

Appliance Warranty Insurance

Insurance Product Information Document

Product: Appliance Insurance

Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Number: 202846.

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 or electrical breakdowns and accidental damage for the period of insurance, subject to the policy terms and conditions.



What is insured?

Up to £500 for:

- ✓ **Breakdown**
A mechanical or electrical fault which stops the appliance from working properly.
- ✓ **Accidental damage**
Damage caused by a sudden, unexpected event that stops your appliance from working properly.
- ✓ **Replacement contribution**
If we are unable to repair your appliance for any reason, you can claim up to £500 towards a replacement.

Optional covers:

If you have selected Total Care

- The removal of your old appliance.
- The installation of your new appliance.



What is not insured?

- ✗ Pre-existing faults
- ✗ Faults caused by your appliance being tampered with by an unauthorised person or a non-manufacturer approved engineer.
- ✗ Claims where your appliance has been used for a non-domestic purpose.
- ✗ Claims where the fault is still covered by the manufacturer's warranty.
- ✗ Faults caused by you not following the manufacturer's instructions for use or maintenance.
- ✗ Claims caused by faults with the domestic supply of electricity, gas, or water.
- ✗ The replacement of consumable items such as fuses or batteries.
- ✗ Any damage that happens after a claim has been made due to you continuing to use your appliance.
- ✗ The excess.



Are there any restrictions on cover?

- ! We will reduce the value of your appliance by 20% for each year of its age.
- ! If we are unable to repair your appliance for any reason, the maximum we will pay out is the market value of your appliance, taking into account any depreciation.
- ! Any claims that happen within the first 30 days of the start date, or when adding or changing an item will have a £175 excess each and every claim. If you have purchased the insurance as part of a repair, the excess is not payable for the appliance you had repaired.



Where am I covered?

- ✓ Your appliance(s) must be situated within the United Kingdom excluding the Channel Islands and Isle of Man.



What are my obligations?

- You must take reasonable care to answer all questions carefully and accurately as not doing so could invalidate your insurance and ability to claim.
- You must tell us straight away if anything you have already told us changes.
- You must report claims to us within 14 days.
- You must take all reasonable steps to prevent damage to your appliance(s) including following the manufacturers guidelines and required servicing intervals.
- You must send us proof of purchase for any appliance with a purchase price over £500.



When and how do I pay?

- You can either pay annually by direct debit/debit or credit card, or if you have selected a monthly renewable policy, you can pay this by monthly direct debit/debit or credit card.



When does the cover start and end?

- Your cover will either be annual or monthly.
- If you choose an annual policy, your policy will automatically renew 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.
- If you choose a monthly renewable policy, your policy will automatically renew each month 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 have the right to cancel this policy within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to you any premium you have paid to us. You can cancel this policy after 14 days, but we will not give you back any premium.

To cancel please contact us:

- Phone: 0333 733 0733
- customerservices@bigwarranties.co.uk

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.

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, Unit 17, Branksome Business Park, Bourne Valley Road, Poole, BH12 1DW. You can also email complaints@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.