

keyfacts®

Appliance Warranty

Policy Summary

INTRODUCTION

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the warranty insurance policy document. It is important that you read the policy document carefully when you receive it.

CONTRACT OF INSURANCE

Your Multi Appliance Warranty Insurance is arranged by: Acumen Insurance Services Limited with UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE, Registered in England No. SE000083. Registered Office: Plantation Place 30 Fenchurch Street, London, EC3M 3AJ

UK General Insurance Ltd are authorised and regulated by the Financial Conduct Authority (FRN 564362).

Great Lakes Reinsurance (UK) SE, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

WHAT IS WARRANTY INSURANCE?

This insurance provides cover for repair or replacement costs, incurred as a result of the sudden and unforeseen failure of an insured component arising from any permanent mechanical or electrical defect ("Mechanical / Electrical breakdown" as defined in the policy wording) and Accidental Damage.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS:

Please refer to the policy wording sections "What is not Covered" and "General Conditions" for full details.

- Any Excess shown on Your Schedule
- Call out charges where a fault cannot be found with the Appliance(s) / Product(s);
- Accidental damage if not noted on Your Schedule;
- Use of the Appliance(s) / Product(s) by anyone other than You;
- Failure to comply with the manufacturers instructions for the care of the Appliance(s) / Product(s);
- Use in a commercial environment;
- Appliance(s) / Product(s) that do not meet the current electrical regulations in force at the time;
- Costs not authorised by the Claims Administrator or it appointed engineers;
- Faults relating to the installation of the Appliance(s) / Product(s);
- Deliberate damage or neglect of the Appliance(s) / Product(s);
- Repairs to cosmetic parts or non Mechanical Electrical components;
- Faults known to You before commencement of cover under Your policy;
- Work, which relates to a manufacturer recall;

- Cosmetic damage such as damage to exterior finish, food spoilage, dents or scratches to the Appliance(s) / Product(s);
- Routine maintenance of the Appliance(s) / Product(s), supplies or service in Your Home;
- Materials or labour charges covered by manufacturers or suppliers or installer's guarantee or warranty;
- Claims arising from the interruption, failure or disconnection of public services to Your Home (including water, electricity or gas supply) however caused or from gas leaks;
- Claims arising as a result of normal wear and tear (e.g. belts, fuses, seals, handles, runners, screen burn etc.);
- Consequential loss of any type;
- Damage to oven linings, glass doors, control knobs or fridge / freezer interior linings or door seals;
- Any claimed incident which occurs outside of the Policy Duration;

DURATION OF POLICY

Cover is provided as per the policy period selected on your schedule.

MAKING A CLAIM

Please see the 'Claims Procedure' section of the policy wording) If you have a claim, please contact Castelan Group either by telephone or email:

Telephone: **0345 218 2685**

Email: **customerrelations@ukgeneral.co.uk**

CANCELLATION RIGHT

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy. See the section headed "Cancellation". You may cancel your policy at any time after the initial 14 days and receive a pro - rata refund of the cost of your policy for each full calendar month remaining subject to no claims being logged against the policy. You will not receive a refund of premium if you have used our services at any time.

COMPLAINTS PROCEDURE

It is the intention to give **You** the best possible service but if **You** do have any questions or concerns about this insurance or the handling of a claim **You** should follow the complaints procedure below:

Complaints regarding the sale of the policy:

If **You** wish to lodge a complaint against any aspect of CoverCloud's service in the sale of **Your** policy please contact **Us** as follows:-

Acumen Insurance Services
Tourism House
Woodwater Park
Pynes Hill
Exeter
Devon
EX2 5WS

Tel: 0345 812 0030
Email: admin@covercloud.co.uk

Complaints regarding claims:

For complaints regarding a claim, please contact the **Claims Administrator**:

Castelan Group Limited,
Alpha House,
Weston-super-Mare,
Somerset
BS23 3QY.

Tel: 0370 320 0245
Email: map@castelanguroup.com

In all correspondence please state that **You** insurance is provided by UK General Insurance Ltd and quote scheme reference **06242A**.

In either case, if **You** complaint cannot be resolved by the end of the next working day, it will be passed to:

Customer Relations Department
UK General Insurance Ltd
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ

Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

If it is not possible to reach an agreement, **You** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **You** are insured in a business capacity but have a group annual turnover of less than €2million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
Exchange Tower
Harbour Exchange Square
London,
E14 9SR

Tel: 0300 123 9 123

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.

COMPENSATION SCHEME

In the event that Great Lakes Reinsurance (UK) SE is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). Further information can be found in your policy under "Compensation Scheme".

DATA PROTECTION ACT 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.