

Policy Summary

UK Warranty Ltd - Extended Warranty Summary

Some important facts about your Extended Warranty Policy are summarised below. This summary does not describe all the terms and conditions of the policy, so please take time to read the policy document to make sure you understand the cover it provides.

WHAT IS AN - Extended Warranty?

We will cover the costs of parts, labour and call out charges (inc VAT) should the product suffer the sudden stoppage of its normal functions due to a mechanical and / or electrical failure necessitating repair or replacement of the product to resume normal functions. The cover provided is subject to the terms, conditions and exclusions contained within your policy.

Your cover is valid for up to 48 months as detailed on your policy confirmation between the start date of your policy and the end date.

Please refer to the policy confirmation, which is given to you when the policy is issued, which will detail, the period of insurance, the product registered under the policy and your details and details of where the product is located.

WHO IS THE INSURER

The insurance is provided by UK General Insurance Ltd on behalf of Ageas Insurance Limited and is administered by UK Warranty Ltd.

ABOUT YOUR Extended Warranty

Extended Warranty - features and benefits included automatically –

Please refer to the “Cover Provided” section of your policy

Your insurance provides cover against mechanical / electrical breakdown of the product identified on your policy confirmation. Cover includes parts, labour, callout charges (inc VAT) and where the product is declared beyond economical repair the replacement of the product, subject to the terms, conditions and exclusions of your policy.

Significant and / or Unusual Exclusions

Please refer to the “What is Not Covered” sections of your policy

1. A mechanical electrical breakdown where an engineer states the fault to present prior to the commencement of cover provided under the policy or faults which were known to you prior to the commencement of cover under your policy;
2. Loss and / or damage to viewing cards, or digital information and / or television programmes saved on the hard drive of the product;
3. Consumable or auxiliary items e.g. batteries, scart leads or any accessories or peripherals that were not part of the original product or installation;
4. Where you request additional work to be completed or the replacement any parts that have not failed;
5. Callout charges where you are not at home when the engineer attends;
6. Carriage costs where you are not home following the first attempt of the collection or delivery of the product by the courier; 7. Claims arising as a result of normal wear and tear (e.g. belts, fuses, seals);
8. Screen burn or image retention;
9. Loss of frozen food;
10. Rectifying maladjustment or incorrect configuration or setting of the product e.g. Manufacturer software updates Product set up when connecting an external device e.g. gaming console, external drives or similar devices Incorrect installation of the product.

Significant and / or Unusual Exclusions Continued Please refer to the “General Exclusions” sections of your policy

1. Damage which is stated by the engineer to be as a result of:
 - a. Deliberate damage or neglect of the product;
 - b. Cosmetic nature caused by but not limited to denting, scratching, chipping, staining, and rust or corrosion, in the case of ovens, cookers or ranges this shall also include ceramic and glass surfaces and oven / cooker liners.
 - c. Failure to comply with the manufacturer’s instructions for the care of the product or to comply with any routine service requirements; e.g. replacement or clearance of filters
2. A product installed in a commercial environment or where the level of use is deemed beyond normal domestic use.
3. Faults relating to the installation of the product.
4. Mechanical electrical breakdown which relates to a manufacturer recall.
5. Claims arising from the interruption, failure, disconnection or power surge in the power supply and / or subscription channels to your home however caused.
6. Damage caused by foreign objects or substances or as a result of accidental damage to the product.
7. Consequential loss of any type e.g.
 - a. Property damage caused by the product.
 - b. Loss of viewing via a contracted service provider due to failure of the product. c. Loss of use of the product

MAXIMUM AMOUNT PAYABLE FOR CLAIMS – INDIVIDUAL CLAIM LIMIT

Your policy provides cover up to the original price paid for the product on any one occasion and in aggregate over the period of insurance.

YOUR CANCELLATION RIGHTS

We hope you are happy with the cover this policy provides. However you have the right to cancel it within 30 days of receiving the policy. See the section headed “Cancellation”.

