

Multi Appliance Policy

Important

The full terms and conditions of the policy are contained in the policy document itself. This document is only a summary of the terms and conditions and does not form part of the insurance contract between you and the Insurer.

What type of insurance is it?

This is a multi appliance policy that covers most repair or replacement costs for domestic appliances and consumer electronic products that suffer breakdown as a result of sudden mechanical or electrical failure.

Am I eligible for this cover?

In order to hold a Multi Appliance Policy you must have been a resident of the United Kingdom for a minimum of 12 month at the time of inception of your policy and have a permanent residential address in the United Kingdom (England, Scotland, Wales, the Channel Islands, Isle of Man and Northern Ireland).

What type of appliances can I cover and how many?

You can cover the following domestic appliances: Dishwasher, Free Standing Cooker, Freezer, Fridge/Freezer, Hob, Oven, Microwave Oven, Refrigerator, Tumble Dryer, Washer/Dryer, Washing Machine and the following consumer electronic products: DVD Player/Recorder, Hi-Fi System, LCD/LED/Plasma Television, Digital

Receiver (Sky, FreeView, FreeSat), Home Theatre Equipment, Sound servers of Wi-fi MP3 units.

The policy can cover a maximum number of 5 or 10 items depending upon the cover option you select provided you specify what they are, how much they cost and when you bought them at the time you take out the policy.

To benefit from the cover, all items to be insured should no longer be within the manufacturer guarantee period and be less than 8 years old. In addition the insured items must have been bought in the UK, be owned by you and installed in your home.

What is the difference between Cover Level options?

There is no difference in the risks covered whichever option you select. The differences are in the number and type of products you can insure and in the maximum amount that you can claim during the period of insurance as follows:

Cover Level A

You can only insure domestic appliances (up to 5 items in all) and the maximum you can claim is limited to £1,000 during the period of insurance.

Cover Level B

You can insure a mixture of domestic appliances and consumer electronic products up to a maximum of 10 in all. The maximum you can claim in any one period of insurance is limited to £3,000.

Cover Level C

Similar to Cover Level B but with the maximum amount you can claim during the period of insurance increased to £5,000.

Please note that the maximum amount you can claim, referred to in the policy as "Maximum Indemnity Limit", is reduced during the period of insurance by the value of each claim made. For example, if you opt for Cover Level A and make a claim which is settled for £400 the maximum you can claim during the remainder of the period of insurance will reduce to £600.

Who is the insurer?

Your Multi Appliance Policy is arranged by Castelan Limited with UK General Insurance Limited on behalf of Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Hampshire Corporate Park Templars Way, Eastleigh, Hampshire, S053 3YA.

Castelan Limited and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fsa.gov.uk/pages/register or by contacting them on 0845 606 1234.

What does the policy cover me for?

The policy is designed to pay for repair costs following abrupt mechanical or electrical failure which prevents the item operating normally and necessitates repair to restore normal operation. If in our opinion the item is beyond economic repair we will, at our discretion, replace it with one of identical or similar specification provided the cost of replacement does not exceed the price paid for the original item.

If the item to be replaced is more than four years

old a deduction for depreciation in accordance with the age related scale set out in the policy will apply to your claim.

Significant exclusions or limitations

As with all insurances of this type there are exclusions. Importantly items which are more than 8 years old at the date of claim are not covered. Other significant exclusions include but are not limited to:

- a. fire, lightning, explosion, flood, rusting or corrosion;
- b. theft or any attempted theft ;
- c. the item not being installed or operated in accordance with the manufacturer's instructions;
- d. use other than domestic use by you or your family permanently living with you;
- e. use of non-approved accessories;
- f. any pixel defects or failures that are within manufacturer's tolerance;
- g. software of firmware upgrades;
- h. the incorrect installation, maintenance or cleaning of filters;
- i. the incorrect installation of the insured product;
- j. any repairs carried out without our authority;
- k. routine cleaning, service, inspection and maintenance;
- l. repair or replacement of taps;
- m. consumable items requiring routine replacement such as any projection lamps, light bulbs, disposable bags, filters, oven liners, batteries or styli;
- n. materials or labour charges for which the manufacturer, supplier, installer or repairer may be responsible under any guarantee or warranty;
- o. work covered by the manufacturer's recall of the product;

- p. adjustment of aerials, sockets and re-alignment of satellite antennae;
- q. unblocking drainage channels on refrigeration equipment;
- r. call out charges where no fault is found;
- s. modifying the insured product in any way;
- t. removal of the insured product if the insured product is considered a total loss;
- u. faults noticed before or within 28 days of a product(s) registration date.

Please refer to the section headed "What is not Covered" in the policy document to see all of the exclusions which apply.

Do I have to make a contribution towards a claim?

Depending on the option you have selected, there may be an excess to pay before your claim can be settled. This will be shown on your policy Schedule. There are two further circumstances under which you will be required to contribute to a claim:

1. If you report a claim but upon inspection by our authorised repairer no fault is found with the item you will be liable for the call out charge

And

2. If we replace an item that is more than four years old you will be responsible for the depreciation allowance that we will deduct from the replacement cost. The scale of depreciation that we will apply depends upon the age of the item and is as follows:

Between 1 and 4 years old	NIL
Between 4 and 5 years old	10%
Between 5 and 6 years old	20%
Between 6 and 7 years old	40%
Between 7 and 8 years old	50%

How long is my insurance for?

Your policy will terminate regardless of renewal date if and when you have made claims the total value of which exhausts the maximum sum payable, or if we exercise our right to give you thirty days written notice of cancellation.

What happens if I want to cancel?

You can cancel Your cover at any time by contacting the Administrator.

Provided You have paid the premium in full and You have made no claim under the terms of this Policy You will receive:

- a) a full refund of premium paid if You cancel within 14 days from commencement of this insurance;
- b) a refund calculated in proportion to the number of complete unexpired months of cover for which You have paid the premium (pro-rata refund) if You cancel later than 14 days from commencement of this insurance. You may incur a cancellation fee of £15 to cover the administrative costs of cancelling this Insurance and dealing with refunds of premium, commission and Insurance Premium Tax.

If You are paying the premium by instalments and You cancel this Policy more than 14 days after commencement of this Policy then no refund of premium will be due as You will only have paid for the cover You have received. If there has been a valid claim under this Policy then the premium must be paid up to the expiry date as shown in the Schedule.

Please review your personal circumstances periodically to see whether the policy still meets your requirements and to check when cover runs out for each individual item that you have insured.

How do I claim?

Before any work is undertaken telephone us on 0870 320 0245 within 72 hours of discovering the problem and quote your policy number (shown on your policy schedule) and the nature of your claim.

We will normally arrange for inspection and repair to be carried out through our network of authorised repair agents. Our authorised repairer will undertake repairs covered by the policy and charge the cost of a valid claim directly to us.

For full details of how to make a claim and how we will settle it please refer to the section headed "Claims" in the policy document.

How do I complain?

It is our intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim, please contact:

Customer Care Team
Castelan Limited
Alpha House
Sunnyside Road North
Weston-super-Mare
North Somerset
BS23 3QY

Telephone: 0870 320 0333

Email: customer.care@castelanguroup.com

We will endeavour to resolve your complaint by the end of the next working day but if we are unable to do so will refer it to:

Customer Relations Department
UK General Insurance Limited
Cast House

Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ

Tel: 0845 218 2685

Email: customerrelations@ukgeneral.co.uk

If it is not possible to reach an agreement you have the right to make an appeal to the Financial Ombudsman Service at:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
Docklands
London
E14 9SR

Financial Services Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk