

# Electrical Product Replacement Insurance

## Insurance Product Information Document

Product: Very Protect - Replace Policy

Company: Novus Underwriting Limited on behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG.

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Complete pre-contractual and contractual information on the insurance product is provided in the terms and conditions.

## What is this type of insurance?

This insurance policy provides breakdown and accidental damage cover for selected electrical items. In the event the electrical item breaks down or is accidentally damaged, a replacement electrical item will be provided.



### What is insured?

- **Accidental damage, resulting in:**
  - ✓ Failure of electrical components
  - ✓ Failure of mechanical components
  - ✓ Breakage of handles, knobs, integral components
  - ✓ If your product breaks down as a result of accidental damage, we will replace your item with an item which is the same make and model (or one of an equivalent specification).
- **Breakdown, resulting in:**
  - ✓ Failure of electrical components
  - ✓ Failure of mechanical components
  - ✓ If your product breaks down after the manufacturer's warranty has expired, we will replace your item with an item which is the same make and model.
- **Worldwide cover**
  - ✓ This insurance policy provides cover whilst the product is outside of the UK for a period of not more than 30 days, during the term of the policy. The product will only be replaced when you are back in the UK.



### What is not insured?

- ✗ Damage caused deliberately by you or any person;
- ✗ Any damage resulting from wear and tear;
- ✗ Any damage resulting from neglect, abuse, or misuse of the product;
- ✗ Loss or theft of the product;
- ✗ Breakdown in products manufactured with a defective design or specification and subject to a manufacturer recall;
- ✗ Costs, expenses or any other financial loss other than the cost we agree for replacing the product;
- ✗ Breakdown first discovered before the expiry of the manufacturer's guarantee, unless caused by accidental damage;
- ✗ Failure to follow the manufacturer's instructions, which includes damage caused by incorrect or inadequate assembly, not routinely maintaining the product (which includes updating software and firmware) or using non-approved accessories;
- ✗ Costs, expenses or any other financial loss other than the cost agreed for replacing the product, including loss of earnings, fitting, installation and removal costs and loss of refrigerated foods;
- ✗ Consumable items requiring routine replacement such as any projection lamps, light bulbs, disposable bags, filters, oven liners or batteries;
- ✗ The variation and/or failure to public services (including water, electricity, or gas supply) however caused (including adverse weather conditions), or gas leaks.

Accidental damage provides cover for specific accidental events. It is not a general cleaning or maintenance contract. As such, cover is not provided for damage, accidental or otherwise, which has occurred or accumulated over a period of time.

For full details of all exclusions, please refer to the Terms and Conditions.



### Are there any restrictions on cover?

- ! You must be 18 or older at the date of purchase.
- ! You are resident in the United Kingdom of Great Britain and Northern Ireland (excluding the Isle of Man and the Channel Islands) ("UK").
- ! You purchased your product from the retailer Shop Direct Home Shopping Limited trading as Very
- ! The replacement item may be a refurbished (not brand new) item.
- ! The value of the replacement or alternative settlement shall not exceed the cost of the original product purchased.
- ! You cannot transfer this insurance to another person.



### Where am I covered?

- ✓ In the United Kingdom of Great Britain and Northern Ireland (excluding the Isle of Man and the Channel Islands) ("UK").
- ✓ The insured item is covered against breakdown and accidental damage whilst outside of the United Kingdom for a period of no more than 30 days. The product will only be replaced once you are back in the UK.



## What are my obligations?

- To take all reasonable precautions to safeguard the product and to avoid loss or damage to it.
- To maintain the product in accordance with the manufacturer's instructions.
- To follow our claims procedure when making a claim as shown in your terms and conditions.
- To supply accurate and complete answers to all the questions we may ask as part of your application for cover under the policy.



## When and how do I pay?

- You will pay for the insurance policy by making a one-off payment when you buy it.
- You can make this one-off payment by using a credit or debit card or by using your credit account with Shop Direct Finance Company Limited.



## When does the cover start and end?

Your cover for accidental damage will start as follows:

- Where you have purchased this policy at the same time as your product, your cover will start on the date your product is despatched.
- Where you have purchased this policy after buying your product, your cover will start on the date you purchase your policy.

Your insurance for breakdown will start:

- Following the expiry of the manufacturer's guarantee.

Your insurance ends as soon as any of the following alternatives occur:

- Your policy expires.
- You return your product to the retailer, Shop Direct Home Shopping Limited, in accordance with its returns policy.
- Your claim has been settled by a replacement or an alternative settlement.
- You or the insurer cancels the policy.
- You modify the product.



## How do I cancel the contract?

To cancel your policy, please contact the administrator by telephone on 0800 092 9051 or by writing to Insurance Customer Services, Sandringham House, Sandringham Avenue, Chelmsford, CM92 1LH, quoting your certificate number and explaining your reasons for wanting to cancel your policy.

Where premium is due to be returned to you, this will be refunded through your original method of payment.