MAKING A CLAIM

If you have a claim, please ring us as soon as possible to tell us about it on 0845 6884164.

WHAT TO DO IF YOU ARE NOT SATISFIED

It is our intention to give you the best possible service but if you do have questions or concerns about this insurance or the handling of a claim please contact your administrator who arranged the insurance on your behalf.

If your complaint cannot be resolved by the end of the next working day, your administrator will pass it to:

Customer Relations Department, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1RJ. If you are not happy with the response you have received, you have the right to ask the Financial Ombudsman Service to review your case.

COMPENSATION SCHEME

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

Terms & Conditions

Introduction

Thank **you** for choosing UK Warranty Ltd to supply **your** Extended Warranty / Annual Warranty policy, **we** hope that **your product** will be trouble free, however, should the **product** fail during the **period of insurance** please follow the process detailed under the Claims Procedure section of **your** policy.

Your policy has been arranged by: UK Warranty Ltd with UK General Insurance Limited on behalf of Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire, S053 3YA.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority.

Ageas Insurance Limited 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.

Your policy has been designed to provide the highest level of service to **you** and the best protection for **your product**. If having read the details of the cover provided **you** wish to change **your** mind, simply refer to the section headed "Changing **Your** Mind" below. To assist **you** in understanding the cover provided under **your** policy and the benefits provided **we** have used certain words and / or phrases to which specific meanings have been attached, where a word or phrase has a specific meaning it will appear in bold and be listed as a definition under the policy.

Governing Law

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **your** main residence is situated.

Definitions

The following words or phrases detailed below have the following meaning wherever they appear in the policy in bold.

Administrator – UK Warranty Ltd, Picktree Court, Picktree Lane, Chester-le-street, County Durham, DH3 3SY.

Callout - The attendance of an **engineer** to **your home**.

Claim Limit - **Your** policy provides unlimited claims up to the original purchase price of the **product** during the **period of insurance**.

Consequential Loss - Indirect loss or damage resulting from the event which caused the claim under this policy.

Engineer – A tradesman appointed by the **administrator**.

Home - The property situated in the United Kingdom, Channel Islands or Isle of Man, detailed on **your policy confirmation** where the **product** is located.

Mechanical/Electrical Breakdown - The actual and sudden mechanical / electrical failure or breakdown which results in the sudden stoppage of the **products** normal functions and which necessitates repair to resume those functions or replacement. Failure or breakdown that ultimately results from **wear and tear** is excluded from the scope of cover afforded by this policy.

Period of insurance – **Your** policy commences on the start date as shown on **your policy confirmation** and shall end on the end date shown on **your policy confirmation**.

Product – The appliance detailed on the **policy confirmation** installed within the **home** for domestic use.

Policy confirmation - Contains details of **you** and the **product** covered by **your** policy.

Territorial Limits: The United Kingdom of England, Wales, Scotland, Northern Ireland, the Channel Islands, or the Isle of Man **We / Us**

/ Our / Insurer - UK General Insurance Limited on behalf of: Ageas Insurance Limited.

Wear and Tear - The gradual deterioration associated with normal use and age of the **product** and its components. **You /**

Your- The person named on the **policy confirmation**.

Cover Provided

Your policy provides cover against **mechanical / electrical breakdown** of the **product** identified on **your policy confirmation** within the **territorial limits** during the **period of insurance**.

Repair:

Where the **administrator** appoints an **engineer** to repair **your product** we will cover:

- **Parts:** The cost of parts which have failed leading to the **mechanical/ electrical breakdown** of the **product**. □ **Callout:** Charges for the attendance of an **engineer** to **your home** to undertake a repair of the **product**.
- **Labour:** The labour charges for the time the **engineer** takes to complete the repair.

