

# Home Appliance Insurance

## 1. Welcome

Thank you for purchasing Home Appliance Insurance **cover** from Reactive Insurance Solutions. Reactive Insurance Solutions is underwritten by Acasta European Insurance Company Limited (the **insurer**). These Terms and Conditions refer to the following Home Appliance Insurance products: - Kitchen Essentials Insurance; Total Kitchen Insurance; Home Entertainment Insurance; Total Appliance Insurance; Ultimate Appliance Insurance.

## 2. About the cover

This insurance will repair, at the option of the insurer, replace or settle in money up to the **maximum per claim limit**, as defined in the **schedule**, in the event of a **breakdown** of the **appliances you register** for cover. The value of a repair, replacement or monetary contribution will not exceed the value of the **appliance** specified by **you**. The cover only applies to the **appliances registered** and where **you** are the first owner, i.e. **you** purchased or had purchased for **you** the **appliance** from new. Please note that cover for any individual **appliance** will not begin until the manufacturer's guarantee has expired.

This document provides details of the insurance **you** have purchased, what is excluded from cover and the conditions relating to the **cover**.

## 3. Eligibility

To be eligible for this product:

1. **You** must be a *United Kingdom* resident.
2. All **appliances** must be kept at **your home in the United Kingdom**.
3. All **registered appliances** must be eight (8) years or less of age at the **start date**. There is no cover for items over eight (8) years old.
4. The combined value of **registered appliances** must not exceed the **maximum value** of insured **items** limit applicable to **your** chosen level of cover as shown in **your schedule**.
5. All **registered appliances** must have an original purchase price of at least £50.
6. **You** must be the first owner for all **registered appliances** i.e. **you** must have purchased them from new.
7. **You** must have **proof of purchase** for the **appliances** in a form acceptable to **us**.

## 4. Cover period

This **cover** will last for 12 months from the **start date** shown on **your** insurance **schedule**. This is an annual **cover** which is paid for monthly, quarterly or annually by direct debit or credit card. If **you** do not make the payments when it becomes due **your** insurance will be terminated.

## 5. Auto renewals

This **cover** is provided on an 'auto renew' basis which means that **we** will automatically renew **your** cover at the end of **your cover period** for a further 12 months using the payment details that **you** have provided, unless **you** tell **us** not to. If **you** have paid by card, and **your** card details have changed, **your** card provider may supply **us** with updated card details which **we** will use at renewal. **We** will email or write to **you** at least three weeks before **your** renewal date advising **you** of **your** renewal terms. Please inform **us** if **you** do not wish to be contacted by email.

If **you** wish to cancel **your cover** or do not want it to renew, please call the customer service team on 0800 987 8035.

Please also see 'Cooling Off Period and cancellation' section which informs **you** about the cancellation the **cover** and when cover for individual **appliances** ends.

## 6. The schedule

The **schedule**, which will be issued to **you** when **you** purchase an insurance **cover**, contains details of: **your cover period**; the maximum claims and cover limits; and the **excesses** applicable to **your cover**. Please check that the information contained on the **schedule** is correct and that it meets **your** requirements. If it does not, please contact the **administrator**.

## 7. Who to talk to / Administrator

Reactive Insurance is appointed by the **insurer** as the **administrator** for this insurance. We will collect **your** premiums and answer any questions **you** may have about the cover or the registration of **your appliances**. **You** can contact the **administrator** at:

Kingsland House,  
21 Hinton Road,  
Bournemouth,  
Dorset,  
BH1 2DE

Telephone: 0800 987 8035  
Email: info@reactiveinsurance.co.uk

**You** can contact a member of the Customer Services team on 0800 987 8035 on Monday to Friday between 09:00 to 17:00 and Saturdays & Bank Holidays (excluding Christmas Day, Boxing Day and New Year's Day) 10:00 to 16:00.

## 8. Your legal rights

This insurance is in addition to **your** legal rights and is not to be substituted for the manufacturer's liability if any **appliance** is found to be unfit for the purpose for which it was intended.

