



Extended Warranty

UK Warranty Ltd - Policy Summary

Some important facts about your policy are summarised below. This summary does not describe all the terms and conditions of the policy, so please take time to read the policy document to make sure you understand the cover it provides.

WHAT IS an Extended or Annual Warranty?

Under an Extended or Annual Warranty we will cover:

Parts: Will be covered by your policy if they have failed leading to the mechanical/ electrical breakdown of the product or they have suffered accidental damage.

Callout: Charges for the attendance of an engineer to your home to undertake a repair of the product.

Labour: The labour charges for the time the engineer takes to complete the repair.

The cover provided is subject to the terms, conditions and exclusions contained within your policy.

Your cover is valid for up to 60 months as detailed on your policy confirmation between the start date of your policy and the end date.

Please refer to the policy confirmation, which is given to you when the policy is issued, which will detail, the period of insurance, the product registered under the policy and your details and details of where the product is located.

WHO IS THE INSURER

Your policy has been arranged by: UK Warranty Ltd with UK General Insurance Limited on behalf of Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh Hampshire, S053 3YA.

ABOUT YOUR Extended Warranty / Annual Warranty

Features and benefits included automatically – Please refer to the “Cover Provided” section of your policy

Your insurance provides cover against mechanical / electrical breakdown of the product identified on your policy confirmation. Cover includes parts, labour, callout charges (including VAT) and where the product is declared beyond economical repair we will also cover the replacement of the product, subject to the terms, conditions and exclusions of your policy.

Significant and / or Unusual Exclusions

Please refer to the “What is Not Covered” sections of your policy

1. A mechanical electrical breakdown where an engineer states the fault to be present prior to the commencement of cover provided under the policy or faults which were known to you prior to the commencement of cover under your policy;
2. Where you request additional work to be completed or the replacement any parts that have not failed;
3. Callout charges where you are not at home when the engineer attends;
4. Carriage costs where you are not home following the first attempt of the collection or delivery of the product by the courier;
5. The replacement of the product if:
 - o On request to have the product sent to one of our engineers you fail to make the product available for collection by our courier.
 - o On the testing of the product by our engineers we are unable to identify a mechanical / electrical breakdown of the product.
6. Claims arising as a result of normal wear and tear (e.g. belts, fuses, seals);
7. Loss of frozen food;

Significant and / or Unusual Exclusions Continued
Please refer to the “General Exclusions” sections of your policy

1. Damage which is stated by the engineer to be as a result of:
 - a) Deliberate damage or neglect of the product;
 - b) Cosmetic nature caused by but not limited to denting, scratching, chipping, staining, and rust or corrosion, in the case of ovens, cookers or ranges this shall also include ceramic and glass surfaces and oven / cooker liners.
 - c) Failure to comply with the manufacturer’s instructions for the care of the product or to comply with any routine service requirements; e.g. replacement or clearance of filters
2. A product installed in a commercial environment or where the level of use is deemed beyond normal domestic use.
3. Faults relating to the installation of the product.
4. Mechanical electrical breakdown which relates to a manufacturer recall.
5. Claims arising from the interruption, failure, disconnection or power surge in the power supply and / or subscription channels to your home however caused.
6. Consequential loss of any type e.g.
 - a) Property damage caused by the product.
 - b) Loss of viewing via a contracted service provider due to failure of the product.
 - c) Loss of use of the product

MAXIMUM AMOUNT PAYABLE FOR CLAIMS – INDIVIDUAL CLAIM LIMIT

Your policy provides cover up to the original price paid for the product on any one occasion and in aggregate over the period of insurance.

YOUR CANCELLATION RIGHTS

We hope you are happy with the cover this policy provides. However you have the right to cancel it within 45 days of receiving the policy. See the section headed “Cancellation”.

MAKING A CLAIM

If you have a claim, please ring us as soon as possible to tell us about it on 03330436690

WHAT TO DO IF YOU ARE NOT SATISFIED

It is our intention to give you the best possible service but if you do have questions or concerns about this insurance or the handling of a claim please contact your administrator who arranged the insurance on your behalf.

If your complaint cannot be resolved by the end of the next working day, your administrator will pass it to:

Customer Relations Department, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1RJ.

If you are not happy with the response you have received, you have the right to ask the Financial Ombudsman Service to review your case.

COMPENSATION SCHEME

Ageas Insurance Limited 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. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.