

Multi Appliance Insurance

Insurance Product Information Document



Company: Smart-Cover Insurance Services

Product: Multi Appliance Insurance

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 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 (excluding televisions)
- ✓ Electrical breakdown
- ✓ Mechanical breakdown
- ✓ Technical support



What is not insured?

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



Are there any restrictions on cover?

- ! There is a £250 excess 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. Please note, there is no excess due on the 46th day, if the appliance is under 6 years of age.
- ! If your appliance is over the age of 6 years at the point of claim, there will be a £39 excess applicable.
- ! Claim limit of £500 per claim/per insured item.
- ! We may request evidence supporting your claim such as proof of ownership, identity and residence documents.
- ! Upon inspection, if no fault is found with your appliance you will be liable for the cost of the callout charge.
- ! This policy is subject to the underwriters approval.
- ! Delivery and installation is not covered



Where am I covered?

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



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



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 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:

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

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.