

Single Appliance Warranty
with **added flex!**



helpucover.co.uk

Fills the gaps other insurance leaves behind

SINGLE APPLIANCE WARRANTY

This policy summary does not contain the full terms and conditions of the contract. Full terms and conditions can be found in the policy document GP02436.

The insurer of this policy is Pinnacle Insurance plc. helpucover is a trading style of Warranty Direct Ltd. Warranty Direct Ltd is authorised and regulated by the Financial Services Authority.

What are the main features and benefits of this policy?

This insurance will indemnify the insured product against mechanical or electrical breakdown occurring after the manufacturer's guarantee period.

You may cover one appliance under this policy. Only appliances less than 5 years old from their original purchase date are eligible for cover.

For full details, refer to Sections 3 and 4 of the policy document.

What are the main exclusions and limitations of this policy?

The maximum payment for a single claim will not exceed the original purchase price of the insured product and is subject to a maximum of £2,000. This insurance is limited to the United Kingdom, the Channel Islands and the Isle of Man only.

We will not be liable for:

- the first £20 of any claim;
- any breakdown occurring during the first 30 days;
- any failure of an insured appliance within the first thirty days of your policy incepting;
- any loss, damage, malfunction or breakdown resulting from fire, flood, the insured product not being installed or operated in accordance with the manufacturer's instructions or any repairs carried out without our authority;
- the cost of routine cleaning, service, inspection and maintenance or call out charges where no fault is found;
- any breakdown claims arising during the manufacturer's guarantee period; or
- any accidental damage to the insured product.

In the event of your insured product being deemed beyond economic repair, you will be required to pay a percentage contribution towards the cost of the replacement appliance once the insured appliance is over 4 years old. Please refer to Section 5 (v) of your policy document.

For full details, refer to Sections 5 and 6 of the policy document.

Termination

We may cancel your insurance cover under this policy by giving you 30 days' written notice.

How to claim

Please contact Warranty Direct Ltd Claims Department on 0845 052 1176.

Your claim will then be validated and you will be provided with information on how to proceed with the repair.

How long will your cover last?

This policy will continue until the date we compensate you for a total loss of the insured product, you or we cancel your insurance cover or the end date shown in your schedule, whichever happens first.

Cancellation

You can cancel your policy at any time. If you cancel the policy within 30 days of receiving the policy documents or within the manufacturer's guarantee period you will receive a full refund of any premium you have paid.

If you cancel your cover after this time you will receive a pro-rata refund. The pro-rata refund will be calculated using the remaining period of cover as a proportion of the period of cover provided under this policy after the manufacturer's guarantee period.

If you have made a claim under this policy no refund will be payable.

To cancel, please contact:

helpucover
c/o Warranty Direct Ltd
Quadrant House
20 Broad Street Mall
Reading RG1 7QE
Telephone: 0845 052 1176

How to make a complaint

If you have a problem with the service you receive, you can write to the:

Managing Director
helpucover
c/o Warranty Direct Ltd
Quadrant House
20 Broad Street Mall
Reading RG1 7QE

If we cannot resolve your complaint to your satisfaction you may be entitled to complain to the Financial Ombudsman Service.

Customer compensation

Pinnacle Insurance plc is covered by the Financial Services Compensation Scheme (FSCS). If Pinnacle Insurance plc is unable to meet its liabilities, you may be entitled to compensation from the FSCS.

Further information is available from their website: www.fscs.org.uk

UNDERWRITTEN BY : PINNACLE INSURANCE PLC

Head and Registered Office : Pinnacle House, A1 Barnet Way, Borehamwood
Hertfordshire WD6 2XX, United Kingdom

Company Registered Number : 1007798

Group Policy Number : 02436

Date of Policy : 23rd November 2009

SINGLE APPLIANCE WARRANTY

We will provide cover for an **insured product** against breakdown in normal use as a result of mechanical or electrical failure resulting in an **insured product** ceasing to operate in accordance with the manufacturer's specification.

