



Multi Appliance Policy



Terms and
conditions



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Introduction

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 SO53 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.

Definitions

The words or expressions detailed below have the following meaning wherever they appear in this **Policy** and will appear with a capital letter and in bold.

Administrator means Castelan Limited whose registered address is Alpha House, Sunnyside Road North, Weston-super-Mare, North Somerset, BS23 3QY Company Registered Number 7637133, appointed to administer this insurance on behalf of the Insurer.

Authorised Repairer means a service provider **We** approve and instruct to repair the **Insured Product**.

Breakdown means abrupt mechanical or electrical failure which results in the sudden stoppage of the **Insured Product's** normal functions and which necessitates repair to resume those functions. Please note **Breakdown** that ultimately results from wear and tear is excluded from the scope of cover afforded by this **Policy**.

Call Out means the attendance of an **Authorised Repairer** to the **Insured Product** during normal working hours (8am–5pm Monday to Friday excluding Public Holidays).

Consumer Electronic Product(s) means any of the following provided they are less than 8 years old and are registered as an **Insured Product** in the **Schedule**: 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.

Domestic Appliance(s) means any of the following provided they are less than 8 years old and registered as an **Insured Product**

in the **Schedule**: Dishwasher, Free Standing Cooker, Freezer, Fridge/Freezer, Hob, Oven, Microwave Oven, Refrigerator, Tumble Dryer, Washer/Dryer, Washing Machine.

Domiciled means **You** have been a **United Kingdom** resident for a minimum of 12 months at the time of inception of **Your** policy and **You** have a permanent residential address in the **United Kingdom**.

Excess means the specified portion of any claim, of which **You** must bear the cost before **We** will pay **Our** liability.

Insured Product(s) means a **Consumer Electronic Product(s)** or **Domestic Appliance(s)** listed in the **Schedule**.

Insured / You / Your refers to the person named on the **Schedule** who is a resident of and **Domiciled** in, the **United Kingdom**.

Insurer / We / Our / Us refers to UK General Insurance Limited on behalf of Ageas Insurance Limited.

Manufacturer's Guarantee Period means the period during which the **Insured Product** is covered against **Breakdown** under the terms and conditions of the manufacturer's guarantee.

Maximum Liability means the maximum payable by the **Insurer** to settle all claims made during the Period of Insurance and reduces progressively by the cost of each claim.

Policy means this document and the **Schedule** to which it refers.

Schedule means the document sent to **You** separately by the **Administrator** which forms part of the **Policy**, containing details of **You** and the **Insured Products** which are the subject of this insurance.

Territorial Limits means as a **United Kingdom** resident **Domiciled** in the **United Kingdom**, cover is applicable anywhere in the **United Kingdom**.

Total Loss means a repair **We** consider to be impossible or uneconomic.

United Kingdom means England, Scotland, Wales, the Channel Islands, Isle of Man and Northern Ireland.

Contract of Insurance

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- a) supply accurate and complete answers to all the questions **We** or the **Administrator** may ask as part of **Your** application for cover under this **Policy**;
- b) to make sure that all information supplied as part of **Your** application for cover is true and correct;
- c) tell **Us** of any changes to the answers **You** have given as soon as possible.

Failure to provide answers in line with the requirement of the Act may mean that **Your Policy** is invalid and that it does not operate in the event of a claim.

Provided the information **You** supplied when taking out this insurance is to the best of **Your** knowledge true and accurate and **You** have paid the premium, **We** agree to indemnify **You** up to the **Maximum Liability** detailed below under the heading What is Covered subject to all of the definitions, terms, conditions and exceptions contained in this **Policy**.

Premium Payment

Your premium can be paid in full or in monthly instalments by direct debit.

Period of Insurance

Your cover starts on the date shown in the **Schedule** and will end and all benefits automatically cease upon the earliest of the following:

- a) The date upon which the **Maximum Liability** is exhausted;

- b) The expiry date shown in the **Schedule**;
- c) 30 days following a first missed instalment, If **You** pay by monthly instalments;
- d) The date **You** or **We** cancel **Your** cover under the terms and conditions of this **Policy**.

What is Covered

Cover Level A

We will indemnify **You** against the cost of repairing **Domestic Appliances**, including parts and labour charges, as a result of **Breakdown** up to a **Maximum Liability** of £1,000.

Limitation:

No claims will be accepted within 28 Days from the Commencement Date of this **Policy** as shown in the **Schedule**.

If during the period of Insurance **You** register with **Us** an additional product(s), or substitute an existing product(s), no claims will be accepted within 28 days from the date of registration on this product(s).

