Appliance Insurance

Insurance Product Information Document

Company: Domestic & General Insurance PLC **Product: Protection Policy**

Registered in England and Wales. Domestic & General Insurance PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number 202111.

This is a summary of our insurance policy. The full terms, conditions, limitations and exclusions can be found in other documents, including the terms and conditions.

What is this type of insurance?

Cover for your product, for example, electronic appliances and/or household goods, against breakdown and accidental damage.

What is insured?

- ✔ Immediate protection of your product from accidental damage
- ✔ breakdown after the end of the manufacturer's guarantee period
- ✔ unlimited repairs on your product (including call-outs, parts and labour), with no excess to pay
- ✔ a replacement product (with the same or similar features) - for example, when it's uneconomical to repair or we can't repair it
- ✔ vouchers for the full retail price of a replacement (with the same or similar features), if we can't reasonably arrange a replacement
- ✔ up to £50 towards installation costs for kitchen, laundry and TV products on replacement or voucher settlements

What is not insured?

- ✘ costs arising from not being able to use your product (other than food spoilage if covered) or damage to other property
- ✘ loss, cosmetic damage, neglect or deliberate damage
- ✘ costs for replacing any accessories, installation (other than £50 for white, laundry and TV products) and disposal

Are there any restrictions on cover?

- ! you must be at least 18 years old and resident in the UK
- ! your product must be in good working order when this policy starts

Where am I covered?

- ✔ in the UK

What are my obligations?

- you must give us true, factual and not misleading information
- to install, maintain and use the product in a private home, for non-business purposes and to follow the manufacturer's instructions
- to ensure your product meets relevant safety standards and is safe to work on

When and how do I pay?

You need to either pay the total premium (inclusive of all applicable taxes) in one full payment before the policy starts or in monthly instalments by the agreed payment method.

When does the cover start and end?

The policy period begins on the delivery date of your product and lasts for 5 years (unless ended in accordance with these terms and conditions). The duration will be confirmed on your receipt. If you cancel within the 45 day cooling off period you will receive a full refund. If we arrange to replace your product or give you vouchers for a replacement, the policy will end immediately and no premium paid will be refunded.

How do I cancel the contract?

Call us on 0800 597 8615; write to us at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP; or download a cancellation form from www.domesticandgeneral.com and send it to us by post. You will need to provide your policy number and contact details.