

MyAppliancePLAN PROTECTION POLICY

INTRODUCTION

You MyAppliancePLAN Protection Policy is arranged by: MyCoverPlan Insurance Services Limited with UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE, Registered in England No. SE000083. Registered Office: Plantation Place 30 Fenchurch Street, London, EC3M 3AJ.

Thank **You** for choosing MyCoverPlan Insurance Services Limited to supply **Your** policy. **We** hope that **Your Product** will be trouble free, however should it fail during the **Policy Period**, please follow the claims procedure detailed in **Your** policy.

MyCoverPlan Insurance Services Limited is an appointed representative of MB&G Insurance Services Ltd which is authorised and regulated by the Financial Conduct Authority (FCA), ref 306978.

MyCoverPlan Insurance Services Limited is registered in England and Wales, Company No. 07230612. Registered Address: MB&G, Cobalt Business Exchange, Cobalt Park Way, Newcastle, NE28 9NZ.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority.

Great Lakes Reinsurance (UK) SE, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

MAINTAINING COVER UNDER YOUR MONTHLY POLICY

Where **You** have opted to pay **Your** payment by monthly direct debit, the **Administrator** will collect **Your** payment from **Your** bank account on an agreed date and subject to the successful collection of **Your** payment, **We** will provide the cover detailed in this policy wording. Cover will automatically continue until either **You** or **We** cancel the policy.

Where **You** have opted to pay by annual direct debit, the **Administrator** will write to **You** four (4) weeks prior to the end date of **Your** policy to confirm their intention to renew **Your** policy.

Should **You** not wish to renew **Your** policy, **You** must follow the cancellation process within the notification of renewal letter or as detailed under the Cancellation section of **Your** policy.

The **Administrator** is not obliged to offer renewal of **Your** policy and may cancel **Your** policy in-line with the Cancellation section.

Where **Your** policy is renewed, **We** will remove any **Deferment Period** from **Your** renewal policy.

Should **You** fail to make a payment when due, **We** will make a second attempt to make collection of **Your** direct debit. Should **We** be unable to collect **Your** direct debit, **We** will

cancel **Your** policy and cover will cease from the date the payment should have been made.

WHAT PRODUCTS ARE COVERED?

You may insure up to seven large white kitchen appliances that have been purchased in the UK, chosen from the following list:

- Washing machine;
- Washer dryer;
- Tumble dryer;
- Dishwasher;
- Cookers, ovens, hobs (but excluding Agas);
- Fridge, freezer or fridge-freezer;
- American style side by side fridge-freezers;
- Microwave ovens.

Your Products must be registered with the **Administrator** by telephone or by mailing a registration form and cover will not commence until 28 days after the first payment is made. **We** reserve the right to decline the inclusion of some manufacturers or products. Products may be substituted at any time by contacting the **Administrator**; cover will not commence on the substituted product until 28 days after the first payment is made.

DEFINITIONS

The words or expressions detailed below have the following meaning wherever they appear in this policy in **bold** and with a Capital Letter.

Accidental Damage - A sudden and accidental event resulting in the failure of any component of the **Products** which prevents normal operation and requires repair or replacement before normal operation can be resumed.

Administrator - Refer to MyCoverPlan Insurance Services Limited - ST Michaels House, Hale Road, Widnes, Cheshire, WA8 8XL

Beyond Economic Repair – referred to as **BER**, which means, in the opinion of **Our** approved engineer, the cost of repair is more than the cost of replacement.

Claims Administrator - MB&G Insurance Services Limited, Cobalt Business Exchange, Cobalt Park Way, Newcastle Upon Tyne, NE28 9NZ

Call Out - The attendance of an engineer to **Your Home** during normal working hours (9am – 5pm Monday to Friday).

Claim Limit - **Your** policy provides unlimited claims up to a maximum of £2,500.00 in the aggregate during the policy period.

Deferment Period - In respect of all sections of the policy, no claim can be made for any incident that occurs within 28 days of the commencement date of this policy as shown in the **Schedule**.

Excess - The amount **You** will be required to pay towards each claim **You** make under this policy.