## 9. Cooling Off Period and cancellations

**You** may cancel **your cover** at any time. To cancel **your cover** **you** need to contact the **administrator**.

If **you** cancel **your cover**:

1. **You** will receive a full refund of the premium **you** have paid if **you** cancel **your cover** within fourteen (14) days of receiving **your cover** documentation (the '**Cooling Off Period**') or
2. A refund, after deductions of an administration fee of £35.00, for the part of the premium that relates to the unexpired portion of the **cover period** for which **you** have paid the premium, if **you** cancel **your cover** after the **Cooling Off Period** provided that:
  - a. The **administrator** has not been through any technical procedures in an attempt to resolve a problem **you** have reported; or
  - b. **You** have not made a claim under your **cover** that involves onsite repair or replacement of the equipment payable by the **insurer**.

If **you** have a monthly **cover**, that is outside of the fourteen (14) day '**Cooling Off Period**', we request 30 days written notice of cancellation.

If **you** wish to cancel **your cover** during the **cover period**, defined on **your schedule**, after the '**Cooling Off Period**', and have been through technical procedures with **our** technical team or made a claim that involved an onsite repair or replacement of equipment **you** will be required to pay the outstanding balance on the **cover** for the **cover period** defined in the **schedule**. Alternatively you can refund **us** the call-out or replacement fee.

## 10. Definitions

The words or expressions detailed below have the following meaning wherever they appear in this **cover**. They will appear in **bold italics**.

<i>Accidental damage</i>	Damage to an <b>appliance</b> that occurs suddenly as a result of an unexpected and non-deliberate external action, which is inconsistent with normal usage and unforeseen. We do not cover accidental damage of televisions.
<i>Administrator</i>	Reactive Insurance Solutions Limited Registered in England Company No 6787818. FRN 538646. Whose registered office is Kingsland House, 21 Hinton road, Bournemouth, Dorset, BH1 2DE. Telephone number 0800 987 8035.
<i>Appliance(s)</i>	The domestic <b>appliance(s)</b> with an <b>original purchase price</b> of £50 or more, which is less than eight (8) years old that <i>you</i> have <b>registered</b> with the <b>administrator</b> as shown on the <b>schedule</b> .
<i>Beyond economic repair</i>	When the cost of repair exceeds, in Reactive Insurance's opinion, the value of the <b>appliance</b> or the claim's limit defined on the <b>schedule</b> , or spare parts are no longer readily available for the <b>appliance</b> .
<i>Breakdown</i>	The sudden and unforeseen failure of any <i>component(s)</i> arising from any permanent mechanical, electrical or electronic defect, causing sudden stoppage of its function, necessitating immediate repair or replacement before normal operation can be resumed. The <b>breakdown</b> must have occurred during the <b>cover period</b> .
<i>Cover period</i>	A period of twelve (12) calendar months commencing on the <b>start date</b> as specified on the <b>schedule</b> . Please note: there is no cover for any claims occurring in the first twenty eight (28) days after an <b>appliance</b> has been <b>registered</b> or during the period the manufacturer's guarantee is applicable.
<i>Excess</i>	The amount payable by <i>you</i> for every claim. The <b>excess fee</b> applicable to <b>cover</b> is shown on the <b>schedule</b> . The <b>excess fee</b> must be paid prior to an engineer being booked. If <i>you</i> claim within the first 3 months from the <b>cover start date</b> the <b>excess fee</b> will be £75 per claim.
<i>Insurer / we / us / our</i>	Acasta European Insurance Company Limited, 5/5 Crutchett's Ramp, Gibraltar, GX11 1AA.
<i>Maximum per claim limit</i>	The maximum amount payable in the event of a claim. This amount cannot exceed the <b>original purchase price</b> of the <b>appliance</b> . This limit will be shown in <i>your schedule</i> .
<i>Maximum value of insured items</i>	The combined total of the <b>registered value</b> of all of the <b>appliances registered</b> under <i>your cover</i> . The <b>registered value</b> cannot be more than the <b>original purchase price</b> . This amount is subject to the limit applicable to <i>your</i> chosen level of cover. See figure 1. Details of the limits and cover levels applying to <b>your cover</b> are shown in <i>your schedule</i> .
<i>Original purchase price</i>	The price paid by <i>you</i> for the <b>appliance(s)</b> . <b>Proof of purchase</b> will be required in the event of a claim.
<i>Registered Value</i>	The value as defined by <i>you</i> of the <b>appliances</b> as provided when <i>you</i> specify which <b>appliances</b> are covered by <i>your cover</i> . The <b>registered value</b> cannot be more than the

claim limit, as stated on **your schedule** or the **original purchase price** of the **appliance**. **Proof of purchase** will be required in order to verify the **registered value**.

