

Multi Appliance Insurance

Insurance Product Information Document

Smart-Sure Limited is an Appointed Representative of Asurit Limited who is authorised and regulated by the Financial Conduct Authority (FCA)
Smart-Sure Ltd Firm Reference Number: 564582. This policy is underwritten by City and Commercial Insurance, Guernsey.



This document provides a summary of the key information relating to this Multi Appliance 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?

- Accidental damage*
- Breakdown
- Technical support

**excluding TVs*



What is not insured?

- Routine maintenance
- Manufacturer's defect
- Any appliance over 10 years old
- Pre-existing faults
- Pre-owned or second-hand items



Are there any restrictions on cover?

- £250 excess fee for the first claim arising from an incident within the first 45 days. A £125 excess fee for subsequent claims arising from incidents within the first 45 days.
- Claim limit of £500.



What are my obligations?

- Reasonable precautions to ensure safety of the insured item
- Observe and keep to the terms of the policy
- Disclose all facts related to insured item
- Demonstrate co-operation in an event of claim
- Notify us of pre-existing faults

Where am I covered?

In the UK, the Isle of Man and the Channel Islands.

When and how do I pay?

You can pay either a single annual insurance premium or by monthly premiums. The payment will be taken either via your Bank Card or via Direct Debit.

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 **03333 449669**, you can also choose to send an email at enquiries@smart-sure.com or if you prefer to write to us, then please refer to the following address:

Smart Sure Insurance 1st Floor, AGF House 3-5 Rickmansworth Road, Watford, WD18 0GX