

# Appliance Insurance

## Insurance Product Information Document



Company: Domestic & General Insurance PLC Product: Protect Plus Appliance Pay Monthly

Registered in England and Wales. Domestic & General Insurance PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number 202111.

This is a summary of our insurance policy. The full terms, conditions, limitations and exclusions can be found in other documents, including the terms and conditions.

### What is this type of insurance?

Cover for your product, for example, electronic appliances and/or household goods, against breakdown and accidental damage.



#### What is insured?

- ✓ immediate protection of your product from accidental damage
- ✓ breakdown cover after the end of the manufacturer's guarantee period
- ✓ unlimited repairs on your product (including call-outs, parts and labour), with no excess to pay
- ✓ a replacement product (for example where we cannot repair it or we decide that it is uneconomical for us to repair your product)
- ✓ a gift card for the full retail price of a replacement (if we cannot reasonably arrange a replacement)

#### Additional non-insurance benefits:

In addition to the insurance, we will also provide:

- ✓ set up and support services via telephone and online, to ensure your product continues to function properly
- ✓ contribution benefit of up to £50 for ancillary costs incurred by you such as for food or use of launderette, from the point your product suffers breakdown or accidental damage until your claim is resolved
- ✓ £25 as our first time fix promise in the event that a repair carried out is not completed by the end of the day of the first visit



#### What is not insured?

- ✗ costs arising from not being able to use your product or damage to other property
- ✗ loss, cosmetic damage, neglect or deliberate damage
- ✗ costs for replacing any accessories and for the disposal of your original product



#### Are there any restrictions on cover?

- ! you must be 18 years old and resident in the UK
- ! your product must have been purchased or (if delivered after purchase) received by you less than 60 days ago and be in good working order when this policy starts
- ! your product must have been bought from John Lewis & Partners



#### Where am I covered?

- ✓ in the UK



#### What are my obligations?

- to give us true, factual and not misleading information
- to install, maintain and use the product in a private home, for non-business purposes and to follow the manufacturer's instructions
- to ensure your product meets relevant safety standards and is safe to work on



#### When and how do I pay?

You need to pay your monthly premiums by Direct Debit.



#### When does the cover start and end?

The policy period begins on the date we process your application and continues indefinitely (unless ended in accordance with these terms and conditions). If you cancel within the 45 day cooling off period you will receive a full refund. If we give you a replacement or a gift card for a replacement the policy will end immediately and no premium paid will be refunded.



#### How do I cancel the contract?

Call us on 0333 000 2235; write to us at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP; or download a cancellation form from [www.domesticandgeneral.com](http://www.domesticandgeneral.com) and send it to us by post. You will need to provide your policy number and contact details.

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