Cover Level B

We will indemnify **You** against the cost of repairing **Insured Products**, including parts and labour charges, as a result of **Breakdown** up to a **Maximum Liability** of £3,000.

Limitations:

No claims will be accepted within 28 Days from the Commencement Date of this **Policy** as shown in the **Schedule**.

If during the period of Insurance **You** register with **Us** an additional product(s), or substitute an existing product(s), no claims will be accepted within 28 days from the date of registration on this product(s).

Televisions are covered up to a maximum limit of £1,500 and Home Theatre Systems for a maximum limit of £750.

Cover Level C

We will indemnify **You** against the cost of repairing **Insured Products** including parts and labour charges as a result of **Breakdown** up to a **Maximum Liability** of £5,000.

Limitations:

No claims will be accepted within 28 Days from the Commencement Date of this **Policy** as shown in the **Schedule**.

If during the period of Insurance **You** register with **Us** an additional product(s), or substitute an existing product(s), no claims will be accepted within 28 days from the date of registration on this product(s).

Televisions are covered up to a maximum limit of £1,500 and Home Theatre Systems for a maximum limit of £750.

Claim Excess

You are required to pay in advance of a claim being registered with **Us** a claim **Excess**.

Your Cover Level and **Excess** are shown on **Your Schedule**.

What is Not Covered

We shall not be liable for:

1. any loss, damage, malfunction or **Breakdown** resulting from or as a consequence of:
 - a. fire, lightning, explosion, flood, heat, earthquake, storm, frost, burst pipes, vermin, rusting or corrosion;
 - b. war, invasion, act of foreign enemies, terrorism, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, coup, riot or civil disturbance;
 - c. theft or any attempted theft;
 - d. accidental damage meaning a sudden, unforeseen and unintended event which causes physical damage;
 - e. the variation and/or failure to public services (including water, electricity, or gas supply) however caused (including adverse weather conditions), or gas leaks;
 - f. any wilful act or neglect;
 - g. damage caused by sand, sea water, the action of sunlight, wind, weather or other natural elements;
 - h. the **Insured Product** not being installed or operated in accordance with the manufacturer's instructions;
 - i. use other than domestic use by **You** or **Your** family permanently living with **You**;
 - j. use of non-approved accessories;
 - k. any repairs carried out outside the United Kingdom, Channel Islands or Isle of Man;
 - l. any pixel defects or failures that are within manufacturer's tolerance;
 - m. damage caused by the constant projection of the same image or images (screen burn);
 - n. foreign objects or substances;
 - o. software or firmware upgrades;
 - p. the incorrect installation, maintenance or cleaning of filters;
 - q. the incorrect installation of the **Insured Product**;
 - r. normal wear and tear e.g. belts, fuses, seals, handles, runners, etc.;
 - s. ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from combustion of nuclear fuel, the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or its nuclear component;

- t. any repairs carried out without **Our** authority.
2. the cost of:
 - a. repairs that have not been authorised by **Us**;
 - b. routine cleaning, service, inspection and maintenance;
 - c. rectifying cosmetic damage not affecting the safe use of the product, or the replacement of or adjustment to plastic or metal trim, badges or insignia;
 - d. repair or replacement of taps;
 - e. consumable items requiring routine replacement such as any projection lamps, light bulbs, disposable bags, filters, oven liners, batteries or styli;
 - f. materials or labour charges for which the manufacturer, supplier, installer or repairer may be responsible under any guarantee or warranty;
 - g. work covered by the manufacturer's recall of the product;
 - h. adjustment of aerials, sockets and re-alignment of satellite antennae;
 - i. removal, installation or fitting costs to the **Insured Product(s)** or a replacement product;
 - j. unblocking drainage channels on refrigeration equipment;
 - k. **Call Out** charges where no fault is found or where **You** are not in attendance when the **Authorised Repairer** arrives;
 - l. modifying the **Insured Product** in any way;
 - m. loss of refrigerated or frozen food, drink and medicine;
 - n. removal of the **Insured Product** if the **Insured Product** is considered a **Total Loss**;
 - o. **Your** claim **Excess** as specified on **Your Schedule**.
 3. any **Breakdown** claims arising within the **Manufacturer's Guarantee Period**.
 4. loss of use of the **Insured Product** or any other costs that are indirectly caused by the event which led to **Your** claim or any loss other than the repair or the replacement cost of the product.
 5. Any **Breakdown** claim for an **Insured Product** which is more than 8 years old.
 6. Any **Insured Product(s)** that do not meet the current electrical regulations in force at the time of **Your** claims.
 7. Any **Breakdown** known to **You** prior to the start date of cover or the registration date of an additional or substituted product under this **Policy** as shown on **Your Schedule**.
 8. Any claim outside of the **Territorial Limits**.

