

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 (for example where we cannot repair it or we decide that it is uneconomical for us to repair your product)
- ✓ vouchers for the full retail price of a replacement (if we cannot reasonably arrange a replacement)



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 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 your monthly premiums by Direct Debit.



When does the cover start and end?

For products still in their manufacturer's guarantee, the policy begins on the date we process your application. For products out of guarantee, the policy begins after the 30 day wait period. The policy continues indefinitely (unless ended in accordance with these terms and conditions). If you cancel within the 14 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 0333 000 9737; 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.