

Policy Summary

Domestic Household Multi Appliance Warranty

This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording. Where a heading is shown in *blue italics* in this policy summary, full details can be found in your policy wording under the same heading.

Insurer

This insurance is underwritten by AXA Insurance UK plc.

Type of Insurance and Cover

Mechanical and electrical breakdown insurance for domestic appliances.

This insurance provides cover for repair costs or, at our option, replacement costs incurred as a result of mechanical, electrical or electronic breakdown.

Conditions

Regular service must be carried out in accordance with the manufacturer's recommendations as failure to comply with this may jeopardise your claim or cover.

All claims must be notified within 30 days of the breakdown (as defined in the policy wording) or as soon as reasonably possible and no repairs are to commence until the claims office has given authorisation.

If the cause of the breakdown is uncertain, investigation, exploratory or dismantling work may be necessary. If this reveals that the failure is covered by your policy and the claim is duly authorised, then we will pay the

associated costs, subject to retention of the repair deposit which will be deemed the excess applicable to the claim. If, however, it is revealed that the breakdown is not covered or that no fault can be found, then the repair deposit paid by you will be retained to pay the call-out charges invoiced to us by an approved repairer for such a service visit.

You will need to make a further repairer deposit payment to the claims office in respect of any subsequent repair appointment made by you.

Eligibility

The purchase price of the appliance must not exceed £2,000 and must have been purchased in the UK for domestic use.

The appliance must be used for private or domestic use only and be sited at the address where you permanently reside.

The appliance must be less than 8 years old at the start date.

You must be a permanent resident of the UK.

Significant Features and Benefits

What is Covered

- Breakdown of all mechanical, electrical and electronic components of the appliance that were the manufacturer's original fitment except:
 - a) Service items, normally replaceable components or limited life consumables including but not limited to: fuses, batteries, disks, records, tapes, styli, cartridges and software, vacuum cleaner bags, belts, brushes and tools, light bulbs

and fluorescent tubes, remote controls, home computer printer heads, games controls, mice.

- b) Cosmetic items including but not limited to: light covers, knobs, buttons, paintwork, plastic or metal casings, trim, badges or other insignia.

Significant or Unusual Exclusions or Limitations:

There is a single claim limit of £2,000 and a monthly claim limit of £2,000. Please see the *Making a Claim* section for details of how claims are settled.

What is not Covered

- Any claims occurring in the first 28 days following the start date. This does not apply after the first renewal of the policy.
- Service items, normally replaceable components or limited life consumables including but not limited to: fuses, batteries, disks, records, tapes, styli, cartridges and software, vacuum cleaner bags, belts, brushes and tools, light bulbs and fluorescent tubes, remote controls, home computer printer heads, games controls, mice.
- Cosmetic items including but not limited to: light covers, knobs, buttons, paintwork, plastic or metal casings, trim, badges or other insignia.
- Where the appliance is used for any purpose other than private or domestic use or where the appliance is sited at an address other than the policyholder's permanent residence in the United Kingdom.
- Any appliance purchased outside the United Kingdom.
- Defects in external wiring, electrical connection or plumbing that are not an integral part of the appliance.
- Any external cause including but not limited to: fire, flood, lightning, theft, attempted theft, explosion or water damage.
- Repairs carried out by anyone other than an authorised repairer or not carried out in the United Kingdom.
- Costs incurred where no breakdown has been found.
- Design, manufacturing or other faults which are the subject of a recall by the manufacturer.
- The insurance will not apply if the appliance(s) is modified in any way.
- Property more specifically insured by any other policy or guarantee (i.e. manufacturer guarantee).
- Reduction in market value following repair or re-instatement.
- Any appliance with a purchase price of over £2,000.
- Any appliance over 8 years old.
- Computers, PDA's (personal digital assistants), mobile phones or other appliance categories that are not included on the scheme literature offering this policy to you.

Duration

This policy is for a period of one month from the start date. It shall be renewed automatically every month for which the premium is received and accepted by us, until cover ends as described under the definition of *End Date* in this policy wording.

Cancellation Period

You are free to cancel this policy at anytime. For more information regarding cancellation including your statutory rights please refer to the section headed *Cancelling Your Cover* in this policy wording.

Claim Notification

To make a claim contact 024 7652 7814

Making Yourself Heard

Any complaint you may have should in the first instance be addressed to the claims office or helpline as applicable.

If you are not satisfied with the way in which your complaint has been dealt with, you should write to The Head of Customer Care of AXA Insurance.

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the policy wording.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).