<i>Plan/ Cover</i>	This document and the <b>schedule</b> which together form one document.
<i>Proof of purchase</i>	A receipt relating to the purchase of the <b>appliance(s)</b> . <b>We</b> will accept a credit card/bank statement showing details of the purchase of the <b>appliance(s)</b> . The appliance must have been bought as new from a reputable retailer and the proof of purchase must show that this was the case.
<i>Repair cost</i>	The necessary cost of materials and labour required in order to repair the <b>appliance</b> component or components which have contributed to the <b>breakdown</b> . The cost of parts shall be limited to the list of manufacturer's retail components.
<i>Replacement cost</i>	The cost of a replacement <b>appliance</b> of similar make and quality as the <b>appliance</b> that had suffered <b>breakdown</b> , in line with manufacturer's list prices. The value of replacement <b>appliances</b> will not be more than the cost of an <b>appliance</b> of similar specification, as defined by <b>us</b> , to that which has suffered the <b>breakdown</b> . <b>We</b> will not pay more than the <b>registered value</b> of the <b>appliance</b> .
<i>Contribution value</i>	<p>The monetary amount allocated towards the replacement of an <b>appliance</b> deemed as <b>beyond economical repair</b>. The cost of any call-outs and/or remedial work will be deducted from <b>registered value</b> of <b>your appliance</b>.</p> <p>For example if the <b>registered value</b> of <b>your appliance</b> is £400 and the call-out fee is £90 the <b>contribution value</b> that will be made towards a new <b>appliance</b> will be a maximum £310.</p>
<i>Schedule</i>	The documents defining the individual details of <b>your cover</b> .
<i>Start date</i>	The date entered in the <b>Schedule</b> , being the date on which the insurance cover commences. Claims cannot be for twenty eight (28) days from the <b>Start Date</b> .
<i>You / Your</i>	The <b>cover</b> holder named on the <b>schedule</b> .
<i>Cooling Off Period</i>	A fourteen (14) day period starting on the <b>start date</b> , as defined on your <b>schedule</b> , in which <b>you</b> can cancel the <b>cover</b> without cancellation fees being charged. We will allow additional time for delivery of <b>your schedule</b> . This period provides <b>you</b> the time to read <b>your</b> terms and conditions, plus verify that the <b>cover</b> is correct for <b>your</b> needs. If <b>you</b> continue with <b>your cover</b> past the end of the ' <b>Cooling Off Period</b> ' you are agreeing to abide by the terms and conditions of the <b>cover</b> .

## 11. What is covered?

**You** are covered under **your cover** for **breakdown** and **accidental damage** (we do not cover **accidental damage** of televisions) of your **appliance(s)** during the **cover period**.

In the first instance we will try to resolve the issues **you** are having with *your appliance* via telephone through **our** helpline. If it is not possible to resolve the problems with **your appliance** over the telephone we will send an engineer to **you** to repair or replace the components of **your appliance**.

In the event that **your appliance** cannot be repaired or **we** consider it *beyond economical repair* **we** will contribute towards the replacement of **your appliance** either by purchasing a new **appliance** or providing a contribution towards the cost of replacing **your appliance**. **We** will not pay more than the **maximum claim value** as specified on your **schedule** or the **registered value** of the **appliance**. If we arrange for a replacement **appliance** it will be of a similar specification and in the case of televisions, the size.

**We** may take possession of the **appliance** and dispose of it. If **we** do not take possession of the **appliance** **we** will not be responsible for any disposal charge.

