

Multiple Appliance Insurance

Insurance Product Information Document

Product: Appliance Cover

Company: Home Emergency Assist Ltd is an Appointed Representative of Insure Group Limited which is authorised and regulated by the Financial Conduct Authority.

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product can be found in the policy wording provided by your insurance broker.

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?

Depending on the cover level selected and listed on your policy schedule, you are covered for:

- ✓ 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 your 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.