

Replacement Guarantee Information

Replacement Guarantee is offered by Shop Direct Home Shopping Limited ("SDHS"). Terms and Conditions apply. Replacement Guarantee provides a replacement service for all new appliances after the expiry date of the manufacturer's guarantee period in the event of a mechanical or electrical failure. Accidental damage cover is provided from the commencement of the policy. If no replacement is available either a cheque will be issued or a credit arranged through the account which the insured product was purchased up to the current retail price, depreciation will be applied. If a refund or credit is given the Replacement Guarantee will cease. Your Replacement Guarantee documentation will be sent to you 2 to 3 weeks after the goods have been dispatched. Loss, Theft, Accidental Damage Cover and Home Contents insurance can be purchased independently. See the Shopping Insurance page for further information.

Replacement Guarantee is provided by London General Insurance Company Limited (LGI), Integra House, Floor 2, Vicarage Road, Egham, Surrey, TW20 9LZ. SDHS reserves the right to change provider. LGI are members of the Financial Services Compensation Scheme (FSCS), which means that if the provider gets into financial trouble money from the FSCS will be paid to you.

Cancellations - If you wish to cancel your Replacement Guarantee, just notify SDHS in writing or simply return your documentation to SDHS. If you cancel within 45 days of purchase, you will receive a full refund providing no claims have been made. Thereafter, you will receive a proportionate refund based on the unexpired period remaining.

Consumer Rights - You can purchase Replacement Guarantee when you order your goods or at any time within the following 60 days at the prices displayed on your brand website, in your latest catalogue or prices given over the phone. The prices shown in this publication are the total amount payable including IPT. Where the manufacturer provides extended parts cover, Replacement Guarantee prices will be reduced accordingly. Where, on the merchandise page it shows "a period of extra cover" this is provided after the manufacturer's guarantee has expired. The manufacturer, other retailers and insurance providers may also offer you an extended warranty and your household insurance may be relevant. The Replacement Guarantee is in addition to your statutory rights – see SDHS returns policy section. Under those statutory rights, you can request a repair or replacement for up to 6 years (5 in Scotland) if the product when sold was not of satisfactory quality. However, after the first 6 months, you would have to prove that the product had a fault when it was sold and this could involve having to take legal action. In practice, during the period of the manufacturer's guarantee, the manufacturer will deal with any reliability or quality issues. Further information on your rights can be obtained from your local Trading Standards Service.

Terms and Conditions

Introduction

This optional **policy** in connection with **your certificate of insurance** proves that **you** have chosen protection under the Replacement Guarantee policy and that **you** will be protected by it provided the **premium** is paid.

Customers with additional requirements

If **you** have hearing or speech difficulties, **you** can text telephone on 0844 822 4676. This document and all our literature is available in large print, audio or Braille. **We** will be happy to provide **you** with a copy on written request, or **you** can call **us** on 0844 822 4676 to request a copy.

1. Definitions:

In this **policy** words that appear in **bold type** have the following special meanings:

Accidental Damage – Damage resulting from an unforeseen and sudden incident, which is accidental in nature.

Administrator – Shop Direct Finance Company (SDFC), whose registered address is Aintree Innovation Centre, Netherton, Bootle, Merseyside L72 1LB, Company Registration Number 4660974.

Premium – the premium for cover under this **policy**, paid by **you** upon application or charged to **your** SDFC Credit Account. The cost of this **policy** is inclusive of all applicable taxes.

Certificate of Insurance – the certificate of insurance confirming and setting out details of **your** cover under this **policy**.

Current Retail Price – the current retail price of a product of the same or similar specifications as the **insured product** at the date of claim.

End Date – the date your cover ends as set out in the **certificate of insurance**.

Insured Product – the domestic electrical appliance covered under the **policy** and for which **you** have paid the **premium**.

Manufacturer's Guarantee Period – the period during which the **insured product** is covered under the terms and conditions of the manufacturer's guarantee.

Policy – these policy terms and conditions, which in conjunction with the **certificate of insurance** form **your** contract with **us**.

Shop Direct Home Shopping Limited (SDHS) – the selling agent who is authorised by London General Insurance Company Limited to sell this insurance. Registered Number 04663281.

Start Date – the date your contract with us starts as shown in the **certificate of insurance**.

United Kingdom – mainland United Kingdom, excluding the Channel Islands and the Isle of Man.

We, Us, Our – London General Insurance Company Limited (LGI) registered number 1865673, which is a private company limited by shares and incorporated in England whose head and registered offices are at Integra House, Floor 2, Vicarage Road, Egham, Surrey TW20 9LZ.

You, Your – the individual named in the **certificate of insurance**, being the person who will benefit from the protection provided by this **policy**.

2. Eligibility

You are eligible to take out protection if:

- The product was purchased by **you** from a catalogue published by Shop Direct Home Shopping Limited; and
- The product is a small domestic appliance with a purchase price not exceeding £150.

3. Services Provided

If the **insured product**, as specified on the **certificate of insurance**, suffers a mechanical or electrical failure or **accidental damage** during normal use **we** shall replace it with a product of the same or similar specification. If no replacement is available, **we** will either issue a cheque or arrange a credit to the account through which the **insured product** was purchased up to the **current retail price**.

In the event that we replace the insured product or offer a settlement in lieu this policy will cease and London General Insurance Company Limited (LGI) may take possession of the insured product and dispose of it.

Services are provided within the United Kingdom only.

4. How to Request Our Services

Claims

First check that all electrical connections are in working order. Then, if after consulting the manufacturer's handbook you still require assistance, contact the administrator on the Claims Helpline 0844 391 4025 (Monday - Friday 8.30am - 8.00pm, Saturday 9.00am - 1.00pm). If you have your policy and insured product details ready your claim can be dealt with speedily.