## 12. Appliance(s) covered by this insurance

Please refer to the 'Items covered' section at end of this document. See figure 2.

## 13. What is not covered?

This insurance will not pay for costs caused by, arising from, or in connection with the following:

1. Call-out costs if no fault is found with **your appliance** or the fault is rectified by
  - a. re-configuration of user settings.
2. Any claim arising within the first twenty eight (28) days from the **start date** or within registering an **appliance** whichever is the later.
3. Any damage to or malfunctioning of or **breakdown** of the **appliance** or failure of the **appliance** to function normally caused by:
  - a. Wear and tear and gradual deterioration in performance of the **appliance**; or
  - b. Rust or corrosion, mildew, fungus or faulty or defective design, materials or workmanship; or
  - c. Problems in the supply of electricity or gas to **you**.
4. Any malfunctioning of the **appliance** or failure of the **appliance** to function of which **you** were aware or of which **you** could reasonably have been expected to be aware at the **start date**. For details of our fraud policy read information on fraud in Section 14: Conditions.
5. The replacement of any component of the **appliance** which is intended to be consumable, such as fuses batteries and bulbs.
6. Damage to the **appliance** caused by software interface problems or the malfunctioning of any software downloaded to the hard drive of any item or **appliance**.
7. Use of the **appliance** in a business, trade or professional environment.
8. The repair or rectification of cosmetic damage, such as discolouration, staining, chipping, dents, scratches, rust or corrosion, which does not prevent the **appliance** from functioning.
9. The repair or replacement of an **appliance** if the **appliance** has already been repaired by anyone other than the **administrator** or a person authorised by the **administrator** to carry out the repair work.
10. Damage to the **appliance** arising out of repair work carried out by anyone other than the **administrator** or a person authorised by the **administrator** to carry out the repair work.
11. Damage to property or other **appliance** or products caused by the **appliance**.
12. *Damage* or **breakdown** caused by

- a. A deliberate and / or reckless act on **your** part or on the part of a member of **your** immediate family; or
  - b. Incorrect or faulty installation of the **appliance** whether or not by an authorised installer of the manufacturer or supplier; or
  - c. **Your** failure to follow the operating instructions for the **appliance**; or
  - d. Accessories unless such accessories are specifically designated by the manufacturer of the **appliance** as suitable for use with the **appliance**; or
  - e. Modifications to the **appliance** unless such modifications were carried out by the manufacturer or an authorised agent of the manufacturer; or
  - f. Routine maintenance, cleaning or servicing; or
  - g. Malicious damage.
13. Any costs for the repair, rectification or replacement of the **appliance** that
- a. Are covered under the manufacturer's warranty or the **appliance** supplier's warranty; or
  - b. Relate to any defect or fault in respect of which the manufacturer has issued a recall notice.
14. Any costs for the repair, rectification or replacement of any television that fails to function normally as a result of pixel loss or any other pixel related fault that is within the manufacturer's specification.
15. Any costs for the repair, rectification or replacement of any plasma television that fails to function normally as a result of 'image retention' or 'screen burn'.
16. Any damage to or malfunctioning of or **breakdown** of the **appliance** or failure of the *equipment* to function normally occasioned by or in consequence of or arising out of war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
17. Confiscation, requisition, seizure or destruction of the equipment by order of the Government or any Public Authority.
18. Any claim arising outside of the **cover period** of insurance as shown on the **schedule**.
19. Use of the **appliance(s)** by anyone other than **you** or **your** resident family.
20. Costs not authorised by the claims **administrator** or its appointed engineers.
21. Faults known to **you** before commencement of cover under **your cover**.
22. **Appliances** that are older than eight (8) years.
23. Financial loss of any description other than the repair cost in respect of the **appliance** that has suffered a **breakdown**.
24. Any damage caused by animals, insect, vermin or infestation.
25. A claim on an **appliance** where the **excess fee** has not been paid.
26. Any **appliance** purchased outside the United Kingdom or any **appliance** not purchased through a United Kingdom registered retailer or E-Retailer.
27. The cost of fitting a replacement **appliance** and the cost of modifying any cupboards or storage unit and work surface where the **appliance** is built.
28. Any claim for any accessories such as 3D glasses.
29. A claim where **you** or **your** immediate family cannot confirm the circumstances of the claim to our satisfaction or where we identify fraudulent behaviour.
30. Any claim where **proof of purchase** has not been provided.
31. Any commercial **appliance**.
32. **We** will not pay more than the **registered value** of the **appliance(s)**.
33. Ice dispensers on fridge or fridge freezers.
34. The following makes of appliances: Miele, Neff and De Longhi.

