

Appliance Warranty Insurance

Insurance Product Information Document

Arranged by **Sat Insure Limited** who are an Appointed Representative of Novo Insurance Services Ltd who are authorised and regulated by the Financial Conduct Authority. This Policy is underwritten and insured by City & Commercial Insurance Company (PCC) Limited re Smart Cover Insurance Cell, 3rd Floor, One Cornet Street, St. Peter Port, Guernsey, GY1 1BZ, authorised by the Guernsey Financial Services Commission (GFSC). GFSC Reference:54692.

This document only provides a summary of this policy. Please read your Policy Wording for full details.

What is this type of insurance?

Appliance Warranty Insurance



What is insured?

Your equipment is covered for;

- ✓ Breakdown
- ✓ Accidental Damage

Limits of Cover are;

- ✓ Up to the value of £500 per claim inclusive of engineer costs.



What is not insured?

- ✗ Faults covered by the manufacturer's warranty.
- ✗ Product recalls by the manufacturer.
- ✗ Faults due to a generic manufacturing defect.
- ✗ Faults arising from any modification.
- ✗ Faults due from failure to follow the operating instructions of the equipment.
- ✗ Equipment is used in a non-domestic or commercial environment.
- ✗ Loss caused by the supply of electricity.
- ✗ Theft, attempted theft, malicious damage or damage caused by fire or explosion.
- ✗ Any loss from a software virus, user settings, back up or recovery of data, loss, corruption or damage of or to data or the operating system of the equipment.
- ✗ Any fault or damage covered by another insurance policy.
- ✗ War, invasion, foreign hostilities, civil war, rebellion, insurrection, revolution, confiscation, nationalisation or requisition by order of any government, public, municipal, local or customs authority.
- ✗ Damage from nuclear radiation



Are there any restrictions on cover?

- ! The excess of £250 where a claim is made in the first 45 days of your policy.
- ! Routine maintenance, cleaning and servicing.
- ! Work you require outside of engineers normal working hours.
- ! Any repairs carried out outside of the UK, Northern Ireland.
- ! Costs incurred by you as a result of not being able to use your equipment.
- ! Damage to property or personal injury.
- ! Costs not related to the event giving rise to the claim.
- ! Intended replaceable items such as fuses, batteries.
- ! Cosmetic damage.
- ! Equipment not installed correctly.
- ! Equipment not working as per manufacturer's specification or pre-existing fault at the start of the policy.
- ! Loss or damage to interactive or viewing cards.
- ! Any pre-existing fault prior to you taking out this insurance.
- ! Any wilful, deliberate, negligent act or omission on your part
- ! Any false, fraudulent or exaggerated claim.



Where am I covered?

- ✓ Within the countries in the United Kingdom of Great Britain and Northern Ireland.



What are my obligations?

- The premium must be paid for the current period of insurance. If you fail to pay the premium, your policy will be automatically terminated.
- You may not assign to another person or alter the rights under this policy without our agreement.



When and how do I pay?

You will pay the administrator of your policy, Sat Insure Limited , the full premium due with your chosen payment method.



When does the cover start and end?

Cover starts and ends from the date listed on the Policy Schedule. Or ends earlier if the policy is cancelled.



How do I cancel the contract?

You may cancel your policy at any time by writing to the administrator.

If you cancel within 21 days of receiving this policy, you will be entitled to a full refund of the premiums paid providing that you have not made a claim.

If a claim has been made, the cost of the claim may be deducted from the refund of the premium.