Claim requests will be administered by Shop Direct Finance Company Limited, Sandringham House, Sandringham Avenue, Chelmsford, CM92 1LH.

Enquiries

If **you** have any queries regarding this **policy** then call the **administrator** on the Claims Helpline 0844 391 4025 (Monday - Friday 8.30am - 8.00pm, Saturday 9.00am - 1.00pm).

If **you** have **your policy** and **insured product** details ready **your** enquiry can be dealt with speedily.

5. Policy Term

Your certificate of insurance will identify the **insured product** and the **policy start date** and **end date**.

Cover for **accidental damage** will begin from the **policy start date**. Cover for mechanical or electrical failure will begin upon expiry of the **manufacturer's guarantee period**.

6. What Services And Associated Costs Are Not Included?

1. Replacement costs due to failure caused by:

- 1.1 Use other than domestic use by **you** or members of **your** family residing with **you**.
- 1.2 Any wilful act or neglect.
- 1.3 Not following the manufacturer's instructions.
- 1.4 Repairs carried out by persons not authorised by **us** or without **our** prior approval.
- 1.5 Failure of the fuse, plug or public electricity supply.
- 1.6 Incorrect or faulty installation (including faulty software).
- 1.7 The weather such as lightning, flood and high winds.
- 1.8 Any loss or damage caused by the failure of any electrical or computer equipment, software, micro-controller, microchip, accessories or associated equipment to correctly recognise and process any calendar date or time.

2. Replacement Costs for:

- 2.1 Failure which is included under the **manufacturer's guarantee period**.
- 2.2 Any routine maintenance, adjustments, cleaning, de-scaling, blockage removal, tuning, realignment, modification, installation or transit.
- 2.3 Work because of a manufacturer's recall of the **insured product** or through routine maintenance.
- 2.4 Consumer replaceable items including, but not limited to, batteries, styli, light bulbs, hoses, belts, tools, attachments and disposable bags.
- 2.5 Cosmetic items not affecting the normal usage of the **insured product** including, but not limited to, damage to cabinet trim and scratches.
- 2.6 Damage caused by scratching, chipping, staining, rust, corrosion or limescale.
- 2.7 Damage to aerial sockets, caused by loss or surge of power or application of an incorrect power supply.
- 2.8 Loss or damage to additional free goods supplied with the **insured product** as part of a sales promotion.
- 2.9 Damage caused by foreign objects or substances normally associated with the **insured product**.
- 2.10 Theft.
- 2.11 Compensation for loss of use or any consequential loss caused directly or indirectly by the **insured product**.
- 2.12 Satellite system repairs caused by weather damage to satellite antennae, failure of the television set or realignment of satellite antennae.

7. Limitations and General Information

1. **You** can transfer the benefits of **your policy** by obtaining permission from, or register a change of address by sending a written request to Customer Services Dept., Sandringham House, Sandringham Avenue, Chelmsford, CM92 1LH or on telephone number 0844 822 4676.

2. The **policy** will terminate in respect of the insured product after replacement or any other settlement and London General Insurance Company Limited may take possession of the insured product and dispose of it. In the event of a claim under the policy, all outstanding premium due under the policy will need to be paid in full.

3. The **policy** will be terminated without refund in the event of fraud or misinformation.

4. The **policy** is subject to English Law. The EEA State for the purposes of this policy is the United Kingdom.

5. The companies which provide the products and services related to this **policy** are a member of the Financial Services Compensation Scheme (FSCS). It is a duty of the FSCS to ensure that a percentage of sums owed to policyholders by an insurance company in liquidation is paid to those policyholders if the company itself is unable to meet its liabilities in full. Under the Scheme General Insurance is covered for 90% of the entire claim with no upper limit. This compensation system is subject to restrictions and not all policyholders are eligible. Further details are available on request.

8. Cancellation Rights

You may cancel the Replacement Guarantee within 45 days of purchase and obtain a full refund of the fee paid providing no services have been provided. Thereafter, **you** will receive a proportionate refund based on the unexpired period remaining. **You** can do this by returning this Replacement Guarantee or by sending **your** request to cancel in writing, to Insurance Customer Services, Sandringham House, Sandringham Avenue, Chelmsford, CM92 1LH or on telephone number 0844 822 4676.

9. How to Complain

If **you** have a complaint relating to the sale or administration of this **policy** please contact Customer Excellence, Sandringham House, and Sandringham Avenue, Chelmsford CM92 1LH, or on telephone number 0844 822 4676.

If **you** have a complaint regarding the terms of this **policy** please contact the Insurer, London General Insurance Company Limited at The Aspen Building, Floor 2, Vantage Point Business Village, Mitcheldean, Gloucestershire GL17 0AF.

If **your** complaint addressed to any of the above parties is not resolved to **your** satisfaction **you** may contact the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR, telephone 0845 080 1800. However, the rules and restrictions the Ombudsman is required to follow mean there are certain circumstances and some types of dispute the Ombudsman can not adjudicate on e.g. a complaint about the sale of this policy. None of the above affects **your** right to legal action.

Calls made from BT landlines will cost no more than 5p per minute. Charges will vary for calls made via other service providers. Replacement Guarantee is offered by Shop Direct Home Shopping Limited, Registered number 4663281. Registered office: Aintree Innovation Centre, Park Lane, Netherton, Bootle, L30 1SL and underwritten by London General Insurance Limited, Registered Number: 1865673, Registered Office: Integra House, Floor 2, Vicarage Road, Egham, Surrey, TW20 9LZ.