Where the **administrator** assesses the **product** is to be repaired away from the **home** we will cover;

- **Parts:** The cost of parts which have failed leading to the **mechanical/ electrical breakdown** of the **product**
- **Carriage:** Charges for the **product** to be collected and returned to **your home**, where **you** are unavailable to take delivery of the returned **product** our liability will be limited to the delivery back to the couriers distribution centre.
- **Labour:** The labour charges relating to the inspection of the **product** and any associated repair costs.

Replacement:

Where the **administrator** selects to replace **your product** and not complete a repair **we** will cover:

- **Replacement:** A replacement **product** of similar specification and functionality. **We** reserve the right to use refurbished units in the replacement of the **product**.
- **Carriage:** **Courier** charges for the **product** to be collected and returned to **your home**, where **you** are unavailable to take delivery of the returned **product** our liability will be limited to the delivery back to the couriers distribution centre.
- **Policy Transfer:** The transfer of the balance of **your** policy to the replacement **product**.

We do not cover:

1. A **mechanical electrical breakdown** where an **engineer** states the fault to be present prior to the commencement of cover provided under the policy or faults which were known to **you** prior to the commencement of cover under **your** policy.
2. Loss and / or damage to viewing cards, or digital information and / or television programmes saved on the hard drive of the **product**.
3. Consumable or auxiliary items e.g. batteries, scart leads or any accessories or peripherals that were not part of the original **product** or installation.
4. Where **you** request additional work to be completed or the replacement any parts that have not failed.
5. **Callout** charges where **you** are not at **home** when the **engineer** attends.
6. Carriage costs where **you** are not **home** following the first attempt of the collection or delivery of the **product** by the courier

7. Claims arising as a result of normal **wear and tear** (e.g. belts, fuses, seals).
8. Screen burn or image retention.
9. Loss of frozen food
10. Rectifying maladjustment or incorrect configuration or setting of the **product** e.g.
 - a) Manufacturer software updates
 - b) **Product** set up when connecting an external device e.g. gaming console, external drives or similar devices c) Incorrect installation of the **product**

Cover is provided subject to the terms, conditions and exclusions of **your** policy.

General Exclusions

The following exclusions apply to all sections of **your** policy.

1. Damage which is stated by the **engineer** to be as a result of:
 - a) Deliberate damage or neglect of the **product**;
 - b) Cosmetic nature caused by but not limited to denting, scratching, chipping, staining, and rust or corrosion, in the case of ovens, cookers or ranges this shall also include ceramic and glass surfaces and oven / cooker liners.
 - c) Failure to comply with the manufacturer's instructions for the care of the **product** or to comply with any routine service requirements; e.g. replacement or clearance of filters
2. A **product** installed in a commercial environment or where the level of use is deemed beyond normal domestic use.
3. Faults relating to the installation of the **product**.
4. **Mechanical electrical breakdown** which relates to a manufacturer recall.
5. Claims arising from the interruption, failure, disconnection or power surge in the power supply and / or subscription channels to **your home** however caused.
6. Damage caused by foreign objects or substances or as a result of accidental damage to the **product**.
7. **Consequential loss** of any type e.g.
 - a) Property damage caused by the **product**.
 - b) Loss of viewing via a contracted service provider due to failure of the **product**.
 - c) Loss of use of the **product**

