

Home Appliance Insurance



Insurance Product Information Document

Company: Acasta European Insurance Company Limited

Product: Home Appliance Warranty

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This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This home appliance breakdown insurance will cover the cost of parts, labour and call out if your appliance suffered mechanical/electrical failure, or if the appliance has suffered accidental damage and that has caused mechanical/electrical failure.



What is insured?

- ✓ We will cover the costs to repair or replace the appliance stated on your policy schedule should it suffer from an electrical or mechanical failure.
- ✓ We will cover the costs to repair or replace your appliance should it become damaged due to accidental damage.



What is not insured?

- ✗ The excess as stated on your schedule.
- ✗ Any fault that occurs outside of the policy duration.
- ✗ Claims relating to wear and tear or gradual deterioration.
- ✗ Faults which are due to a generic manufacturing defect.
- ✗ Any claim where you use the appliance for a non-domestic purpose or in a commercial environment;
- ✗ Any fault or damage caused by any theft, attempted theft, malicious damage or damage caused by fire or explosion.
- ✗ Any claim arising from any circumstances which any insured person was aware of or should have been aware of at the inception of the policy.
- ✗ Routine maintenance, cleaning and servicing;
- ✗ Costs of rearranging missed appointments with couriers/engineers or any repairs we have not authorised or repairs not carried out by one of our approved engineers.



Are there any restrictions on cover?

- ! You are only able to claim up to the claims limit stated on your policy schedule.
- ! Any claims made within 21 days of inception will be liable to pay the first £100 towards any claim costs.



Where am I covered?

United Kingdom, Channel Islands or Isle of Man provided your appliance is at the address noted on your schedule.



What are my obligations?

- To supply accurate and complete answers to all the questions we may ask as part of your application for cover under the policy.
- Observe the terms, conditions and exclusions of this policy. Maintain all property and take all reasonable steps to minimise the amount payable under this insurance.
- To provide us with honest, accurate and complete information, and inform us without delay of any changes to your situation



When and how do I pay?

You can pay your premium as a one-off payment, annually, quarterly or monthly.



When does the cover start and end?

Your policy will commence from the Start Date shown on your Schedule and, irrespective of the payment frequency (i.e. Monthly, quarterly or annually), will automatically renew unless you request us to cancel your policy.



How do I cancel the contract?

If, after purchasing your policy you decide that the cover does not meet your requirements you can cancel within 14 days of receipt of your documentation and receive a full refund less the cost of any claim.

If you want to cancel this policy you can contact us by either by: Calling our free phone helpline number 0800 652 6789; Writing to us at Home Appliance Guard Ltd., Customer Services Department, Kingsland House, 21 Hinton Road, Bournemouth, BH1 2DE; or Emailing us at customer.support@homeapplianceguard.co.uk.