

## Summary of your cover

This Policy Summary does not contain full details of the terms and conditions as these are shown in the Policy Wording.

### Freephone Helpline Telephone Number

We provide a Helpline on 0800 652 6789 giving you access to our UK based call centre.

### Accidental Damage, Electrical or Mechanical Breakdown

In the event that your appliance breaks down or is accidentally damaged (physical damage as a result of a sudden cause which stops the appliance working properly) you will be covered against the cost of the repair including call out, evaluation, parts and labour.

### How to Claim

If our repair agent is unable to repair your appliance we will, at our discretion, decide whether to replace the appliance with a new appliance of the same or similar make and specification, or make a settlement in line with the current replacement value of the appliance up to the maximum claims limit shown on the Policy Schedule.

### Policy Limits

You can make a claim under this policy for losses up to the maximum claims limit as specified in your policy schedule.

### Replacement Appliances

If our repair agent is unable to repair your appliance we will, at our discretion, decide whether to replace the appliance with a new appliance of the same or similar make and specification, or make a settlement in line with the current replacement value of the appliance up to the maximum claims limit shown on the Policy Schedule.

### Unlimited Number of Claims

There is no limit to the number of times you can claim during the policy period.

### Cooling off Period

If, after purchasing your policy you decide that the cover does not meet your requirements you can cancel within 14 days of receipt of your documentation and receive a full refund less the cost of any claim.

### Cancellation

If you cancel this policy after the cooling off period the cancellation will be effective immediately. If you have a monthly or quarterly policy you will not receive a refund.

If you have an annual policy you will be entitled to receive a pro-rata return of the premium paid relating to the remaining number of months outstanding. We will apply an administration charge of £25.00 to cover the costs we incur when we cancel a policy.

### Policy Excess

If a claim occurs within the first 21 days from the policy start date you will be liable to pay the first £100 towards the cost of any claim.

### Renewal

At the annual anniversary of your policy start date and at each subsequent anniversary thereafter we will contact you about renewing your policy.

If you pay by Direct Debit, your renewal notice will show the amount we will automatically collect,

If you pay by any other means, your renewal notice will show the amount to pay.

You will need to continue your payment for the policy to continue.

You may be able to get the insurance cover you want at a better price if you shop around.

We reserve the right not to offer renewal of your policy.

### Statement of Price

The current premium payable is shown on your policy schedule and is inclusive of IPT where applicable.

### Change of Details

If you change your address, appliance or any other personal details, please telephone us on 0800 652 6789 so that we can update our records.