35. Where the failure is due to routine maintenance, which has been recommended by the manufacturer, not being carried out.

#### 14. Conditions

Care of the equipment	<p><b>You</b> and any member of <b>your</b> immediate family using or in possession of the equipment must take all reasonable precautions to prevent accidental damage or <b>breakdown</b> and to use the <b>appliance</b> in accordance with the manufacturer's instructions. If our engineers report that the <b>appliance</b> has not been cared for in accordance with the manufactures' instructions your claim may be declined. If the breakdown has been caused by failure to perform routine maintenance, in accordance with the manufactures' instructions, you may be liable for the call-out fee.</p>
Transfer of insurance	<p><b>You</b> cannot transfer <b>your cover</b> to any other person without the <b>insurer's</b> prior consent.</p>
Fraud	<p>If <b>you</b> make any fraudulent claim or use fraudulent means to obtain any benefit under <b>your cover</b>, the <b>insurer</b> will result in a cancellation of all cover from inception, without premium return. All claims will be rejected and the insurer may exercise all rights for the recovery of any sums paid and appropriate redress. <b>We</b> reserve the right to undertake additional investigations into claims at random or if we suspect that fraud is taking place, plus send a representative to assess the details of the claim. Claims that are reviewed for fraudulent activity may take longer to fulfil.</p>
Cancellation	<p><b>You</b> may cancel <b>your cover</b> at any time. To cancel <b>your cover</b> you need to contact the <b>administrator</b>.</p> <p>If you cancel <b>your cover</b>:</p> <ol style="list-style-type: none"><li>1. <b>You</b> will receive a full refund of the premium <b>you</b> have paid if <b>you</b> cancel <b>your cover</b> within fourteen (14) days of receiving <b>your cover</b> documentation (the 'Cooling Off Period') or</li><li>2. A refund, after deductions of an administration fee of £35.00, for the part of the premium that relates to the unexpired portion of the <b>cover period</b> for which <b>you</b> have paid the premium, if <b>you</b> cancel <b>your cover</b> after the Cooling Off Period provided that:<ol style="list-style-type: none"><li>a. The <b>administrator</b> has not been through any technical procedures in an attempt to resolve a problem <b>you</b> have reported; or</li><li>b. <b>You</b> have not made a claim under <b>your</b> cover that involves onsite repair or replacement of the equipment payable by the <b>insurer</b>.</li></ol></li></ol> <p>If <b>you</b> have a monthly <b>cover</b>, that is outside of the fourteen (14) day 'Cooling Off Period', we request 30 days written notice of cancellation.</p> <p>If <b>you</b> wish to cancel <b>your cover</b> during the <b>cover period</b>, defined on <b>your schedule</b>, after the 'Cooling Off Period', and have been through technical procedures with <b>our</b> technical team or made a claim that involved an onsite repair or replacement of equipment <b>you</b> will be required to pay the outstanding balance on the <b>cover</b> for the <b>cover period</b> defined in the <b>schedule</b>. Alternatively <b>you</b> can refund <b>us</b> the call-out or replacement fee.</p>

The **insurers** may cancel **your cover** at any time for:

- non-payment of premium; or
- **your** failure to comply with the conditions of **your cover**; or
- a fraudulent claim made by **you** or on **your** behalf; or
- the use of fraudulent means to obtain any benefit under **your cover**; or
- giving us false information; or
- **your appliance** not being on **our** approved list; or
- **you** are physically violent or verbally abusive to staff or engineers;

by giving **you** notice in writing to **your** last known address.