Cancellation

You may 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 receipt 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**.

Termination

We may cancel **Your** insurance cover immediately without a refund of premium if **We** have proof of **Your** fraud in relation to the cover provided under this **Policy**. Otherwise, **We** may cancel **Your** insurance cover under this **Policy** by giving **You** 30 days' written notice in which case, provided **You** have not made a claim, a pro rata refund of premium will be made.

Renewal

On expiry of **Your Policy**, **We** may write to **You** about renewal. This **Policy** does not automatically renew.

Fraud

- 1 If **You** gave false or misleading information when **You** applied for insurance cover and this information affected the decision to insure **You**, the cover will end and **We** will not pay **You** any benefits under this **Policy**.
- 2 In the event that any payments made by **Us** are found to have been made as a result of **Your** fraud, recklessness or negligence, **We** may terminate this **Policy** and **We** reserve the right to demand that any such benefits are repaid by **You** and/or take the appropriate legal action against **You**. **We** may demand that **You** reimburse **Us** for any investigation costs reasonably incurred.

Claims

How to make a claim:

Telephone **Us** on 0870 320 0245 within 72 hours of discovering the problem and quote **Your Policy** number (shown on **Your Schedule**) and the nature of **Your** claim. **You** may be required

to complete a claim form. **You** will be required to pay **Your** claim **Excess** before a claim is registered therefore please have **Your** payment debit or credit card ready.

How **We** will settle claims:

- a) **We** will where possible complete a diagnostics check over the phone with **You**, therefore it is advisable when calling that **You** are with the **Insured Product(s)**. In the event this does not resolve the issue **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 this **Policy** and charge the cost of a valid claim directly to **Us**. **You** will be required to pay the **Authorised Repairer** for any repairs falling outside the scope of cover provided by this **Policy**.

Please note: This provision of service may be affected by factors out of **Our** control such as but not limited to adverse weather conditions, industrial disputes (official or not), failure of the public transport system (including the road network) and other circumstances preventing access to **Your** home or otherwise making provision of cover impractical for which **We** cannot be held responsible.

- b) If in **Our** opinion an **Insured Product** is considered a **Total Loss**, **We** will at **Our** discretion, pay for the cost of replacing it with one of identical or similar specification subject to the cost not exceeding the original purchase price and the remaining **Maximum Liability** being sufficient. In this instance **We** reserve the right to take ownership of the damaged **Insured Product** at **Our** discretion. However, **We** are not obliged to take ownership of or dispose of the **Insured Product** on **Your** behalf. At **Our** discretion **We** may settle **Your** claim with vouchers for a retailer of **Our** choosing.

c) Claims for **Total Loss** will be subject to a deduction for depreciation based upon the age of the **Insured Product** in accordance with the following scale:

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%

d) **You** must give **Us** any proof **We** reasonably request with regard to **Our** assessment of **Your** claim, at **Your** own expense, otherwise **We** will not pay **Your** claim. Such proof may include (but is not limited to) evidence to support the age and purchase price of **Products Insured**.

UK General Insurance Limited is an insurers' agent and in the matters of a claim act on behalf of Ageas Insurance Limited.

General Conditions

- 1 Duty of Care: **You** are responsible for taking reasonable care of the **Insured Product** and for ensuring that it is maintained in accordance with the manufacturer's instructions. If **You** fail to do so **Your** claim may be rejected.
- 2 Transfer: **You** cannot transfer or assign this **Policy** to another person.
- 3 Law and Jurisdiction: This **Policy** shall be governed by English Law and any proceedings shall be brought in the English courts.
- 4 Telephone Calls: **Your** telephone calls may be recorded and monitored. **We** reserve the right to use any recordings made.

Complaints

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

Please ensure **Your** policy number is quoted in all correspondence to help us respond quickly and efficiently.

If **Your** complaint cannot be resolved by the end of the next working day Castelan Limited will pass it to:

Customer Relations Department
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds LS10 1RJ

Telephone: 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. **You** may contact the Financial Ombudsman Service at:

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

The above complaints procedure is in addition to **Your** statutory rights as a consumer. For further information about **Your** statutory rights contact **Your** local authority Trading Standards Service or Citizens Advice Bureau.

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

Data Protection Act 1998

Please note that any information provided to **Us** will be processed by **Us** and **Our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

Data Protection & Privacy Statements

Data Transfer Consent

By purchasing this insurance **Policy** with Castelan, **You** have consented to the use of **Your** Data as described below.

