

# 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
- ✓ Mechanical Breakdown
- ✓ Electrical Breakdown
- ✓ Repair or replacement
- ✓ Unlimited technical support



#### What is not insured?

- ✗ Routine maintenance, cleaning and servicing;
- ✗ Pre-owned or second-hand Items
- ✗ Any fault or damage caused by any theft, attempted theft, malicious damage or damage caused by fire or explosion.
- ✗ Any Pre-existing faults



#### Are there any restrictions on cover?

- ! The first claim reported to Us within the first 45 days of Your policy, will be subject to £250 excess fee. Any subsequent claims reported to Us within the first 45 days of Your policy, will be subject to a £125 excess fee.
- ! Items over the age of 6 years will be subject to a £39 excess fee for each claim.
- ! You can only make a claim under this policy if all due Premiums are paid and the date on which You are making the claim falls between the Start Date and end date of Your policy.
- ! We may request for further evidence to support Your claim. This may include but not limited to proof of ownership, identity and residence as well as photographic evidence to investigate the damage.
- ! Claim limit is upto £500



#### Where am I covered?

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



#### 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 03333449559, you can also choose to send an email at [enquiries@smart-cover.co.uk](mailto: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.