Home - The property situated in the United Kingdom, Channel Islands or Isle of Man, detailed on **Your Schedule**

Mechanical / Electrical Breakdown - The actual and sudden mechanical / electrical failure or breakdown which results in the sudden stoppage of a **Product's** normal functions and which necessitates repair to resume those functions. Failure or breakdown that ultimately results from

wear and tear is excluded from the scope of cover afforded by this policy.

Policy Period (Monthly) - This insurance commences on the date shown on **Your** policy **Schedule**. **Your** policy is renewed every month upon receipt of **Your** monthly premium. This insurance does not have a specified end date and renewals and cover will continue until either **You** or **We** cancel the policy subject to payment of premiums.

Policy Period (Annual) - This insurance commences and expires on the dates shown on **Your** policy **Schedule**, subject to payment of premiums. Cover only extends to the **Product(s)** detailed on **Your** policy **Schedule**.

Product(s) – Those large white kitchen appliances that **You** have declared to **Us** and which are detailed on **Your** policy **Schedule**.

Schedule - Contains details of **You** and the **Product(s)** which are the subject of this insurance.

We / Our / Us / Insurer - UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE.

You / Your - The person named on the policy **Schedule**.

In consideration **You** being accepted for cover, **We** agree to indemnify **You** up to the **Claim Limit** detailed herein, subject always to the definitions, conditions, exclusions and periods contained herein.

WHAT IS COVERED

A: Mechanical / Electrical Breakdown

Your policy provides cover against **Mechanical / Electrical Breakdown** of the **Products** identified on **Your** policy **Schedule**. Cover includes parts, labour and **Call Out** charges (inc. VAT) during normal working hours (9am – 5pm Monday to Friday) subject to the terms, conditions and exclusions of **Your** policy.

Where **You** have taken out an annual policy and the **Product** is under 6 years of age at the time of purchase of **Your** policy and is declared **BER**, **We** will replace the **Product** with a product of similar specification and functionality.

Where **You** have taken out a monthly policy and the **Product** is under 6 years of age at the time of the monthly renewal of **Your** monthly policy and is declared **BER**, **We** will replace the **Product** with a product of similar specification and functionality.

We reserve the right to make settlement of any claim resulting in replacement of the **Product** in cash or by voucher.

B: Accidental Damage

Your policy provides cover against **Accidental Damage** to the **Products** identified on **Your** policy **Schedule**. Cover includes parts, labour and **Call Out** charges (inc. VAT) during normal working hours (9am – 5pm Monday to Friday) subject to the terms, conditions and exclusions of **Your** policy.

Where **You** have taken out an annual policy and the **Product** is under 6 years of age at the

time of purchase of **Your** policy and is declared **BER**, **We** will replace the **Product** with a product of similar specification and functionality.

Where **You** have taken out a monthly policy and the **Product** is under 6 years of age at the time of the monthly renewal of **Your** monthly policy and is declared **BER**, **We** will replace the **Product** with a product of similar specification and functionality.

We reserve the right to make settlement of any claim resulting in replacement of the **Product** in cash or by voucher.

WHAT IS PROVIDED

- a) **We** will arrange for **Your** policy documentation to arrive promptly and will be sent to **You** within 7 working days. **You** will need to check the policy meets **Your** needs and keep the policy document in a safe place in case **You** need to refer to it. The policy shall be subject to the conditions set out below.
- b) **Your** policy relates to the **Products** that **You** have declared to **Us** and which are detailed on **Your** policy **Schedule**.
- c) In return for **Your** payments set out in the confirmation, **We** will repair or replace the **Products**. This pre-payment is for services to be rendered in a response to a possible future contingency.
- d) Customer Services: **We** will provide a telephone helpline offering **You** help and assistance. The telephone number is 0191 258 8129. Office hours are Monday to Friday 9am to 5pm. **We** aim to offer **You** **Our** next day service. Please allow up to 3 working days for service response to accommodate unforeseen circumstances.
- e) In the event that **Your Product** or any part of it suffers a **Mechanical / Electrical Breakdown**, **You** must inform the **Claims Administrator** straight away on 0191 258 8129. **We** will arrange for **Our** representative engineers to attend at **Your Home** as soon as is mutually convenient.
- f) **We** will carry out repairs or replacements (as **Our** contracted engineers seem reasonable) to the **Products**. In the event of a replacement being necessary, a new replacement product will be provided or **We** will look to offer a contribution based on the cost of the same or similar model at the time of the fault.