1. DEFINITIONS

In this **policy**, words that appear in bold have the following special meaning:

“**administrator**” means Warranty Direct Ltd trading as helpucover whose registered address is Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire WD6 2XX. Company Registered Number 3233010;

“**authorised repairer**” means a service provider we approve and instruct to repair the **insured product**;

“**end date**” means the date **your** cover ends as set out in Section 8;

“**insured product**” means the domestic electrical appliance shown in the **schedule**;

“**manufacturer's guarantee period**” means the period during which the **insured product** is covered under the terms and conditions of the manufacturer's guarantee;

“**original purchase price**” means the original amount **you** paid for the **insured product** as shown in **your schedule**;

“**period of cover**” means the period from the **start date** to the **end date**;

“**policy**” means this policy numbered 02436 together with **your schedule**, and any endorsement to either document;

“**schedule**” means the document setting out the details of **your** cover under this **policy** which has been issued to **you** together with this **policy**;

“**single premium**” means the single premium shown in the **schedule** and payable in one single payment on or before the **start date**;

“**start date**” means the date cover under this **policy** commences as shown in **your schedule**. This will always be after **your manufacturer's guarantee period** has ended;

“**total loss**” means a repair we consider to be impossible or uneconomic;

“**we, us, our**” means Pinnacle Insurance plc;

“**you, your, yourself**” means the individual named in the **schedule**.

The singular shall include the plural and vice versa.

2. PAYMENT OF PREMIUM

You must pay the **single premium** on or before the **start date**. Subject to the terms and conditions of this **policy**, **you** will be covered until the **end date**.

3. APPLIANCES

You may cover one appliance under this **policy**. Only appliances less than 5 years old from their original purchase date are eligible for cover under this **policy**.

4. WHAT IS COVERED

We will indemnify **you** against the cost of repairing **your insured product**, including parts and labour charges within the **period of cover**, as a result of mechanical or electrical failure which results in the **insured product** ceasing to operate in accordance with the manufacturer's specification. If in **our** opinion the **insured product** is not able to be repaired economically, **we** will pay for the cost of replacing the **insured product** with an appliance of identical or similar specification subject to the limit of indemnity.

5. LIMITS OF INDEMNITY

- (i) The maximum payment for a single claim shall not exceed the **original purchase price** of the **insured product**, subject to a maximum of £2,000.
- (ii) If **you** make a claim and repairing or replacing an **insured product** would exceed the limit stated in 5 (i) above, **we** may make a settlement up to the limit or **we** may, subject to **your** agreement, replace the **insured product** with an alternative appliance of a lower value if this better meets **your** needs.
- (iii) If **we** agree to provide a replacement for an **insured product** and an identical appliance is not available **we** will replace it with a new or refurbished appliance of the same or equivalent specification and quality.
- (iv) This insurance is limited to the United Kingdom, the Channel Islands and the Isle of Man only.
- (v) In the event of **your insured product** being deemed beyond economic repair **you** will be required to pay a contribution towards the cost of the replacement appliance on the following basis:

Age of Appliance	Your Contribution
Up to 4 years old	0%
Up to 5 years old	20%
Up to 6 years old	40%
Up to 7 years old	50%
Up to 8 years old	60%

6. WHAT IS NOT COVERED

We shall not be liable for:

- (i) the first £20 of any claim;
- (ii) the cost of failure of an **insured product** within the first thirty days of the **start date of your policy**;
- (iii) any breakdown occurring during the first 30 days of this **policy**;
- (iv) any loss, damage, malfunction or breakdown resulting from or as a consequence of:
 - (a) fire, lightning, explosion or flood;
 - (b) theft or any attempt thereat;
 - (c) the variation and/or failure of electrical supplies for any reason including adverse weather conditions;
 - (d) any wilful act or neglect;
 - (e) damage caused by sand, sea water, the action of sunlight, wind, weather or other natural elements;
 - (f) the **insured product** not being installed or operated in accordance with the manufacturer's instructions;
 - (g) use other than domestic use by **you** or **your** family permanently living with **you**;
 - (h) use of unapproved accessories;
 - (i) any repairs carried out outside the United Kingdom, the Channel Islands and the Isle of Man;
 - (j) any pixel defects/failures that are within the manufacturer's tolerance;
 - (k) damage caused by the constant projection of the same image or images (screen burn);
 - (l) software/firmware upgrades;
 - (m) the incorrect installation, maintenance or cleaning of filters;
 - (n) the incorrect installation of the **insured product**;
 - (o) any repairs carried out without **our** authority;
- (v) the cost of:
 - (a) routine cleaning, service, inspection and maintenance;
 - (b) rectifying cosmetic damage not affecting the safe use of the product, or the replacement of or adjustment to plastic, metal trim badges or insignia;
 - (c) repair or replacement of taps;
 - (d) consumable items requiring routine replacement such as any projection lamps, light bulbs, disposable bags, filters, oven liners, batteries or styli;
 - (e) materials or labour charges for which the manufacturer, supplier, installer or repairer may be responsible for under any guarantee or warranty;
 - (f) work covered by the manufacturer's recall of the product;
 - (g) adjustment of aerials, sockets and re-alignment of satellite antennae;
 - (h) unblocking drainage channels on refrigeration equipment;
 - (i) repairing or replacing scratched photographic and camcorder lenses;

