

# Appliance Insurance

## Insurance Product Information Document



**Company: Smart-Cover Insurance Services**

**Product: Appliance Insurance**

Smart-Cover Insurance Services is a trading name of Smart-Cover Direct Limited, an Appointed Representative of Asurit 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?

- ✓ Cover for all makes and brands.
- ✓ Pro technical telephone support via our dedicated helpline.
- ✓ Unrestricted number of engineer call outs.
- ✓ Unlimited number of claims within the period of cover.
- ✓ Accidental damage cover (excluding televisions) for physical damage as a result of a sudden or unforeseen cause which stops the equipment working as per the manufacturer's specification.
- ✓ Electrical breakdown cover for electrical faults which stop the item from working properly.
- ✓ Mechanical breakdown cover for mechanical faults which stop the item from working properly.
- ✓ Fast engineer call-out if we are unable to resolve the issue over the phone.
- ✓ Like for like replacement if the item is non-repairable.
- ✓ Unlimited number of replacements during the period of cover.
- ✓ Maximum £500 limit per claim.
- ✓ A local engineer sourced from our nationwide network of engineers.
- ✓ Fast claim settlement service administered by our claim handling team.
- ✓ Helpline open 6 days a week.



#### What is not insured?

- ✗ Any pre-existing faults
- ✗ Routine maintenance
- ✗ Manufacturer's defect
- ✗ Deliberate damage
- ✗ Any appliance over 10 years old at inception
- ✗ Pre-owned or second-hand items (unless bought from one of our approved suppliers)



#### Are there any restrictions on cover?

- ! There is a £250 excess for the first claim arising from an incident within the first 45 days. A £125 excess fee for subsequent claims arising from incidents within the first 45 days. Please note, there is no excess after 45 days if the appliance is under 6 years of age.
- ! 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 £39 excess fee for each claim
- ! If your appliance is over the age of 6 years at the point of claim, there will be a £39 excess applicable.
- ! Claim limit of £500 per claim per insured item or the declared value of the item, whichever is the lower.
- ! We may request evidence supporting your claim such as proof of ownership, identity and residence documents.
- ! This policy is subject to the underwriter's approval.
- ! Delivery and installation are not included.



## Where am I covered?

✓ In the UK, the Isle of Man and the Channel Islands.



## What are my obligations?

You must:

- Observe and keep to the terms of the policy
- Cooperate fully with the contractor and us
- Allow the insurer at any time to take over and conduct in your name any claim, proceedings or investigation.
- When making a claim, You will be required to provide particulars of the claim, proof of purchase and proof of the damage. In order to deal with Your claim fairly and promptly, 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



## 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, C) Annually.



## When does the cover start and end?

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 03333449559, you can also choose to send an email at [enquiries@smart-cover.co.uk](mailto:enquiries@smart-cover.co.uk) and if you wish to write to us, then please refer to the below address:

1st Floor, AGF House 3-5  
Rickmansworth Road, Watford, WD18 0GX.

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 immediate. This Policy will be cancelled on request once any outstanding payments have been received. If you have made a claim during the policy 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.