






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 (TV's excluded);
-  Electrical Breakdown;
-  Mechanical Breakdown;
-  Parts and Labour
-  Engineer Call-out







What is not insured?

-  Routine Maintenance;
-  Manufacturer's defect;
-  Any appliance over 10 years old;
-  Pre existing faults.








Are there any restrictions on cover?

-  Any claim reported within first 45 days will be subject to an excess fee of £250 and subsequent claim £125. This is not applicable for Satellite Policies.
-  £500 per claim limit.
-  Pre-existing faults are not covered.
-  Any claim reported after the first 45 days and the item is over 6yrs old at inception will be subject to an excess charge of £39



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.
-  Pre existing faults disclosure upon application.



When and how do I pay?

Payment is due at the time of application approval, or on a mutually agreed deferred payment date. Payments can be made by card or direct debit.



When does the cover start and end?

Please refer to the policy schedule.



Where am I covered?

Your insured address within the UK



How do I cancel the contract?

If you find this policy unsuitable, you can cancel this policy anytime by contacting us on 03333449559, you can also choose to send an email at enquiries@smart-cover.co.uk and if you wish to write to us, then please refer to the below address:

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