

# Appliance Insurance

## Insurance Product Information Document

**Company:** Collinson Insurance

**Product:** Row.co.uk Appliance Insurance

Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Number: 202846.

**This document provides a summary of cover only and does not contain the full terms and conditions of the cover which can be found in the policy wording and schedule. It is important that you read all these documents carefully.**

### What is this type of Insurance?

This is an appliance insurance policy which covers your appliance(s) against mechanical, electrical and accidental damage for the period of insurance, subject to the policy terms and conditions.



### What is Insured?

#### ✓ Breakdown

A mechanical or electrical fault which stops the appliance from working properly.

#### ✓ Accidental damage

Damage caused by a sudden, unexpected event that stops your appliance from working properly.



### What is not Insured?

- ✗ Any appliance not bought as new from a UK VAT-registered company (including online marketplaces).
- ✗ Appliances over six years old at the original policy start date or the date the appliance was added.
- ✗ Appliances once they reach 8 years old
- ✗ Any claim within the 14-day exclusion period.
- ✗ Any pre-existing faults
- ✗ Any claims where the fault is still covered by the manufacturer's warranty
- ✗ Any claim where you cannot provide proof of purchase
- ✗ Faults caused by your appliance being tampered with by an unauthorised person or a non-manufacturer approved engineer.
- ✗ Faults cause by you not following the manufacturer's instructions for use or maintenance.
- ✗ Claims caused by faults with the domestic supply of electricity, gas, or water.
- ✗ The replacement of consumable items such as fuses or batteries.
- ✗ Any claim where suitable proof of previous repair cannot be provided.
- ✗ Cosmetic damage



### Are there any restrictions on cover?

- ! You must own the appliance(s) as shown in your certificate schedule.
- ! You can make up to three claims per policy year.
- ! For appliances with a cover amount of £500 or less there is a £65 excess
- ! For appliances with a cover amount over £500 there is a £125 excess
- ! An additional excess of £65 will apply for any claim made in the first 3 months of the original policy start date.



## Where am I Covered?

- ✓ Your appliance(s) must be situated within the United Kingdom excluding the Channel Islands and Isle of Man.



## What are my obligations?

- You must take reasonable care to answer all questions carefully and accurately as not doing so could invalidate your insurance and ability to claim.
- You must tell us straight away if anything you have already told us changes.
- All potential claims must be reported immediately.
- You must take all reasonable steps to prevent damage to your appliances(s) including following the manufacturers guidelines and required servicing intervals.



## When and how do I pay?

- You can pay by either credit/debit card if you are paying annually or direct debit if you are paying monthly.



## When does the cover start and end?

- This policy lasts for one year and will start on the date you have selected, as shown on your certificate schedule.
- Your policy will renew automatically for a further 12- month period unless you tell us that you do not wish the policy to renew, or we decline to renew the policy.



## How do I cancel the contract?

You have the right to cancel this policy within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to you any premium you have paid to us. You can cancel this policy after 14 days, but we will not give you back any premium.

To cancel please contact us:

- Phone: 0203 411 9409

## IMPORTANT INFORMATION

### Statement of Demands and Needs

Row.co.uk appliance insurance will meet the demands and needs of those people who wish to protect their appliances in the UK against the risks of mechanical and electrical faults as well as accidental damage.

Row.co.uk does not provide advice or recommend that their insurance policy is suitable for you. You should decide before purchasing, whether the terms and conditions of the insurance policy meet your demands and needs for appliance insurance. If you are buying cover for the first time or replacing existing cover that you may have, it is important that you take your own individual needs and circumstances into account.

### Claim notification

All claims should be submitted via the Row.co.uk customer portal found at [www.row.co.uk](http://www.row.co.uk).

### How to make a complaint

If you are not happy with any aspect of this insurance cover you should write to Customer Services, Row.co.uk, Enterprise House, 21 Oxford Road, Bournemouth, Dorset, BH8 8EY. You can also email [complaints@row.co.uk](mailto:complaints@row.co.uk)

### The Financial Services Compensation Scheme (FSCS)

The underwriters of this policy are covered by the FSCS. This means that you may be entitled to compensation from the Scheme if we are unable to meet our financial obligations. Full details are available from the FSCS.