- (j) rusting, corrosion, denting or scratching;
 - (k) call out charges where no fault is found;
 - (l) modifying the **insured product** in any way;
 - (m) changing from analogue to digital broadcasting, including the termination of any type of analogue transmission;
 - (n) removal of the **insured product** or installation of a replacement product if the **insured product** is considered a **total loss**;
- (vi) any mechanical/electrical breakdown claims arising within the **manufacturer's guarantee period** or outside of the **period of cover**;
 - (vii) any accidental damage to the **insured product**; or
 - (viii) loss of use of the **insured product** or any other costs that are indirectly caused by the event which led to **your** claim, unless specifically stated in this **policy**.

7. CLAIMS

- (i) In the event of a claim please contact the **administrator** on 0845 052 1176 for validation and assistance.
- (ii) **We** will normally arrange for a repair to be carried out through **our** network of **authorised repair** agents and **you** will be given details of **our** chosen **authorised repairer**. **Our authorised repairer** will undertake repairs covered by this **policy** and charge the cost of a valid claim directly to **us**. **You** will be required to pay the **authorised repairer** for any repairs falling outside the scope of this **policy**.
- (iii) In the event that **we** are unable to instruct one of **our authorised repair** agents **we** may ask that **you** contact a local repair agent to arrange an inspection of **your insured product**. At inspection, if in the opinion of the repair agent, repairs are required the repair agent will need to contact the **administrator** on 0845 052 1176 to seek repair authorisation before carrying out any repair.

In this circumstance **you** will have to settle the repairer's invoice **yourself** and then claim the cost of the repairs from **us**. **You** can do this by sending to the **administrator your** completed claim form, the original repairer's invoice together with the proof of **your** payment. **We** will only pay claims which are within the scope of this **policy** and previously notified and authorised by **our administrator's** claims office.

Any costs:

 - (a) not notified and authorised by the **administrator**; or
 - (b) where no fault is found by the repair agent; or
 - (c) which relate to other faults or repairs or costs over what was agreed at the authorisation stage;

will not be paid.
- (iv) If a repair is considered to be a **total loss**, **we** will at **our** discretion, replace the **insured product** with a product of similar or equivalent specification. In this instance **we** reserve the right to take ownership of the damaged **insured product** at **our** discretion. However, **we** are not obliged to take ownership of or dispose of the **insured product** on **your** behalf.
- (v) **You** must give **us** any proof **we** reasonably ask for with respect to **our** assessment of **your** claim, at **your** own expense, otherwise **we** will not pay **your** claim.

8. WHEN COVER ENDS

All cover under this **policy** and all benefits will automatically end on the earliest to occur of the following:

- (i) the date **we** compensate **you** for a **total loss** of the **insured product**;
- (ii) the date **you** or **we** cancel **your** insurance cover under the terms and conditions of this **policy**; or
- (iii) the end date shown in **your schedule**.