The effective date of cancellation will be immediate unless the **insurers** state otherwise in their written notice or **you** comply with any requirements stipulated by the **insurers** in their written notice as conditions for **your cover** remaining in force. **You** will not be entitled to any refund of premium if the **insurers** cancel **your cover**.

Changes to cover terms and conditions

If the **insurer** changes the terms and conditions applicable to the **cover**, **you** will be given notice in writing by the **administrator** at least thirty (30) days before **your** renewal date. The changes will not affect **your cover** until the renew date.

Governing law

This insurance is governed by and construed in accordance with British law. In the event of any dispute the parties will submit to the non-exclusive jurisdiction of the courts of England, Scotland and Wales.

Personal representatives

In the event of **your** death the **insurer** will provide to **your** personal representatives any benefits as would have been payable under this insurance to **you** but for **your** death.

Reporting of claim

All claims must be reported to **us** within 24 hours of finding the **breakdown** or damage.

Missed appointment

If **you** miss an arranged appointment with one of our engineers and do not inform **us** or the engineer in advance **we** reserve the right to charge **you** the engineer's call-out fee.

## 15. How to make a claim and claims procedures

1. If the **appliance** fails to work normally, please call the helpline **0800 987 8035**. The helpline operator will attempt to resolve any problems **you** are experiencing with **your appliance** over the telephone.
2. If the problem cannot be resolved over the telephone, **you** will be asked to provide further details to ascertain the nature of the fault as far as possible and to verify that the problems are covered and not excluded under **your cover** in order that an onsite visit by an engineer (approved by the **administrator** on behalf of the **insurer**) can be arranged to take place during normal working hours (Monday to Friday 09:00 to 17:00 excluding public holidays). Please note that if the problem involves **breakdown** and the manufacturer's or supplier's warranty has not expired, **you** will be referred to the manufacturer or the supplier of the **appliance** for resolution of the problem. Please also note that the engineer reserves the right to request proof of purchase of **your appliance** on our behalf before making any assessment of the cause of the fault.
3. If an **excess fee** is applicable to **your** claim **you** will be asked to pay this fee prior to an engineer being arranged. **Your cover schedule** defines the **excess fees** applicable to **your cover**. **You** can also see the **excess** fees applicable to each **cover** option in Section 21 Claims Limit of this document.



4. The **engineer** will carry out repairs to the **appliance** where possible unless the **appliance is deemed beyond economical repair**.
5. If the repairs involve working at height, it may be necessary for the work to be referred to a special heights team and the time to complete the repairs can be longer.
6. Replacement **appliances** may be fully refurbished products or, in the case of a television, a new product of similar specification (without further cost to **you**) and cannot be guaranteed to be the same make, model or colour as **your** current equipment but will at least provide the same functionality.
7. **You** will be responsible for the disposal of any **appliance you** retain possession of after being supplied with a replacement **appliance**.
8. For the avoidance of doubt **your cover** will continue to apply in respect of the replaced **appliance** until the end of **your cover period**.
9. On completion of the repairs, the engineer will conduct a maintenance check to ensure that the **appliance** is left in good working order.
10. The cost of any call-outs and/or remedial work will be deducted from **registered value** of **your appliance**. For example if the **registered value** of **your appliance** is £400 and the call-out fee is £90 the **contribution value** that will be made towards a new **appliance** will be a maximum of £310.
11. Once **we** have agreed that a new **appliance** is required, it will be ordered within 14 days. **You** may purchase a replacement **appliance** if it is agreed with **our** claims team in advance. If **you** purchase **your own appliance** the following must take place:
  - a. **We** must provide agreement that **you** are going to purchase a replacement **appliance**.
  - b. A purchase limit or **contribution value** must be confirmed by **us**.
  - c. **You** must purchase a new **appliance** from a retailer approved by the claim's team.
  - d. **You** must provide **us** with a retail receipt of the purchase. **We** will not contribute more than the purchase limit, **contribution value** or the retail cost of the **appliance**.
  - e. A refund will be scheduled once **we** have received and signed-off the purchase receipt.
12. All refunds and contributions can take up to 14 days to be paid to **you**.

