

# Multiple Appliance Insurance

## Insurance Product Information Document


**Product:** Appliance Cover


**Company:** Home Emergency Assist Ltd is an Appointed Representative of Insure Group Ltd which is authorised and regulated by the Financial Conduct Authority. This policy is underwritten by Novus Underwriting Limited on behalf of Millennium Insurance Company Limited, regulated by the Gibraltar Financial Services Commission (“GFSC”) under the Financial Services (Insurance Companies) Act to carry on insurance business. Ref No. 82939. It’s principle office is PO Box 1314, 13 Ragged Staff Wharf, Queensway Quay, Gibraltar, GX11 1AA.


The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product can be found in the policy wording provided by your insurance broker.


### What is this type of insurance?


This insurance will cover you for the cost of repairs or replacements of domestic appliances as specified in your schedule following mechanical/electrical breakdown or accidental damage. The age of the appliance will determine to what extent a repair or replacement will be provided. Full details can be found in your policy booklet.

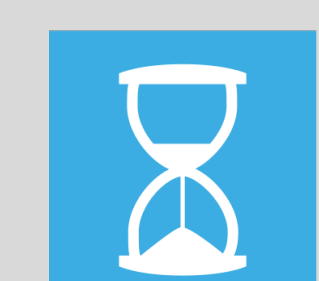
<div></div> <div><b>What is insured?</b></div> <div><ul style="list-style-type: none"><li>✓ Mechanical/electrical breakdown of the product(s) identified on your policy schedule.</li><li>✓ Accidental damage.</li><li>✓ Unlimited claims up to the limit specified in your policy schedule, and selected by you when purchasing your policy.</li><li>✓ Cover Level A - up to a maximum insurable amount of £7,500.</li><li>✓ Cover Level B - up to a maximum insurable amount of £7,500.</li></ul></div>	<div></div> <div><b>What is not insured?</b></div> <div><ul style="list-style-type: none"><li>✗ Call out charges where a fault cannot be found with the appliance/product.</li><li>✗ Costs not authorised by the claims administrator or its appointed engineers.</li><li>✗ Any claim occurring within the first 28 days from the start date of your policy.</li><li>✗ Appliances which are over 10 years of age.</li><li>✗ Appliances that are second hand or owned by a third-party/landlord.</li></ul></div>
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<div></div> <div><b>Are there any restrictions on cover?</b></div> <div><ul style="list-style-type: none"><li>! Call outs are arranged during normal working hours (Monday - Friday, 8am - 5pm).</li><li>! There is a compulsory £50 excess on all claims occurring within the first 90 days of cover.</li><li>! The compulsory £50 excess is also applied to all appliances over 6 years of age.</li><li>! There is a compulsory £100 excess on televisions.</li></ul></div>
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<div></div> <div><b>Where am I covered?</b></div> <div><ul style="list-style-type: none"><li>✓ Cover is offered for your home address within the United Kingdom.</li></ul></div>
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<div></div> <div><b>What are my obligations?</b></div> <div><ul style="list-style-type: none"><li>• You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that any information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.</li><li>• You must follow our claims process, which can be found in your policy documentation.</li></ul></div>
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<div></div> <div><b>When and how do I pay?</b></div> <div><ul style="list-style-type: none"><li>• 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.</li></ul></div>
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<div></div> <div><b>When does the cover start and end?</b></div> <div><ul style="list-style-type: none"><li>• Your cover will start and end on the dates stated in your policy documents.</li></ul></div>
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<div></div> <div><b>How do I cancel the contract?</b></div> <div><ul style="list-style-type: none"><li>• If you decide for any reason that this policy does not meet your insurance needs, please return it to your insurance broker within 14 days from the date of purchase or on the day you received your policy documentation. Providing no claims have been made or pending, we will refund you your premium in full.</li><li>• You may cancel the insurance cover at any time after this by informing your insurance broker, however, you will not be entitled to a refund of the premium and you may incur a £35 administration fee.</li></ul></div>
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