Appliance Insurance

Insurance Product Information Document

smartcover

Company: C&C Insurance Company PCC Ltd Re Financial Lines Cell **Product:** Appliance Insurance

Smart cover is a trading name of Smart Cover Direct Limited, an Appointed Representative of City & Commercial Limited who is authorised and regulated by the Financial Conduct Authority (FCA) Smart Cover Direct Limited Reference Number: 600428

This document provides a summary of the key information relating to this Multi Appliance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This insurance policy protects your appliance against any Accidental Damage or Breakdown, in an event where you need a technical support over the phone, this policy will ensure you receive it as well.

What is insured?

This is a summary of the cover and limits of your product. Please review our terms and conditions for full details.

- ✓ Mechanical and electrical breakdown of Your insured appliance.
- ✓ Accidental Damage to Your appliance (where stated on Certificate of Insurance).
- ✓ Maximum £500 limit per claim
- ✓ Unlimited number of Claims (subject to Claim Limits per claim).
- ✓ Call-out charges, labour costs and replacement parts.
- ✓ Like-for-Like Replacement of the appliance (up to declared value / Claim Limit) where Beyond Economic Repair.
- ✓ Dedicated technical helpline - initial diagnosis over the phone.
- ✓ Approved Authorised Engineer dispatched to Your property.
- ✓ Fast claim settlement service administered by our claim handling team.
- ✓ Unrestricted number of engineer call out

What is not insured?

- ✗ General maintenance, routine cleaning or servicing.
- ✗ Pre-existing faults or damage present before the Policy Start Date.
- ✗ Faults resulting from misuse, Deliberate damage, unauthorised modifications or non-approved accessories.
- ✗ Faults caused by a generic manufacturing defect or manufacturer recall.
- ✗ Any appliance over 10 years old at inception.
- ✗ Pre-owned or second-hand appliances, unless purchased from an approved supplier.
- ✗ Delivery, installation or removal of replacement items.

Are there any restrictions on cover?

- ! Any event occurring within the first 45 days of the Policy is subject to a £250 excess fee. Claims arising from events in this period are covered once the excess is paid. A £125 excess fee for subsequent claims arising from incidents within the first 45 days.
- ! If your appliance is over the age of 6 years at the point of claim, there will be a £40 excess applicable
- ! American style fridge freezers only: there is a £250 excess for a claim resulting from an event within the first six months. After the first six months there is no excess for American style fridge freezers under 6 years old, those over the age of 6 years will be subject to a £40 excess fee for each claim.
- ! Claims are subject to a maximum Claim Limit of £500 per Claim (including call-out, labour, parts and VAT). You are responsible for any costs exceeding this limit.
- ! We may request evidence supporting your claim such as proof of ownership, identity and residence documents.
- ! Delivery and installation are not included.
- ! We may request evidence supporting your claim such as proof of ownership, identity and residence documents

Where am I Covered?

This product provides cover in mainland England, Wales and Scotland.
We are unable to cover in the Channel Islands or the Isle of Man.

What are my obligations?

- Observe and keep to the terms, provisions, conditions and clauses of the policy and pay your premiums on time - failure to do so could affect your cover.
- Demonstrate co-operation in the event of a Claim, including providing evidence of ownership, proof of purchase and identity when requested. We may require you to complete and return a claim form which will be provided. The consideration of your claim may be delayed pending receipt of the requested information.
- You are responsible for providing Smart Cover with complete and accurate information and any changes to your contact details or change of address when taking out, renewing or amending a policy.
- Reasonable precautions to ensure safety of the insured property. Disclose all facts related to the insured property. Demonstrate co-operation in an event of claim.
- Cooperate fully with the contractor and us.

When and how do I pay?

You can pay either via your Bank Card or via Direct Debit. You also have three payment frequencies to choose from which are A) Monthly B) Quarterly B) Annually.

When does the cover start and end?

Your cover dates are shown on your Policy Schedule, please refer to the policy schedule.

How do I cancel the contract?

If you find this policy unsuitable, you can cancel this policy anytime by
contacting us on: 03333 449 559,
Email: enquiries@smart-cover.co.uk and
Write to us: Citibase, 42 – 44 Clarendon Road Watford, WD17 1JJ.

Cancellation within 14 days – Cooling off period

Should you choose to cancel the policy within 14 days of receiving the policy documents or the start date of your policy (whichever is later), you will receive a full refund of any premiums paid and the cancellation will be effective immediately. This Policy will be cancelled on request once any outstanding payments have been received. If you have made a claim during this period, we reserve the right to deduct the cost of that claim from any refund of premium which is due to you. We will tell you if we are making this deduction.

Cancellation after 14 days

After 14 days, upon cancellation, you will not be charged any further Monthly/Quarterly Premium amounts and You will not receive a refund of any Premium You have paid to Us. For policies paid annually, you will be entitled to a pro-rata return of Premium for the number of complete unexpired months remaining of Your policy less an administration fee of £25. You will not be entitled to a pro-rata refund if a claim or an incident that may give rise to a claim has occurred.