

Appliance Insurance

Insurance Product Information Document



Company: Domestic & General Insurance PLC Product: Protection Policy

Registered in England and Wales. Domestic & General Insurance PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number 202111.

Complete pre-contractual and contractual information on the insurance policy is provided in other documents, including the terms and conditions.

What is this type of insurance?

Cover for your appliance, for example, electronic appliances and/or household goods, against breakdown and accidental damage.



What is insured?

- ✓ immediate protection of your appliance from accidental damage
- ✓ breakdown after the end of the manufacturer's guarantee period
- ✓ repairs, replacements or vouchers for the full retail price of a replacement
- ✓ up to £50 towards the installation costs of replacement kitchen and/or laundry product or TV



What is not insured?

- ✗ breakdown covered by another guarantee or warranty
- ✗ costs that you may incur as a result of not being able to use your appliance
- ✗ loss, cosmetic damage, neglect, deliberate damage or damage caused by animals (other than by pet cats or dogs)
- ✗ the cost of replacing any accessories
- ✗ installation and disposal charges



Are there any restrictions on cover?

- ! you must be at least 18 years old and resident in the UK
- ! your appliance must be in good working order when this policy starts



Where am I covered?

- ✓ in the UK



What are my obligations?

- you must give us true, factual and not misleading information
- your appliance must be installed, maintained and used in accordance with the manufacturer's instructions
- your appliance must be used or installed (if appropriate) in a private home, occupied by a single household and not used for business purposes
- you must follow our claims process which can be found in our terms and conditions
- your appliance must meet relevant safety standards and be safe to work on. We will not provide services until this obligation is met.



When and how do I pay?

You must pay your monthly premiums by Direct Debit.



When does the cover start and end?

The policy period begins on the date we process your application and continues indefinitely (unless ended in accordance with these terms and conditions). If you cancel within the 45 day cooling off period you will receive a full refund. If we arrange to replace your product, the policy will end immediately and no premium paid will be refunded.



How do I cancel the contract?

Call us on 0800 597 8635; write to us at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP; or download a cancellation form from www.domesticandgeneral.com and send it to us by post. You will need to provide your policy number and contact details.