



But It Direct Ltd Extended Warranty Policy Summary

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.

Name of the Insurer

This insurance is underwritten by UK Underwriting Ltd, on behalf of Fortis Insurance Limited.

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). Your policy provides unlimited claims up to original purchase price of the product in aggregate. This is shown on your policy schedule.

Significant or unusual Exclusions or Limitations:

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

- Collection / return charges where a fault cannot be found with the equipment.
- Accidental damage.
- Wear & tear is excluded from the scope of cover afforded by this policy.
- Use of the equipment in a commercial environment.
- Costs not authorised by the administrator or its appointed engineers.
- Faults relating to the installation of the equipment.
- Work, which relates to a manufacturers recall.
- Faults known to you before commencement of cover under your policy.
- Deliberate damage or neglect of the equipment.

Duration of policy

Cover is provided for a fixed period of 24 months after the expiry of the manufacturers warranty.

Cancellation right

We hope you are happy with the cover this policy provides. However, you have the right to cancel this policy at anytime if cancelled within 45 days of receiving the policy documentation to receive a full refund. We will have the right to cancel this policy by giving you 14 days notice at any time.

Making a claim (see 'Claims Procedure' section of the policy wording)

If you have a claim, please telephone MB&G Insurance Services who administer claims on behalf of the insurer on 0191 2588163 (all calls will be recorded for training, compliance and claims purposes) as soon as possible to tell us about it.

How to make a complaint (see 'Our Promise of Service' section of the policy wording)

If you have a complaint about the way in which this policy was sold, please contact the agents that sold you the policy and they will be able to provide you with their complaints procedure.

We hope you will be pleased with the service we provide. However, if you have a complaint about our service or about a claim, please contact the administrator MB&G Insurance Services Ltd at:

MB&G Insurance Services Ltd, Howard House, Howard Street, North Shields, Tyne & Wear, NE30 1AR. Tel: 0191 2590647 (all calls will be recorded for training, compliance and claims purposes)

If you are still not happy with the response you have received, you have the right to ask The Financial Ombudsman Service to review your case.

Compensation Scheme

In the event that Fortis Insurance Limited 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".