

# Appliance Insurance

## Insurance Product Information Document

Company: BIG Warranties Limited T/A Row.co.uk

Product: Row.co.uk Appliance Insurance

BIG Warranties Limited (registered in the United Kingdom) is authorised and regulated by the Financial Conduct Authority Financial Services Number: 798998

**This document 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 (unless specified) for the period of insurance, subject to the policy terms and conditions.



### What is insured?

- ✓ You are covered under this policy for the cost of repair or replacement of your appliance following breakdown or accidental damage during the period of cover.
- ✓ In the first instance we will try to resolve the issues you are having with your appliance through our helpline. If it is not possible to resolve the problems with your appliance over the telephone, we may send an engineer to you to repair your appliance.
- ✓ In the event that your appliance cannot be repaired we will, at our discretion, replace your appliance with new or reconditioned appliance of the same or similar make and specification, that may not be compatible with any specialist equipment you may have, or offer you a cash settlement in line with the current market value of your appliance.



### What is not insured?

- ✗ Any appliance fault which happens before the period of insurance starts or within 14 days of the date of policy becoming in force.
- ✗ Any damage to the appliance caused by or related in any way to a software virus or any other software malfunction.
- ✗ Damage caused by not taking measures that would be reasonably expected of You to take to prevent or mitigate Accidental Damage of your appliance(s).
- ✗ Malicious damage.
- ✗ Any malfunction of the appliance(s) caused by or related in any way to a software virus or any other software malfunction.
- ✗ Any breakdown that occurs during the manufacturer's guarantee or warranty period.
- ✗ Any claims made during the Exclusion Period. Any excesses must be paid before a claim can be processed.
- ✗ Accidental damage whilst the appliance(s) is in the possession of any third party other than Your immediate family at your address as shown in your Certificate Schedule.
- ✗ Cosmetic damage which includes but is not limited to wear and tear or gradual deterioration, corrosion, rust, dust or change in temperature, gradually developing defects, cracks, flaws or fractures, scratching, chipping, abrasion, change of colour, texture or finish.
- ✗ Any claims for appliance(s) purchased from an online auction site or online marketplace unless you provide a receipt as new from a UK VAT registered company
- ✗ Any appliance that was not in full working order upon purchase of this policy and without having been previously repaired.
- ✗ Any claim submitted by you where the make, model, specification, and/or serial number differs from those details provided by you when you purchased your policy.
- ✗ Theft or Loss of your appliance.
- ✗ Any appliance being moved or in transport.



## Are there any restrictions on cover?

- ! You must own the appliance(s) as shown in your Certificate of Insurance
- ! Appliances located outside of the geographical limits set out in the policy terms and conditions are not covered.



## Where am I covered?

- ✓ Your appliance(s) must be situated within the United Kingdom.



## What are my obligations?

You are required to:

- You must answer all questions about this policy honestly and fully at all times. You must also tell us straight away if anything that you have already told us changes.
- You must take all reasonable steps to prevent damage to your appliance(s) including following the manufacturers guidelines and required servicing intervals.
- All potential claims must be reported immediately.
- Ensure you read all the documents provided by us to ensure the cover meets your requirements and contact us if anything is unclear.
- Take reasonable care to answer all questions carefully and accurately as not doing so could invalidate your insurance and ability to claim.
- Where an excess applies you will be required to pay this in the event of a related claim. Excess amounts are shown in your terms and conditions.



## When and how do I pay?

You will pay your premium prior to taking out or renewing the insurance. If you do not pay your premium when it becomes due, cover will not be provided. 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 policy 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 can cancel your insurance policy at any time if you decide it is not right for you by giving notice of cancellation via letter or email.
- If you decide for any reason that is policy does not meet your insurance needs within 14 days from either the date of issue or receipt of your policy terms and conditions, we will refund to you any premium you have paid and we will recover from you any payments we have made.
- If you cancel outside this period for policies paid monthly there will be no refund of premium. For policies paid annually a pro rata return premium will be given less an administration charge of £30. If You have made a claim no refund will be due.

# 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 [customerservices@row.co.uk](mailto:customerservices@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.