Appliance Insurance

Insurance Product Information Document

Product: Appliance Insurance

Company: HEA is an appointed representative of Insure Group Ltd, authorised and regulated by the Financial Conduct Authority (FCA). 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 - registration number 202846. Novus Underwriting Ltd is an appointed representative of Rokstone Group Ltd, authorised and regulated by the FCA (Ref. 1008277). Registered in England (No. 10397192).

This document is a summary of cover highlighting the main features and benefits as well as the general terms and conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important you tell the person who sold you this insurance policy as soon as possible if any of the information is incorrect. Please note, all the amounts shown below include any applicable tax.

What is this type of insurance?

This insurance is designed to repair or replace your insured item if it is damaged as a result of breakdown or accidental damage.

What is insured?

Repair

- ✓ If your insured item suffers a breakdown caused by mechanical/electrical failure, or accidental damage, we will send an engineer to your home to try and repair it.
- ✓ The cost of the failed parts that caused the breakdown, including where the issue was caused by accidental damage.
- ✓ The engineer's call-out and labour time to complete the repair.
- ✓ Collection and return of your appliance if it needs to be repaired off-site (we'll cover delivery to your home or the courier depot if you're unavailable).

Replacement

- ✓ If your insured item is under 5 years old and we decide it is beyond economical repair we will replace it with one of a similar specification.
- ✓ If your insured item is more than 5 years old we will make a contribution towards the cost of replacement based on the age of your appliance.

What is not insured?

- ✕ Appliances which are over 10 years of age.
- ✕ Any claim in the first 28 days from when you first buy the policy.
- ✕ Any claim during the manufacturer's warranty period.
- ✕ A breakdown where an engineer says the fault happened before the policy started.
- ✕ Any installation or removal/disposal costs.
- ✕ Cosmetic damage.
- ✕ Callout charges where you are not at home when the engineer visits.
- ✕ Claims arising as a result of normal wear and tear (e.g., belts, fuses, seals).
- ✕ Insured items installed in a commercial environment or where the level of use is deemed beyond normal domestic use.
- ✕ Loss or theft of the insured item and/or accessories.
- ✕ Faults relating to the installation of the insured item.
- ✕ Breakdown which relates to a manufacturer recall.

Are there any restrictions on cover?

- ! You can claim up to the value of each insured appliance, as shown in your policy schedule.
- ! There is a compulsory £50 excess for all claims in the first 90 days of cover.
- ! There is a compulsory excess on all insured items over 6 years old.
- ! Your home must be your permanent place of residence and occupied by you and your family.
- ! Circumstances known to you prior to the start date of the policy will not be covered.

Where am I covered?

- ✓ The United Kingdom (meaning England, Scotland, Northern Ireland, Wales).

What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy - failure to do so could affect your cover.
- You must provide evidence of ownership for the insured item when making a claim.

When and how do I pay?

- You should make payment to your broker; this may be by making a one-off payment or your broker may be able to arrange credit facilities.

When does the cover start and end?

- This cover lasts for one year, and the dates of the cover are specified in your policy schedule.

How do I cancel the contract?

- You can cancel this insurance policy by notifying the person who sold you this insurance policy within 14 days of either the start date or the date you receive your policy documents, whichever is later. Providing no claims have been made during the current period of insurance, the premium will be refunded in full.
- If you cancel after 14 days, If you haven't made a claim, we'll refund any premium you've paid for cover you haven't used. If you pay monthly and have made a claim, you'll just need to settle any remaining payments before we can cancel your policy.
- A £35 arrangement fee applies when your policy is set up, and at each renewal. This is included in the total annual price. This won't be refunded if you cancel your policy after 14 days.
- In the event of cancellation, the person who sold you this insurance policy may apply an administration charge. Please contact them for more information on any charges applied.