WHAT IS NOT COVERED

Repairs or replacements of the **Products** will not be provided if the **Products** are still covered by any manufacturer's, supplier's or repairer's warranty or arise from or in the event of:

- a) Where the **Product** is over 8 years of age at the time of purchase/renewal of the policy;
- b) A **Product** being recalled by any supplier or manufacturer due to a generic manufacturer defect or any other reason;
- c) Any unauthorised modification of a **Product** including (without limitation) any upgrade not authorised by the person who supplied it to **You** or addition of any accessories not approved by the manufacturer;

- d) **Your** failure to follow any operating instructions in relation to the **Products**;
- e) Use of a **Product** in a non-domestic or commercial environment;
- f) Where any damage to a **Product** has been caused by loss, theft or attempted theft;
- g) No fault being found with **Your Products**;
- h) Routine maintenance, cleaning and servicing of the **Products**, supplies or services to **Your Home**;
- i) Cosmetic damage such as damage to paintwork or dents or scratches to the **Products**;
- j) Replacement of any consumable or auxiliary items e.g. batteries or any accessories or peripherals that were not part of the original **Product** offerings at the time of purchase;
- k) The **Product** not properly installed by installers authorised by the supplier;
- l) Any claim occurring within 28 days of the first payment made on **Your** policy;
- m) Costs associated with the initial set up;
- n) Claims for rectifying maladjustment or incorrect configuration of setting of manual controls;
- o) Faults known to **You** before commencement of cover under **Your** policy;
- p) Claims arising as result of normal wear & tear;
- q) Any other costs that are directly or indirectly caused by the event which led to **Your** claim unless specifically stated in this policy;
- r) Deliberate or malicious damage or neglect of the **Products**;
- s) The replacement of the **Product** where it is declared **BER** and was over 6 years of age at the time of inception of the policy;
- t) Any **Excess** payable as detailed within **Your** policy **Schedule**.

GENERAL CONDITIONS

Claims are only valid where authority has been issued by the **Administrator** or their appointed engineer.

- a) The **Claims Administrator** will make attempts to obtain a suitable engineer, provided that provision of service is not precluded by:
 - i. Adverse weather conditions;
 - ii. Industrial disputes (official or not);
 - iii. Failure of the public transport system (including the road network) and repair thereto;
 - iv. Schedule of Engineer coverage based on geographical locations;
 - v. Other circumstances preventing access to **Your Home** or otherwise making provision of cover impractical.
- b) **We** shall be entitled to:
 - i. Decline cover if, in **Our** opinion, **Your Home** or services have not been maintained in a safe or serviceable condition;
 - ii. Decide on the most appropriate means of providing cover, although **We** will take

Your wishes into account whenever possible;

- iii. **Your** assistance in carrying out such extensive diagnostic tests via the telephone as **We** see necessary to resolve any problems before we arrange an engineer **Call Out**.
- c) **You** may be responsible for any **Call Out** charges if having requested assistance **You** are not at **Home** when the engineer arrives.
- d) **We** will arrange to supply and fit replacement parts or components where required and covered under **Your** policy. If **You** request any additional work or replacement parts, **You** will be responsible for the additional cost. **We** are not responsible for any inconvenience, loss or damage caused by delay in the supply of spare parts or components by manufacturers or their suppliers or agents.
- e) Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **Your** main residence is situated.
- f) **You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:
 - i. Supply accurate and complete answers to all the questions **We** or the **Administrator** may ask as part of **Your** application for cover under the policy;
 - ii. To make sure that all information supplied as part of **Your** application for cover is true and correct;
 - iii. Tell **Us** of any changes to the answers **You** have given as soon as possible.Failure to provide answers in-line with the requirement of the Act may mean that **Your** policy is invalid and that it does not operate in the event of a claim.
- g) If **You** move address then **You** must inform the **Administrator** in writing or by phone.
- h) Where the **Insurer** deems the **Product** to be **Beyond Economical Repair** or makes financial settlement in lieu of repair all benefits under this policy will cease.
- i) This insurance is automatically cancelled if **You** or anyone acting on **Your** behalf submit a claim knowing it to be false, fraudulent or a misrepresentation.
- j) **War**: Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
- k) **Terrorism**: Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation. We will, however, cover any loss or damage (but not related cost or expense, caused by any act of terrorism provided that such act did not happen directly or indirectly because of biological, chemical, radioactive or nuclear pollution or contamination or explosion.
- l) **Radiation**: Any direct or indirect consequence of:
Irradiation, or contamination by nuclear material; or
The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or

Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

- m) **Electronic Data:** Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.

For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

PROVISION OF SERVICES

We reserve the right to delay or suspend the provision of any of the services **We** have agreed to supply to **You** until **We** have been paid by **You** in full and in cleared funds all sums due and owing to **Us** under this agreement.

CLAIMS PROCEDURE

It is vital in the event of a claim that **You** contact the **Claims Administrator** by telephone on 0191 258 8129. Please provide the **Claims Administrator** with as much information about what has happened as soon as possible so they can give advice.

If **You** require a **Call Out** to resolve the problem, the **Claims Administrator** will ask **You** for payment of the **Excess**, as shown in **Your Schedule**, by debit or credit card. **They** will not request a **Call Out** on **Your** behalf until this has been paid.

Please have **Your** policy number and details of the **Product** with **You** at the time of reporting the fault.

UK General Insurance Limited is an insurer's agent and in the matters of a claim, act on behalf of the **Insurer**.

CANCELLATION

If **You** decide that for any reason, this Policy does not meet **Your** insurance needs then please return it to the **Administrator** within 14 days from the day of purchase or the day on which **You** receive **Your** policy documentation, whichever is the later. On the condition that no claims have been made or are pending, **We** will then refund **Your** premium in full.

Thereafter, **You** may cancel the insurance cover at any time by informing the **Administrator** however no refund of premium will be payable.

The **Insurer** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so.

A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to:

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions.

If the **Insurer** cancels this policy, subject to no successful claims being made by **You** during the **Policy Period** and provided the premium has been made in full, **You** will be entitled to a refund of the proportionate part of the premium corresponding to the un-expired **Policy Period**.

OUR PROMISE OF SERVICE

It is the intention to give **You** the best possible service but if **You** do have any questions or concerns about this insurance or the handling of a claim, **You** should follow the Complaints Procedure below:

Regarding the sale of the policy please contact the **Administrator**:

The Managing Director,
MyCoverPlan Insurance Services Limited
MB&G
Cobalt Business Exchange
Cobalt Park Way
Newcastle
NE28 9NZ

Tel: 0191 258 8129

In all correspondence, please state **Your** policy number.

If **Your** complaint is regarding the handling of a claim please contact the **Claims Administrator**:

MB&G Insurance Services Limited
Cobalt Business Exchange
Cobalt Park Way
Newcastle
NE28 9NZ

Tel: 0191 258 8129

In all correspondence, please state that **Your** insurance is provided by UK General Insurance Ltd and quote scheme reference 05747B.

If **Your** complaint cannot be resolved by the end of the third working day, it will be passed to:

The Customer Relations Manager,
UK General Insurance limited,
Cast House, Old Mill Business Park,
Gibraltar Island Road,
Leeds,
LS10 1RJ
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

If it is not possible to reach an agreement, **You** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **You** are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
Exchange Tower,
Harbour Exchange Square,
London,
E14 9SR
Tel: 0800 023 4 567

The above complaints procedure is in addition to **Your** statutory rights as a consumer. For further information about **Your** statutory rights, contact **Your** local authority Trading Standards Service or Citizens Advice Bureau.

COMPENSATION SCHEME

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

DATA PROTECTION ACT (1998)

Please note that any information provided to **Us** will be processed by **Us** and **Our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.