

# Multi Appliance Insurance

## Insurance Product Information Document

Smart-Cover Insurance Services is a trading name of Smart-Cover Direct Limited, an Appointed Representative of Asurit Limited who is authorised and regulated by the Financial Conduct Authority (FCA) Smart-Cover Direct Limited Reference Number: 600428. 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.

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### 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.

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### When does the cover start and end?

Please refer to the policy schedule.

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### How do I cancel the contract?

If you find this policy unsuitable, you can cancel this policy anytime by contacting us on **03333 449559**, you can also choose to send an email at [enquiries@smart-cover.co.uk](mailto:enquiries@smart-cover.co.uk) or if you prefer to write to us, then please refer to the following address:

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