Data Protection Policy

We are committed to protecting **Your** privacy including sensitive personal information; please read this section carefully as acceptance of this insurance **Policy** will be regarded as having read and accepted these Terms and Conditions.

Sensitive Information

Some of the personal information **We** ask **You** for may be sensitive personal data, as defined by the Data Protection Act 1998. **We** will not use such sensitive personal data about **You** or others

except for the specific purpose for which **You** provide it and to provide the services described in **Your** policy documents.

How **We** use and protect **Your** information and who **We** share it with

We will use **Your** information to manage **Your** insurance **Policy**, including underwriting and claims handling. This may include disclosing it to other insurers, administrators, third party underwriters and reinsurers.

Your information comprises of all the details **We** hold about **You** and **Your** transactions and includes information obtained from third parties. **We** may use and share **Your** information with other members of the Castelan group companies (The Group). **We** will provide an adequate level of protection to **Your** data.

We do not disclose **Your** information to anyone outside The Group except:

- Where **We** have **Your** permission
- Where **We** are required or permitted to do so by law
- To credit reference and fraud prevention agencies
- Other companies that provide a service to **Us** or **You**
- Where **We** may transfer rights and obligations under this agreement.

We may transfer **Your** information to other countries and jurisdictions on the basis that anyone to whom **We** pass it provides an adequate level of protection. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

Your Rights

Under the Data Protection Act 1998 **You** have certain rights regarding access to **Your** information. **You** have the right to see a copy of

the personal information **We** hold about **You**, if **You** believe that any of the information **We** are holding is incorrect or incomplete, please let **Us** know as soon as possible. To provide a copy of the information **We** may ask **You** for a small fee.

Marketing

The Castelan group of companies may use **Your** data to keep **You** informed by post or telephone of any products or services which **We** consider may be of interest to **You**. If **You** do not want to receive such information please send an email to: enquiries@castelangroup.com or write to the Data Protection Officer at:

Castelan Limited
Alpha House
Sunnyside Road North
Weston-super-Mare
North Somerset BS23 3QY
Telephone: 0870 320 0333

Product Registration Form



**YOUR POLICY WILL NOT
BE ACTIVATED UNTIL YOU
HAVE REGISTERED YOUR
PRODUCTS**

In order to activate your Multi Appliance Policy please complete the product details below and return within 14 days to Castelan Limited, Alpha House, Sunnyside Road North, Weston-super-Mare. BS23 3QY. You can also e-mail this completed form to MAP@castelanguroup.com or fax to 01934 423 779. You can also call us on 0870 320 0245 to register your products but please have the details below completed when you call.

Please see the following page for guidance on how to complete this form

PRODUCT Description of the product to be insured	MAKE Who makes the product	MODEL What is the model name	SERIAL NUMBER Usually found on the back or inside of the product	PURCHASE DATE On your original sales receipt	PURCHASE PRICE The price you paid for the product
1					
2					
3					
4					
5					

COVER LEVEL B & COVER LEVEL C COVERS UP TO 10 ITEMS.

6					
7					
8					
9					
10					

Please complete your personal details:

Name _____

Address _____

Postcode _____

Telephone Home _____

Telephone Work _____

Telephone Mobile _____

Product Registration Form - Guidance Notes

When completing this form please give us as much information as you can about the items that you wish to be covered on your Multi Appliance Policy.

Below is an example of how to complete the details in the Registration Form:

	PRODUCT Description of the product to be insured	MAKE Who makes the product	MODEL What is the model name	SERIAL NUMBER Usually found on the back or inside of the product	PURCHASE DATE On your original sales receipt	PURCHASE PRICE The price you paid for the product
1	Chest Freezer	Hotpoint	RCNAA300P	065812	01/01/2013	£549.99
2						
3						

Your Multi Appliance Policy does not cover all electrical items. There is a description of the products that can be covered in the policy document and they are:

Consumer Electronic Product(s)

- DVD Player/Recorders
- Hi-Fi System
- LCD/LED/Plasma Television
- Digital Receiver (Sky, FreeView, FreeSat)
- Home Theatre Equipment
- Sound servers of Wi-fi MP3 units

Domestic Appliance(s)

- Dishwasher
- Free Standing Cooker
- Freezer
- Fridge/Freezer
- Hob, Oven
- Microwave Oven
- Refrigerator
- Tumble Dryer
- Washer/Dryer
- Washing Machine

Only products that fall into these categories can be insured and listed on the Product Registration Form.