

Insurance Product Information Document

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Product: Kitchen Appliance Cover

This document provides a summary of the key information relating to this Kitchen Appliance Cover insurance policy. Complete pre-contractual and contractual information on the product is provided in the terms and conditions.

What is this type of Insurance?

Kitchen Appliance Cover provides cover for repairs in the event of breakdown or damage to your selected kitchen appliance(s)



What is insured?

- ✓ Unlimited repairs to your selected kitchen appliance(s)
- ✓ All parts and labour
- ✓ Emergency, priority and standard repairs
- ✓ Accidental Damage
- ✓ Cover up to £1,000 (including VAT) to gain access and make good for each repair
- ✓ A contribution towards a replacement appliance if we can't repair it or we decide it will cost less to replace than to repair



What is not insured

- ✗ Pre-existing faults or design faults
- ✗ Claims within the first 14 days of you taking out the product
- ✗ Deliberate damage or faults caused by someone else you have used for repairs
- ✗ Wine coolers, cooker hoods and extractor fans
- ✗ Repairs that are purely cosmetic
- ✗ Disconnecting and disposing of old appliances and installation of new ones



Are there any restrictions on cover?

- ! Domestic use only
- ! Appliances bought outside of the UK are not covered under this policy
- ! If you have chosen to pay an excess you will need to pay this for each completed repair or replacement



Where am I covered?

- ✓ Mainland United Kingdom. If there are postcode areas that we are unable to cover, we will inform you prior to purchase.



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to questions we may ask you when you take out, make changes to, make a claim on and renew this policy
- It's your responsibility to keep us informed of any changes to your contact details or change of address
- It's also your responsibility to inform us if you change the appliance that's covered by us so that we can check continued eligibility and appropriateness of cover



When and how do I pay?

You can pay for your product yearly by cheque, debit or credit card or Direct Debit - or monthly by Direct Debit. If you have chosen Direct Debit, the start date will be shown on your schedule.



When does the cover start and end?

You'll find your cover start and end dates in your policy documentation.



How do I cancel the contract?

If you cancel within the 14-day cooling off period, we will provide a full refund of your premiums less the cost of any service or repair received.

If you cancel after 14 days, we will refund any premium paid for the remaining insured period less any administration fees or charges where a repair or service has taken place.

You can cancel your policy by calling on 0333 202 9523 or writing to us at: HomeCare Membership Office, Murdoch House, Bothwell Road, Uddingston G71 7UD.