9. CANCELLATION

- (i) Within the "cooling off period" - if **you** decide **you** do not want the cover and wish to cancel **your policy**, **you** can do so by contacting **us** within 30 days of the date **your** cover is accepted or the date **you** receive these **policy** documents (the "cooling off period"). **You** will receive a full refund of the **single premium you** have paid provided no claim has been made under the terms of this **policy**.
- (ii) Within the manufacturer's guarantee period - **you** may cancel this cover at anytime during the initial **manufacturer's guarantee period** and receive a full refund of the **single premium** paid, provided **you** have not made a claim.
- (iii) Outside the "cooling off period" and manufacturer's guarantee period - if **you** cancel outside the initial 30 day cooling off period or the **manufacturer's guarantee period**, provided **you** have not made a claim, **you** will receive a pro-rata refund. The pro-rata refund will be calculated using the remaining period of cover as a proportion of the **period of cover** provided under this **policy** after the **manufacturer's guarantee period**.

- (iv) If **you** have made a claim, no refund of the **single premium** will be payable.
- (v) All cancellation requests should be made to:

helpucover
c/o Warranty Direct Ltd
Quadrant House
20 Broad Street Mall
Reading RG1 7QE
Telephone: 0845 052 1176

10. TERMINATION

- (i) **We** may cancel **your** insurance cover immediately if **we** have proof of **your** fraud in relation to the cover provided under this **policy**.
- (ii) Otherwise, **we** may cancel **your** insurance cover under this **policy** by giving **you** 30 days' written notice.

11. MIS-STATEMENT OF INFORMATION

If **you** gave false or misleading information when **you** applied for insurance cover and this information affected the decision to insure **you**, the cover will end, and **we** will not pay **you** any benefits under this **policy**.

12. INVALID PAYMENTS

In the event that any payments are made which are found to have been made as a result of **your** fraud, recklessness or negligence, **we** may terminate this **policy** and **we** reserve the right to demand that any such benefits are repaid by **you** and/or take the appropriate legal action against **you**. **We** may demand that **you** reimburse **us** for any investigation costs reasonably incurred.

13. GENERAL CONDITIONS

- (i) This **policy** document, together with **your schedule** and any endorsement hereon will contain all the terms and conditions relating to cover of **your insured product**. The provisions of this **policy** are, where their nature permits, conditions precedent to **our** liability under this **policy**.
- (ii) **You** cannot assign or charge the **policy** in any manner whatsoever.
- (iii) When **your** cover under this **policy** ends it will not have any cash or surrender value.
- (iv) This **policy** shall be governed by English law. The parties to this **policy** agree to irrevocably submit to the jurisdiction of the courts of England and Wales unless **you** live in Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case **you** will be entitled to commence legal proceedings in **your** local courts.
- (v) Insurers share information with each other to prevent fraudulent claims via a register of claims. A list of participants is available on request. In the event of a claim, any information **you** have supplied relevant to this insurance and on the claim form, together with other information relating to the claim, will be provided to the register.
- (vi) **We** are covered by the Financial Services Compensation Scheme (FSCS). If **we** are unable to meet **our** liabilities, **you** may be entitled to compensation from the FSCS. Further information is available from their website: www.fscs.org.uk
- (vii) To improve the quality of **our** service, **we** will be monitoring and recording telephone calls.
- (viii) **We** will use the English language in all documents and communications relating to this **policy**.
- (ix) If there is a change in **your** circumstances e.g. **you** move house, **you** should contact the **administrator** and they will advise **you** of any change in terms.

14. ENQUIRIES AND COMPLAINTS

While it is always **our** intention to provide a first class standard of service, if **you** do have any concerns regarding **your** insurance cover under this **policy**, please address them to:

Managing Director, helpucover c/o Warranty Direct Ltd
Quadrant House, 20 Broad Street Mall, Reading RG1 7QE

Should **you** remain dissatisfied with the outcome of any internal enquiries, **you** may have the right to refer **your** complaint to:

The Financial Ombudsman Service (FOS)
South Quay Plaza, 183 Marsh Wall, London E14 9SR

This procedure will not prejudice **your** right to take legal proceedings. However, please note that there are some instances when the FOS cannot consider complaints.

A leaflet detailing **our** full complaints/appeals process is available from **us** on request.

helpucover is a trading style of Warranty Direct Ltd. Warranty Direct Ltd is authorised and regulated by the Financial Services Authority. Registered Address: Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire WD6 2XX. Registered in England 3233010.