## **16. Protecting your Personal Data**

**We** are the Data Controller for the data **you** provide to **us**. **We** need to use **your** data in order to arrange **your** insurance and associated products and for marketing purposes (please let **us** know if **you** would prefer not to receive marketing information from **us**).

**You** are obliged to provide information without which **we** will be unable to provide a service to **you**. **We** may pass **your** data to other organisations, such as insurers, auditors, external consultants, credit providers, banks, financial transaction processors, crime and fraud prevention agencies and databases and regulators.

**We** process all data in the UK but where **we** need to disclose data to parties outside the European Economic Area (EEA) we will take reasonable steps to ensure the privacy of **your** data. In order to protect **our** legal position, **we** will retain **your** data for a minimum of 7 years after the expiry of **your** policy.

**We** have a Data Protection regime in place to oversee the effective and secure processing of **your** data. **You** can request copies of the data **we** hold, have it corrected, sent to a third party or deleted (subject to **our** need to hold data for legal reasons). If **you** wish to complain about how **we** have handled **your** data, **you** can contact **us** and **we** will investigate the matter. If **you** are not satisfied with **our** response or believe **we** are processing **your** data incorrectly **you** can complain to the

## 17. Recording of telephone calls

All telephone calls between **you** and the **administrator** or the **insurer** may be recorded and monitored and the **administrator** and the **insurer** reserve the right to use any recordings made.

## 18. Complaints

### Complaints Procedure

**We** seek to provide **You** with an extremely high standard of service. In the unlikely event that **You** are dissatisfied with the service provided please contact **Us** by either:

- (i) Calling **Our** free phone helpline number 0800 987 8035;
- (ii) Writing to **Us** at Customer Services Department, Reactive Insurance Solutions., Kingsland House, 21 Hinton Road, Bournemouth, BH1 2DE; or
- (iii) Emailing **Us** at [info@reactiveinsurance.co.uk](mailto:info@reactiveinsurance.co.uk)

**We** will acknowledge **Your** complaint within 5 business days of receiving it and do **Our** best to resolve matters within 2 weeks. If **You** are dissatisfied with the response **You** receive in relation to **Your** complaint from **Us** or **Your** complaint is not resolved within 8 weeks by **Us**, **You** have the right to refer **Your** complaint to the Financial Ombudsman Service. **You** may contact the Financial Ombudsman at: Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Telephone: 0800 0234567 or 0300 1239123.

Email: [info@financialombudsman.org.uk](mailto:info@financialombudsman.org.uk).

Following this complaint procedure does not affect **Your** right to take legal action.

### Complaints about the insurer

**We** aim to give **Our** customers a high standard of service at all times. If **You** are unhappy with **Our** service for any reason, initially please raise **Your** concerns with Reactive Insurance Solutions. If **Your** complaint is not resolved or **You** are unhappy with **Our** response and the course of action proposed for any reason **We** will pass **Your** complaint to: Acasta European Insurance Company Limited, 5/5 Crutchett's Ramp, Gibraltar, GX11 1AA.

If **You** are still dissatisfied, **You** can ask the Financial Ombudsman Service to review **Your** case. They will handle most complaints which **You** may have concerning a contract of personal insurance. There are, however, a few instances in which they are not empowered to consider complaints.

## 19. Disclosure

This Policy is underwritten by Acasta European Insurance Company Limited, 5/5 Crutchett's Ramp, Gibraltar, GX11 1AA (registered no. 96218) which is authorised and regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority for the conduct of UK business. Details about the extent of Acasta's regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from Acasta on request.

## 20. Alteration and Assignment

You are not permitted to assign to another person(s) or change in any way the rights under this policy without Our written consent.

## 21. Policy Administrator

This Policy is administered by Reactive Insurance Solutions., an Appointed Representative of Alternative Propositions Ltd. Reactive Insurance Solutions. is registered in England. Company Number: 06787818, registered office: Kingsland House, 21 Hinton Road, Bournemouth, BH1 2DE.

