

Replacement Guarantee

Insurance Product Information Document



london general insurance

Company: London General Insurance Company Limited **Product:** Replacement Guarantee

London General Insurance Company Limited, registered number 1865673, incorporated in England and Wales (TWENTY Kingston Road, Staines-upon-Thames, Surrey TW18 4LG), authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number 202689.

IMPORTANT: Complete pre-contractual and contractual information is provided in other relevant documents. Please refer to the full terms and conditions for further details.

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:** The insured item is covered in the event it is damaged accidentally (accidental damage is considered to be damage resulting from an unforeseen and sudden incident).
- ✓ **Breakdown:** The insured item is covered in the event it suffers mechanical breakdown after the manufacturer's warranty has expired.
- ✓ **Replacement process:** If you make a claim under the insurance policy which is accepted, we will replace the insured item with an item that is the same make and model. If we cannot do this, you will be given a choice of models with an equivalent specification. Where a replacement is not possible, we will contact you to discuss an alternative claim settlement.
- ✓ There is no excess charge for making a claim on the insurance policy.



What is not insured?

- ✗ **Loss:** This insurance policy does not provide cover where the insured item has been lost (for any reason).
- ✗ **Failure to follow the manufacturer's instructions:** This insurance policy does not provide cover where the insured item has been damaged as a result of failure to follow the manufacturer's instructions such as incorrectly or inadequately assembling the insured item or not routinely maintaining the insured item (e.g. cleaning).
- ✗ **Breakdown during the manufacturer's warranty:** This insurance policy does not cover for mechanical breakdown during the manufacturer's warranty other than if it is accidentally damaged.
- ✗ **Accidental damage as a result of not taking care of the insured item:** This insurance policy does not provide cover for accidental damage as a result of not taking care of the insured item, for example, giving the insured item to someone other than someone you know well and trust, you or anyone else deliberately damages the insured item and failure to follow manufacturer's instructions.
- ✗ **Cosmetic damage:** The insurance policy does not provide cover for any damage that does not impair the function or performance of the insured item. For example, it will not cover the insured item for scratches, dents or similar damage where the insured item still works as expected.
- ✗ **Other losses:** This insurance policy does not provide cover for any other losses or costs other than the cost of replacing the insured item, for example, accessories.
- ✗ **Normal wear and tear:** This insurance policy does not provide cover for normal wear and tear of the insured item.
- ✗ **Unauthorised repairs:** The insurance policy does not provide cover for the insured item if, after breaking down or being accidentally damaged, it has been repaired by you or a third party.

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



Are there any restrictions on cover?

- ! The value of the alternative claim settlement will be limited to the original purchase price of the insured item.
- ! You must be at least 18 years old and a resident in the United Kingdom (excluding the Isle of Man and the Channel Islands) to purchase this insurance policy.
- ! The insured item must be purchased from Shop Direct Home Shopping Limited.
- ! The replacement item may be a refurbished (not brand new) item.
- ! If the insured item is replaced by us (or you receive an alternative claim settlement when we cannot replace the insured item) the insurance policy will end.
- ! If the insured item is replaced by the manufacturer, the insurance policy will end.
- ! The insurance policy cannot be transferred to another item.

For full details on the restrictions of cover, please refer to the Terms and Conditions.



Where am I covered?

- ✓ United Kingdom (excluding the Isle of Man and the Channel Islands).
- ✓ 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.



What are my obligations?

- **Prompt claim** - Please report any claim to us as soon as possible, but no later than 28 days after the incident has occurred. If you report the claim after 28 days, we may not consider the claim. Claims outside this timeframe will be considered on a case by case basis.
- **Claims process** - Please make sure you keep the insured item safe and do not touch the damaged area as it may need to be inspected by our technicians. You may be required to dispose of the insured item once it has been replaced.
- **Reasonable care** - You, or any one acting on your behalf, must take reasonable care to answer all questions honestly and to the best of your knowledge. Failure to do so may affect the validity of the insurance policy or the acceptance of a claim.
- **Manufacturer replacements** - If the manufacturer replaces the insured item, it is your responsibility to contact Shop Direct Finance Company Limited to cancel the insurance policy. The insurance policy will not transfer to the replacement item.
- **Looking after your insured item** - You should keep the insured item in a good state of repair and take all reasonable precautions to prevent accidental damage or mechanical breakdown.



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?

The insurance policy will start on the later of the following events:

- where you have bought the insurance policy at the same time as the insured item, the insurance policy will start on the date the insured item is despatched; or
- where you have bought the insurance policy after buying the insured item, the insurance policy will start on the date you buy the insurance policy.

The exact start date and term of the insurance policy will be listed on your Certificate of Insurance. We realise that you may not receive the insured item for several days after placing your order. Any claims made towards the end of the term of the insurance policy will take this into consideration.

The insurance policy will end on the earlier of the following events:

- the date you return the insured item to Shop Direct Home Shopping Limited; or
- the date we or the manufacturer replaces the insured item; or
- the date this insurance policy is cancelled by you or the insurer; or
- the term of the insurance policy comes to an end.



How do I cancel the contract?

If, for any reason, you are not satisfied with your insurance policy you can cancel it and receive a refund of premium.

- **If you cancel your policy within the first 45 days**, any premium you have paid will be returned to you in full.
- **If you cancel your 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 your certificate of insurance or the date you received the policy document, whichever is the later.

To cancel your insurance policy, please contact Shop Direct on 0800 092 9051 or you can write to: Insurance Customer Services, Sandringham House, Sandringham Avenue, Chelmsford, CM92 1LH.