# 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?

- ✔ 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 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?

- to 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 appliance meets relevant safety standards and is safe to work on

### When and how do I pay?

You need to pay the premium (inclusive of all applicable taxes) monthly by the agreed payment method.

### When does the cover start and end?

The policy period begins on the delivery date of your product and continues indefinitely (unless ended in accordance with these terms and conditions). If you cancel within the 45 day cooling off period you will receive a full refund. If we arrange to replace your product, 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.