Alternative Propositions Ltd. Is authorised and regulated by the Financial Conduct Authority (FRN 602443). This information can be checked by visiting the FCA’s website. Alternative Propositions Ltd. Is registered in England: Company Number 08253536, Registered Office: Anglia House, Carrs Road, Cheadle, SK8 2LA.

## 22. Financial Services Compensation Scheme (FSCS)

Acasta European Insurance Company Limited is covered by the Financial Services Compensation Scheme, established under the Financial Services and Markets Act 2000 (the “compensation scheme”). If the **Insurers** are unable to meet their obligations under this policy an Insured Person may be entitled to compensation from the Compensation Scheme.

## 23. Claims Limit

The claims limits depend on the cover level of each insurance product. The claims limits and maximum total claims value are determined by the cover level of each product. These can be seen in figure 1 below. If **you** do not have the correct level of cover for requirements please contact **us**.

Please note that if **you** claim within the first ninety (90) days of the **start date** the **excess fee** will increase to £75 per claim.

Product name	Maximum value of claim	Maximum claims amount per cover period	Maximum combined value of appliances	Excess fee
Kitchen Essentials Insurance	£400	£2,000	£2,000	£35
Total Kitchen Insurance	£600	£3,000	£3,000	£35
Home Entertainment Insurance	£400	£2,000	£2,000	£35
Total Home Appliance Insurance	£600	£3,000	£3,000	£35
Ultimate Appliance Insurance	£800	£5,000	£5,000	£35

Figure 1.

## 24. Appliances Covered

Ultimate Appliance Insurance			
Total Kitchen Insurance		Total Home Appliance Insurance	
<b>Kitchen Extra Insurance</b> <ul style="list-style-type: none"> <li>✓ Blender</li> <li>✓ Bread Maker</li> <li>✓ Coffee Maker</li> <li>✓ Deep Fat Fryer</li> <li>✓ Food Mixer</li> <li>✓ Food Processor</li> <li>✓ Grilling Machine</li> <li>✓ Juicer</li> <li>✓ Kettle</li> <li>✓ Microwave Oven</li> <li>✓ Mini Oven</li> <li>✓ Sandwich Maker</li> <li>✓ Tea Maker</li> <li>✓ Toaster</li> </ul>	<b>Kitchen Essentials Insurance</b> <ul style="list-style-type: none"> <li>✓ Cooker</li> <li>✓ Cooker Hood</li> <li>✓ Cooker/Oven</li> <li>✓ Dishwasher</li> <li>✓ Freezer</li> <li>✓ Fridge</li> <li>✓ Fridge Freezer</li> <li>✓ Hobs</li> <li>✓ Oven</li> <li>✓ Range Cookers</li> <li>✓ Tumble Dryers</li> <li>✓ Washer Dryers</li> <li>✓ Washing Machines</li> <li>✓ Wine/Beer fridge</li> </ul>	<b>Home Electrical Insurance</b> <ul style="list-style-type: none"> <li>✓ Air Conditioners</li> <li>✓ Carpet Washers</li> <li>✓ De-Humidifiers</li> <li>✓ Fans</li> <li>✓ Home Cordless Phone and Base</li> <li>✓ Home Telephone</li> <li>✓ Home Telephone with Answer Machine</li> <li>✓ Irons</li> <li>✓ Sewing Machines</li> <li>✓ Steam Cleaners</li> <li>✓ Steam Press</li> <li>✓ Trouser Press</li> <li>✓ Vacuum Cleaner</li> </ul>	<b>Home Entertainment Insurance</b> <ul style="list-style-type: none"> <li>✓ 3D TVs</li> <li>✓ Digital Radio</li> <li>✓ DVD / Blu Ray Players</li> <li>✓ DVD Recorders</li> <li>✓ Free View Box</li> <li>✓ Games Consoles</li> <li>✓ Hi-Fi Systems</li> <li>✓ Home Cinema Kit</li> <li>✓ LCD TVs</li> <li>✓ LED TVs</li> <li>✓ Plasma TVs</li> <li>✓ Sky Digital/HD Box</li> <li>✓ Sound Servers or MP3 Wi-Fi Players</li> </ul>

Figure 2.