

Multiple Appliance Insurance

Insurance Product Information Document

Company: Home Emergency Assist Product: Appliance Cover

Lifestyle Protect limited is authorised and regulated by the Financial Conduct Authority.

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This insurance will cover you for the cost of repairs or replacements of domestic appliances, as specified in your schedule following mechanical/electrical breakdown or accidental damage. The age of the appliance at the time it was registered will determine to what extent a repair or replacement will be provided. Full details can be found in your policy booklet.



What is insured?

- ✓ Mechanical/Electrical breakdown of the product identified on your policy schedule
- ✓ Accidental Damage (if noted on your schedule)
- ✓ Unlimited claims up to a total value of £2500 in any period of insurance.



What is not insured?

- ✗ Call out charges where a fault cannot be found with the appliance/product
- ✗ Accidental damage if not noted on your policy schedule
- ✗ Costs not authorised by the claims administrator or its appointed engineers
- ✗ Any claim occurring within the first 28 days from the inception date of you policy
- ✗ Appliances which are over 15 years of age at the time of policy purchase



Are there any restrictions on cover?

- ! Call outs are arranged during normal working hours, (8am-5pm Monday – Friday)



Where am I covered?

- ✓ Cover is offered for your home address within the United Kingdom.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that any information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

You must follow our claims process, which can be found in your policy documentation.



When and how do I pay?

You can pay your premium as a one-off payment, annually or in monthly instalments. Payment can be made by Direct Debit or Card over the phone.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

By telephone, email or post. If you cancel your policy within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

Important Information

COMPLAINTS

It is the 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 you should follow the complaints procedure below:

Complaints regarding the **SALE OF THE POLICY**, in the first instance, please contact:

Home Emergency Assist,
Holland House, 20 Oxford Road, Bournemouth, BH8 8EZ.

Tel - 0333 00 34 999

Complaints regarding **CLAIMS**, in the first instance, please contact:

MB&G Insurance Services Ltd
Cobalt Business Exchange, Cobalt Park Way, Newcastle Upon Tyne, NE28 9NZ

Tel: 0330 124 4531

E-mail: claims@mbginsurance.com

UNRESOLVED COMPLAINTS

If they are unable to resolve your complaint before the end of the third working day they will pass it to:

Customer Relations Department
UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1RJ
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

On all correspondence please tell us you are insured by Lifestyle Protect Limited and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower, London E14 9SR
Tel: 0800 023 4 567 or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its 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.