

# Appliance Insurance

## Insurance Product Information Document



Company: Product Guard

Product: Appliance Insurance

Product Guard is a trading style of Smart-Sure Limited, an appointed representative of City and Commercial Limited who is authorised and regulated by the Financial Conduct Authority (FCA) Smart-Sure Ltd Firm Reference Number: 564582

This document provides a summary of the key information relating to this Appliance Insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of insurance?

This insurance policy protects your appliance against any Accidental Damage or Breakdown, in an event where you need a technical support over the phone, this policy will ensure you receive it as well.



#### What is insured?

- ✓ Cover for all makes and brands.
- ✓ Pro technical telephone support via our dedicated helpline.
- ✓ Unrestricted number of engineer call outs.
- ✓ Unlimited number of claims within the period of cover.
- ✓ Accidental damage cover for physical damage as a result of a sudden or unforeseen cause which stops the equipment working as per the manufacturer's specification.
- ✓ Electrical breakdown cover for electrical faults which stop the item from working properly.
- ✓ Mechanical breakdown cover for mechanical faults which stop the item from working properly.
- ✓ Fast engineer call-out if we are unable to resolve the issue over the phone.
- ✓ Like-for-like replacement if the item is non-repairable.
- ✓ Unlimited number of replacements during the period of cover.
- ✓ Maximum £1000 limit per claim.
- ✓ A local engineer sourced from our nationwide network of engineers.
- ✓ Fast claim settlement service administered by our claim handling team.
- ✓ Helpline open 6 days a week.



#### What is not insured?

- ✗ Any pre-existing faults
- ✗ Routine maintenance
- ✗ Manufacturer's defect
- ✗ Deliberate damage
- ✗ Any appliance over 10 years old at inception
- ✗ Pre-owned or second-hand items (unless bought from one of our approved suppliers)



#### Are there any restrictions on cover?

- ! Claim limit of £1000 per claim per insured item unless a lower limit is specified for any equipment item in your Certificate of Insurance.
- ! We may request evidence supporting your claim such as proof of ownership, identity and residence documents.
- ! This policy is subject to the underwriter's approval.
- ! Delivery and/or installation of replacement Items or removal of the Item(s) to be replaced.



#### Where am I covered?

- ✓ In the UK



## What are my obligations?

### You must:

- Observe and keep to the terms of the policy
- Cooperate fully with the contractor and us
- Allow the insurer at any time to take over and conduct in your name any claim, proceedings or investigation.
- When making a claim, You will be required to provide particulars of the claim, proof of purchase and proof of the damage. In order to deal with Your claim fairly and promptly, We may require You to complete and return a claim form which will be provided. The consideration of Your claim may be delayed pending receipt of the requested information



## When and how do I pay?

You can pay either via your Bank Card or via Direct Debit. You also have three payment frequencies to choose from which are A) Monthly, B) Quarterly, C) Annually.



## When does the cover start and end?

Please refer to the policy schedule.



## How do I cancel the contract?

If you find this policy unsuitable, you can cancel this policy anytime by contacting us on 0333 533 0001, you can also choose to send an email at [enquiries@productguard.co.uk](mailto:enquiries@productguard.co.uk) and if you wish to write to us, then please refer to the below address:

First Floor, Building 2, Croxley Park,  
Watford, WD18 8YA

Should you choose to cancel the policy within 14 days of receiving the policy documents or the start date of your policy (whichever is later), you will receive a full refund of any premiums paid and the cancellation will be effective immediate.

This Policy will be cancelled on request once any outstanding payments have been received. If you have made a claim during the policy period, we reserve the right to deduct the cost of that claim from any refund of premium which is due to you. We will tell you if we are making this deduction.