

REPLACEMENT GUARANTEE - Further relevant information

Replacement Guarantee is underwritten by London General Insurance (LGI) ("Insurer"). Shop Direct Home Shopping Limited ("SDHS") has been appointed by the Insurer to arrange Replacement Guarantee and Shop Direct Finance Company Limited ("SDFC") has been appointed by the Insurer to administer the Replacement Guarantee.

What cover is provided?

Terms and Conditions apply. Replacement Guarantee provides a replacement service for all new appliances after the expiry date of the manufacturer's warranty period in the event of breakdown. Accidental damage cover is provided from the commencement of the policy.

If the insured item breaks down after the manufacturer's warranty has expired, it will be replaced with an item that is the same make and model as the one listed on the Certificate of Insurance. If this is not possible a choice of models with an equivalent specification will be provided.

Where a replacement is not possible, we will contact you to discuss an alternative claim settlement. The value of the alternative claim settlement will be limited to the original purchase price of the insured Item.

The Replacement Guarantee will end on the date that the item is replaced or an alternative settlement is given.

The Replacement Guarantee documentation will be sent to you 2 to 3 weeks after the goods have been dispatched.

Note - Loss, Theft and Home Contents insurance can be purchased independently. If you already have cover for accidental damage and breakdown through your home insurance or another insurance product this Replacement Guarantee may not be appropriate for you.

Insurer, Arranger and Administrator information

Insurer; LGI Limited, TWENTY Kingston Road, Kingston Road, Staines-upon-Thames, Middlesex, TW18 4LG.

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.

Arranger; SDHS Limited. Registered number: 4663281. Registered office: 1st Floor, Skyways House, Speke Road, Speke, Liverpool L70 1AB.

Administrator; SDFC Limited. Registered number: 4660974, Registered Office: Aintree Innovation Centre, Park Lane, Netherton, Bootle, Liverpool L30 1SL.

Cancellations

If, for any reason, you are not satisfied with the insurance policy you can cancel it and receive a refund of premium: If you cancel the policy within the first 45 days, any premium you have paid will be returned to you in full. If you cancel the policy after the first 45 days, you will receive a pro rata refund of the premium paid for the insurance policy based on the unexpired number of months remaining. The first 45 day period begins on the start date on the Certificate of Insurance or the date you received this policy document, whichever is the later.

Consumer Rights

Replacement Guarantee can be purchased when goods are ordered. The prices shown in this publication are the total amount payable including Insurance Premium Tax.

The manufacturer, other retailers and insurance providers may also offer you an extended warranty and your household insurance may be relevant.

The benefits offered under the Replacement Guarantee are in addition to your legal rights under the Consumer Rights Act 2015. Under this Act, if the product you purchase is subsequently found to be defective then you will be entitled to a remedy such as a repair, a replacement or a refund. This legal right lasts for up to 6 years (5 years in Scotland). If the product proves defective in the first 30 days after purchase then you may reject the goods and request a full refund.

Thereafter, you will be entitled to a repair or replacement but if those remedies are not possible then you can claim a full, or partial, refund depending on the age of the goods. Further information on your rights can be obtained from the Citizens Advice Consumer Helpline 03454 040506.