

Appliance Insurance

Insurance Product Information Document



Company: Domestic & General Insurance PLC **Product: Protection Policy**

Registered in England and Wales. Domestic & General Insurance PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number 202111.

This is a summary of our insurance policy. The full terms, conditions, limitations and exclusions can be found in other documents, including the terms and conditions.

What is this type of insurance?

Cover for your shower against breakdown and accidental damage.



What is insured?

- ✓ protection of your product from accidental damage
- ✓ breakdown after the end of the manufacturer's guarantee period
- ✓ unlimited repairs on your product (including call-outs, parts and labour), with no excess to pay
- ✓ vouchers for the full retail price of a replacement (if we cannot reasonably arrange a replacement)

Additional non-insurance benefits:

In addition to the insurance the initial call out to inspect and repair the product



What is not insured?

- ✗ costs arising from not being able to use your product or damage to other property
- ✗ loss, cosmetic damage, neglect or deliberate damage
- ✗ the cost of replacing any accessories or consumables
- ✗ scale damage



Are there any restrictions on cover?

- ! you must be at least 18 years old and resident in the UK
- ! your product must be owned by you and no longer protected by its manufacturer's parts and labour guarantee when this policy starts
- ! your product must be used for personal and non-business purposes only, and not located on a boat or in a mobile home



Where am I covered?

- ✓ in the UK



What are my obligations?

- to give us true, factual and not misleading information
- to install, maintain and use the product in a private home, for non-business purposes and to follow the manufacturer's instructions
- to ensure your product meets relevant safety standards and is safe to work on



When and how do I pay?

You can either pay the total premium (inclusive of all applicable taxes) in one payment in full in advance before the policy will start or in instalments by Direct Debit.



When does the cover start and end?

The policy will start on the date we process your application and continue for 12 months (unless ended in accordance with the terms and conditions). If you pay by Direct Debit, your protection will automatically continue for another year with a new policy at renewal, unless you tell us otherwise. If you cancel in the 14 day cooling off period you will receive a full refund. However, if you have received a repair at the initial repair visit, you will be charged the cost of the repair.



How do I cancel the contract?

Call us on 0800 561 4495; write to us at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP; or download a cancellation form from www.domesticandgeneral.com and send it to us by post. You will need to provide your policy number and contact details.