

DOMESTIC HOUSEHOLD MULTI APPLIANCE WARRANTY

Policy Summary

Multi Appliance Product

This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording. Where a heading is underlined in this policy summary, full details can be found in your policy booklet 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) 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 the policy excess.

There will be a charge if you are not available for an agreed pre-arranged repair appointment.

Eligibility

The purchase price of the appliance must not exceed £3,000 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.



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:

What is not Covered

Any claims occurring in the first 14 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.
- Reduction in market value following repair or re-instatement.
- Any appliance with a purchase price of over £3,000.
- 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 is a monthly renewable policy and will continue until cancelled in writing by either party subject to payment of monthly premium and the policy conditions. Cover ceases on the date at which a monthly premium has remained unpaid by you for a period of 7 days after it is due.

We reserve the right to revise the premium payable by providing a minimum of 21 days prior written notice by registered post to your last known address. As you pay separately for each month of cover, if you choose not to accept the revised premium you may cancel your policy and we will continue to provide cover for any remaining period for which you have already paid after the expiry of our notice period.

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 the policy booklet.

Claim Notification

To make a claim contact 02476 527812.

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)

AXA Insurance is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme.

Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at www.FSCS.org.uk



AXA Insurance UK plc

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Be Life Confident
