



# Very Protect – Replace

## Further Relevant Information

*Very Protect – Replace* insurance for accidental damage and breakdown is arranged and administered by Shop Direct Finance Company Limited and underwritten by Novus Underwriting Limited on behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG.

### WHAT COVER IS PROVIDED?

**Accidental damage:** Cover is provided from the commencement date of the policy.

**Breakdown:** Cover is provided after the manufacturer's warranty has expired.

In the event of a valid claim, the insured item will be replaced with an item of the same make and model as the one listed on the Certificate of Insurance. If this item is not available, you will be given a choice of make and model with an equivalent specification.

Where a replacement is not possible, an alternative settlement will be offered. The value of the alternative settlement will not exceed the original purchase price of the goods.

#### NOTE:

- This insurance will end if the item is replaced, an alternative settlement is given or the expiry date is reached.
- You don't have to buy this insurance now, you have up to 60 days to purchase this insurance in My Account after you've bought your domestic electrical good.
- The manufacturer, other retailers and insurance providers may also offer you an extended warranty and your household insurance may be relevant.

Certificate of Insurance and policy documents will be sent by post within 14 working days.

Terms, conditions and exclusions apply to this insurance which limit your cover and we do not wish you to discover after an incident has occurred that you are not insured. If you have any queries, please call the administrator on 0800 092 9051.

### CANCELLATIONS

If, for any reason, you are not satisfied with your policy you can cancel it at any time and receive a refund of premium as follows:

- If you cancel your policy within the first 28 days and have not made a claim under your policy, any premium you have paid will be returned to you in full.
- If you cancel your policy within the first 28 days and have made a claim under your policy, any premium you have paid will be returned to you after the value of the claim has been deducted.

- If you cancel your policy after the first 28 days and have not made a claim, you will receive a pro rata refund of the premium paid for the policy based on the number of full months remaining on the period of cover.
- If you cancel your policy after the first 28 days and you have made a claim under your policy, you will receive a pro rata refund of the premium paid for the policy based on the number of full months remaining on the period of cover after the value of any claim(s) have been deducted.

The 28 day period begins on the 'Start Date' set out in your Certificate of Insurance or the date you received these policy documents, whichever is later.

### CONSUMER RIGHTS

*Very Protect – Replace* can be purchased when goods are ordered. The prices shown in this publication are the total amount payable including Insurance Premium Tax. 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.

### FINANCIAL SERVICES COMPENSATION SCHEME

Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG 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 by visiting [fscs.org.uk](http://fscs.org.uk). You may also contact the FSCS on their Freephone number 0800 678 1100 or 020 7741 4100 or you can write to Financial Services Compensation Scheme PO Box 300, Mitcheldean, GL17 1DY.