

# Multiple Appliance Insurance

## Insurance Product Information Document

**Product:** Collinson Insurance      **Product:** Appliance Cover

**Company:** 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 in the United Kingdom, under Firm Reference Number 202846. Registered in England number 01708613.

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

### 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 failure or accidental damage we will send an engineer to your home to try and repair it

✓ **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 scrappage 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
- ✗ The policy excess



#### Are there any restrictions on cover?

- ! You can claim up to the claim limit shown in your policy schedule
- ! You must be over 18 years old
- ! You must be a permanent resident of the UK
- ! 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



#### Where am I covered?

- ✓ The insured item must be at your address shown on your policy schedule within the UK, including the Channel Islands and the Isles 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 or if there is any new information that increases the risk of any loss insured under your policy
- You must provide evidence of ownership for the insured item when making a claim



### When and how do I pay?

You pay for your policy in full when you take your policy out.



### When does the cover start and end?

This cover is in force for the dates shown on your policy schedule.



### How do I cancel the contract?

Provided no claims have been made or are pending, if you decide to cancel your policy within 14 days of the start date, you will receive a full refund of any premiums paid.

If you cancel after 14 days, you will receive a refund less a deduction for the time you have been on cover and a £35 administration fee.

To cancel your policy, please contact us:

Phone: 0333 0034 999

Email: [customerservice@homeemergencyassist.com](mailto:customerservice@homeemergencyassist.com)