General Conditions

1. Claims are only valid where authority has been issued by the **administrator** or their appointed **engineer**
2. The **administrator** will make reasonable attempts for an **engineer** to attend **your home** subject to the provision of service not being precluded by:
 - a) adverse weather conditions.
 - b) industrial disputes (official or not).
 - c) failure of the public transport system (including the road network) and repair thereto.
 - d) other circumstances preventing access to **your home** or otherwise making provision of cover impractical.
3. **We** shall be entitled to:
 - a) decline cover if, in **our** opinion, **your home** or main services have not been maintained in a safe or serviceable condition.
 - b) decide on the most appropriate means of providing cover, although **we** will take **your** wishes into account whenever possible.
 - c) settle any claim on a proportionate basis if **you** have any other guarantee or insurance covering the same loss or damage;
 - d) void the policy in its entirety if any misrepresentation or concealment of material facts is made by **you** or anyone acting on **your** behalf.
4. **We** will arrange to supply and fit replacement parts or components where required and covered under **your** policy. **We** are not responsible for any inconvenience, loss or damage caused by delay in the supply of spare parts or components by manufacturers or their suppliers or agents.
5. Where the **product** is to be replaced **we** will replace it with a **product** of similar specification and functionality at the time of the breakdown, **we** reserve the right to provide a reconditioned **product** as full and final settlement under the policy.
6. If **you** or anyone else claiming under the policy makes a claim that is false or dishonest in any way, **your** policy will not be valid and **you** will lose all benefit of cover outlined under the policy.
7. If **you** move address then **you** must inform the **administrator** in writing or by phone.
8. Where **we** deem the **product** to be beyond economical repair or make a financial settlement in lieu of the repair all benefits under this warranty will cease unless the replacement **product** is arranged by **us**.
9. **You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:
 - a) supply accurate and complete answers to all the questions **we** or the **administrator** may ask as part of **your** application for cover under the policy;
 - b) to make sure that all information supplied as part of **your** application for cover is true and correct;
 - c) tell **us** of any changes to the answers **you** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **your** policy is invalid and that it does not operate in the event of a claim.

Claims Procedure

It is vital to obtain cover under **your** policy in the event of a claim that **you** contact the **administrator** by telephone on 0844 3460086 Please provide the **administrator** with as much information about what has happened as soon as possible. **You** should include;

1. **Your** policy number and details of the **product**.
2. Date of incident.
3. What appears to be at fault with the **product**.

The **administrator** will assess the nature of the incident and check if it is covered under **your** policy and if necessary arrange for the **product** to be repaired or replaced.

UK General Insurance Limited are an insurers agent and in the matters of a claim act on behalf of the **insurer**.

Changing Your Mind

We hope **you** are happy with the cover this policy provides, however, if after reading this policy it does not meet with **your** requirements or **you** have simply changed **your** mind please return the policy and **policy confirmation** to the **administrator** within 30 days of purchasing the cover and **we** will arrange to cancel **your** policy, cancellation is subject to no claims being recorded against the policy.

Cancellation

If **You** wish to cancel **Your Policy** after 30 days **You** will be entitled to a pro-rata return of premium providing no claims have been made.

The **Insurer** shall not be bound to accept renewal of any Insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to the **You** at **Your** last known address. Valid reasons may include but are not limited to: a) Fraud

- b) Non-payment of premium
- c) Threatening and abusive behavior
- d) Non-compliance with policy terms & conditions

Provided the premium has been paid in full and no claims have been made, **You** shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

You may cancel **your** policy at any time after the initial 30 day "Changing **Your** Mind" period, cancellation is subject to no claims being paid or reported under **your** policy and is subject to a £20.00 cancellation fee payable by **you**.

To cancel **your** policy please write to the **administrator** at:

Cancellations, UK Warranty Ltd, Picktree Court, Picktree Lane, Chester-le-Street, County Durham, DH3 3SY.

Complaints procedure

It is **our** 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.

In all correspondence please state **your** policy number that **your** insurance is provided by UK General Insurance Ltd and quote scheme ref 05093A The contact details are:

Customer Care Manager UK Warranty Ltd., Picktree Court,
Picktree Lane, Chester-le-street, County Durham, DH3 3SY

Tel 0845 199 0125

(calls cost 7p per minute plus your phone company's access charge).

If **Your** complaint cannot be resolved by the end of the next working day, UK Warranty Ltd will pass it to:

The Customer Relations Manager, UK General Insurance Limited Cast House, Old
Mill Business Park, Gibraltar Island Road, Leeds, LS10 RJ.
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 and have an annual turnover of less than €2 million 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

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

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.