the current market value or the **assumed value**, as applicable

### **Original Purchase Price**

The price **you** paid for the **home appliance**. **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 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, specification 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**. It also tells **you** what **single claim limit** and **maximum value of items** apply to **your policy** as well as the **excess** amount if applicable. 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** (See 'Policy Limits & Excess' section for details).

### 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 & END OF COVER**

This **policy** will run for a maximum of 12 or 24 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 or 24 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 **home appliance** ends when you cease to own it or it leaves your home.



### **REGISTRATION OF APPLIANCES**

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

A maximum number of different **home appliances** can be registered during the **policy period**. Only one of each type of **home appliance** can be registered at any one time. **Home appliances** removed from the **policy** during the **policy period** for any reason, cannot be replaced by other **home appliances**. The maximum number of **home appliances** that can be registered is as shown in the following table.

Maximum Number of Appliances	
Home Appliance 500	Home Appliance Premium
6	7

**You** must provide the type, make, approximate age and the **original purchase price** of each **home appliance** and television that **you** have chosen to include under this **policy**.

**You** must also advise the type of each satellite box that **you** have chosen to include.

### **Assumed Value**

For purposes of ascertaining the combined value of all the **home appliances you** have chosen to cover:

1. The **assumed value** for any one **home appliance** or any one television that was not purchased by **you** as new and which was contained within the property when **you** acquired **your home** shall be £450 or the current market value;
2. The **assumed value** for any one satellite box and it's associated equipment shall be £250;

For purposes of ascertaining the **maximum combined value** of all **home appliances** to be covered under the **policy**, in the absence of any valid **proof of purchase** showing the **original purchase price**, the **administrator** shall have sole discretion in determining whether or not the **assumed value** or the current market value for any given **home appliance** should apply.

The combined sum of the **original purchase prices** for all the **home**

**appliances** that **you** choose to register must not exceed the **Max Value of items**

Registration can be done over the phone, or by mail or email by completing a registration form and sending this to the **administrator**.

**You** must notify the **administrator** if **you** wish to register any additional **home appliance**. This can only be done if **you** have not already reached the maximum number of **Home appliances** for the **policy period**.



### 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 a home appliance.

If the details in the **schedule** are in any way incorrect or **you** are in any doubt as to what needs to be disclosed, please contact the **administrator** immediately.



### COOLING OFF PERIOD AND 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 repair 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 by post or email 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 home appliances** as stated on **your schedule** during the **cover period**.

If applicable, realignment, adjustment or repositioning of the satellite dish and **LNB** where necessary in order to rectify a signal or reception problem, during the **policy period** is also covered.

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. This can only be done if **you** have not already reached the maximum number of **home appliances** for the **policy period**.

Please see the section 'Adding or changing the **home appliances** covered.'

The "Table of Limits" section below sets out the maximum we will pay for any one claim and in total for all claims depending on the cover **you** have chosen.

### Home Appliances Covered By This Insurance

This insurance covers a **maximum number of home appliances**, as specified in the **table of limits** and in **your** schedule, in any one **policy period**.

The combined sum of the **original purchase prices** for all **home appliances** must not exceed the **maximum value of items** on **your** chosen **policy**.

## Kitchen Appliances

Kitchen appliances are to be selected from the list below.

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

## Televisions and Satellite Equipment

**You** can choose to include any number of televisions located in **your** home and any number of satellite boxes used in **your** home for receipt of non-terrestrial television channels providing **you** do not exceed the maximum number of **home appliances** specified in the “Table of Limits” section for **your policy** type:

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.

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.

## 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. Service items, normally replaceable components or limited life consumables including but not

limited to fuses, batteries, bulbs, and fluorescent tubes.

2. Cosmetic items including but not limited to; light covers, paintwork, plastic or metal casing, trim, badges or other insignia.
3. Any part of the **home appliance** that is not intended by the manufacturer to be replaceable.



## POLICY LIMITS & EXCESS

There is a choice of cover levels available. The cover level **you** have chosen will be shown in **your schedule**.

Home Appliance Cover Level	Single Claim Limit	Maximum Value of Items & Annual Claim Limit
500	£500 Under 5 Years Old	£3000
PREMIUM	£700 Under 5 Years Old	£5000

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**.

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 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 **home 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 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 **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**. Any other costs that are caused by the event which led to **your** claim, unless specifically stated in this insurance.
7. Where the **home appliance** is a commercial / professional appliance, or 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 but not limited to, fire, flood, **storm**, theft or attempted theft, lightning, explosion or water damage.
  19. Corrosion, blockage, denting or scratching, discoloration, staining, rust, mildew, mould, fungus, (including to the seal) or faulty materials or workmanship.
  20. Odours or smells in or from the **home appliance**.
  21. Transportation, delivery cost in excess of £35 and installation/reinstallation of the original **home appliance**.
  22. Routine maintenance or service, inspection, cleaning (such as soap dispensers) or adjustment to the **home appliance** or any normal replacement or limited life consumables.
  23. Repairs prevented by generally poor condition of the **home 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.
  24. Any repair that cannot be completed because a non-replaceable part 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. Faults that cannot be repaired by replacing a **component**.

25. 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.
26. There are reduced limits for water dispensers and icemakers. (See 'Policy Limits & Excess' section for details).
27. Repairs carried out by anyone other than an **authorised repairer** or not carried out in the **United Kingdom**.
28. Design faults, manufacturing faults or faults which are the subject of a recall by the manufacturer.
29. **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.
30. Any **home appliance** other than those registered at the start of the **policy** or added during the **policy** period up to the maximum number

of **appliances** as stated on **your** schedule.

31. Physical damage to the satellite dish or **LNB** caused by **storm**.
32. 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.
33. 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**.
34. Detention, seizure or confiscation by any legal authority.
35. 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.
36. 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.
37. 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.

38. Any damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds
39. 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 nationalisation or requisition or destruction of any damage to property by or under the order of any government or public or local authority.
40. CRT (cathode ray tube) televisions and rear projection televisions.
41. 3D spectacles for the use of watching 3D televisions.



## 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 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 the Home Appliances Covered

**You** can add **home appliances** to **your** insurance, including replacement **home appliances** provided by us, by notifying the **administrator**, providing that the combined **Original Purchase Prices** for all **home appliances** does not exceed the applicable **maximum value of items** as specified in **your schedule** and **you** are not exceeding the maximum number of **appliances you** are permitted to register throughout the **policy period**. Once **you** have reached the maximum number of **home appliances** specified in the "Table of Limits section" for **your policy** type, no further **home appliances** can be registered. **You** cannot substitute an unregistered **home appliance** for an existing registered **home appliance**.

## 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 **home appliance** is acceptable.

If accepted by the **administrator**, cover for the new **home appliance** will begin 30 days after the date it is added to **your** insurance and shown in **your schedule** 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**.

## 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 information to hand:

- a. The type, make, model, serial number and approximate age of the **home appliance**, television or satellite box as applicable;
- b. What is 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

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 one 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**.

Sublimits as specified under the Limits section apply for **home appliances** that are 3 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 **home Appliances** Covered".

## 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 that include cover for the same risks as this insurance, 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 Citibase 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 AND 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.

### **Sales, Service and Claims Related Complaints:**

Maintenance Direct Insurance Services Ltd Citibase 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/>



## 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.



## 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.



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

**Cover-4-Less**

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

**020 8589 0095**

**V 8.7**