

Appliance Warranty Insurance

Insurance Product Information Document

Company: BIG Warranties Limited

Product: BIG Warranties Appliance Insurance

BIG Warranties Limited (registered in the United Kingdom) is authorised and regulated by the Financial Conduct Authority
Financial Services Number: 798998

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and schedule. It is important that you read all these documents carefully.

What is this type of insurance?

This is an Appliance Insurance policy which covers your appliance(s) against mechanical, electrical and accidental damage (unless specified) for the period of insurance, subject to the policy terms and conditions.



What is insured?

- ✓ You are covered under this policy for the cost of repair or replacement of your appliance following breakdown or accidental damage (as specified) of your appliance during the period of cover at the policyholder's address.
- ✓ In the event that your appliance cannot be repaired We will, at our discretion, replace your appliance with new or reconditioned appliance of the same or similar make and specification, that may not be compatible with any specialist equipment you may have, or offer you a settlement in the form of vouchers or cash in line with the current market value of your appliance based on the age of the appliance.
- ✓ If at our discretion, We are unable to find a replacement based on market value, similar make or specification, you will be advised of replacement options available, which may require a contribution from you.
 - If you have opted for Total Care then, should your appliance need to be replaced, we will remove your old and install your new appliance. If we cannot reasonably install your appliance, then you will be offered a settlement in the form of vouchers or cash equivalent to the normal cost of installation. Your Total Care package will only apply to appliance(s) stated on the Certificate of Insurance and only for appliances replaced by Us.
- ✓ You are able to make a claim under this policy for losses up to the value of £500 per claim unless a lower limit is specified for any equipment item in your Certificate of Insurance.



What is not insured?

- ✗ Repairs or replacements of appliance(s) where such faults are still covered by the manufacturer's, supplier's or repairer's warranty.
- ✗ Where the appliance has been recalled by the manufacturer.
- ✗ Faults which are due to a generic manufacturing defect.
- ✗ Faults that arise from your appliance being tampered with by an unauthorised person or a non-manufacturer approved engineer.
- ✗ Faults which arise from your appliance being modified in a manner which is not authorised by the manufacturer including but not limited to any upgrade or the addition of non-approved accessories.
- ✗ Faults resulting from you failing to follow the operating and maintenance instructions of your appliance as per the manufacturers guidelines.
- ✗ Any claim where you use the appliance for a non-domestic purpose or in a commercial environment.
- ✗ Any fault or damage which has been caused, directly or indirectly, by faults with the domestic supply of electricity and/or gas and/or water.
- ✗ Any fault or damage caused by any theft, attempted theft, malicious damage or damage caused by fire or explosion.



Are there any restrictions on cover?

- ! You must own the appliance(s) as shown in your Certificate of Insurance
- ! Appliances located outside of the geographical limits set out in the policy terms and conditions are not covered.
- ! Any claims made in respect of Breakdown or Accidental Damage of Your Equipment occurring within the first 30 days of the Start Date will be subject to a £175 excess each and every claim.



Where am I covered?

- ✓ Your appliance(s) must be situated within the United Kingdom.



What are my obligations?

You are required to:

- You must answer all questions about this policy honestly and fully at all times. You must also tell us straight away if anything that you have already told us changes.
- You must take all reasonable steps to prevent damage to your appliance(s) including following the manufacturers guidelines and required servicing intervals.
- All potential claims must be reported immediately.
- Ensure you read all the documents provided by us to ensure the cover meets your requirements and contact us if anything is unclear.
- Take reasonable care to answer all questions carefully and accurately as not doing so could invalidate your insurance and ability to claim.
- Where an excess applies you will be required to pay this in the event of a related claim. Excess amounts are shown in your terms and conditions



When and how do I pay?

You will pay your premium prior to taking out or renewing the insurance. If you do not pay your premium when it becomes due, cover will not be provided. You can pay by either credit/debit card or direct debit on a monthly, quarterly or annual basis.



When does the cover start and end?

- This policy lasts for one year and will start on the date you have selected, as shown on your policy schedule.
- Your policy will renew automatically for a further 12- month period unless you tell us that you do not wish the policy to renew, or we decline to renew the policy.



How do I cancel the contract?

- You can cancel your insurance policy at any time if you decide it is not right for you by giving notice of cancellation via letter or email.
- If you decide for any reason that is policy does not meet your insurance needs within 14 days from either the date of issue or receipt of your policy terms and conditions, we will refund to you any premium you have paid and we will recover from you any payments we have made.
- If you cancel outside this period for policies paid monthly there will be no refund of premium. For policies paid annually a pro rata return premium will be given less an administration charge of £30. If You have made a claim no refund will be due.

IMPORTANT INFORMATION

Statement of Demands and Needs

BIG Warranties Limited appliance insurance will meet the demands and needs of those people who wish to protect their appliances in the UK against the risks of mechanical and electrical faults as well as accidental damage. BIG Warranties does not provide advice or recommend that their insurance policy is suitable for you. You should decide before purchasing, whether the terms and conditions of the insurance policy meet your demands and needs for appliance insurance. If you are buying cover for the first time or replacing existing cover that you may have, it is important that you take your own individual needs and circumstances into account.

Claim notification

Please go to www.bigwarranties.co.uk and click 'raise claim', this is the fastest way to make a claim as our systems may automatically approve your claim. Alternatively, you can call **0333 733 0733** or email claims@bigwarranties.co.uk with your name, address, policy number and why and what you need to claim for.

How to make a complaint

If you are not happy with any aspect of this insurance cover you should write to Customer Services, BIG Warranties, Enterprise House, 21 Oxford Road, Bournemouth, Dorset, BH8 8EY. You can also email customerservices@bigwarranties.co.uk

The Financial Services Compensation Scheme (FSCS)

The underwriters of this policy are covered by the FSCS. This means that you may be entitled to compensation from the Scheme if we are unable to meet our financial obligations. Full details are available from the FSCS.