

Accidental Damage and Breakdown Insurance Insurance Product Information Document



Company: London General Insurance Company Limited

Product: Amazon Protect Accidental Damage and Breakdown Insurance

London General Insurance Company Limited, registered in England and Wales under company number 1865673, (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?

Accidental damage and breakdown insurance for selected electrical products. The policy covers the repair or replacement in the circumstances summarised below.



What is insured?

- ✓ **Accidental damage:** Immediate cover on receipt of your product for the cost of repairing or replacing your product should it suffer accidental damage (physical damage caused by unexpected and/or unintentional incidents that are accidental in nature which includes drops and falls, liquid spills or submersion and weather damage).
- ✓ **Breakdown:** Cover commences one year from the date you receive your product and covers you for the cost of repairing or replacing your product in the event of a mechanical or electrical breakdown.
- ✓ **How we settle a claim:** If your product was purchased for less than £150, or was purchased for £150 or more and, in our opinion, can't be repaired economically, we will offer you a choice of a replacement product or Amazon Gift Card and your policy will end. If your product was purchased for £150 or more, and can be repaired economically, we will repair your product and your policy will continue.



What is not insured?

- ✗ **Theft or loss:** The policy does not cover theft or loss of your product.
- ✗ **Cosmetic damage:** For example, scratches, dents and corrosion that doesn't impact the function and use of your product.
- ✗ **Intentional or malicious damage:** Where your product is intentionally or maliciously damaged.
- ✗ **Contents of product:** For example, data, photos, software or in relation to freezers, frozen food loss.
- ✗ **Business/commercial use:** The policy does not cover products purchased for business/commercial use.
- ✗ **Consumables:** The policy does not provide cover where the breakdown can be fixed by you replacing consumable items (i.e. items with a limited life, intended to be used up and periodically replaced).

For full details of all exclusions, please see section 3 "Exclusions" in the policy terms and conditions.



Are there any restrictions on cover?

- ! This insurance is for products purchased as new and must be purchased on the same day as the product being insured.
- ! You must be a UK resident (which excludes Channel Islands and Isle of Man) and 18 years or older to purchase this insurance.
- ! We will not provide cover if your product stops working due to software faults or updates.
- ! We will not provide cover unless you have received prior authorisation from us for your product to be modified or repaired by the manufacturer, a manufacturer approved repairer or a repair agent.

For full details, please see the policy terms and conditions.



Where am I covered?

- ✓ Worldwide



What are my obligations?

- **Prompt claim** - Let us know as soon as possible if you need to make a claim.
- **Reasonable care** - You must take reasonable care of your product. We will not cover damage where reasonable care of your product has not been taken.
- Inform us if you give or sell the product to someone else and wish to **transfer the policy** ownership. We are unable to transfer the policy to anyone under the age of 18.
- **Accurate information** - When applying for or varying the policy or submitting a claim, you or anyone 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 your policy or the payment of your claim.



When and how do I pay?

By making a one off-payment when purchasing your policy through the Amazon website.



When does the cover start and end?

Start date: Accidental damage cover starts on the date you receive your product. Breakdown cover commences one year from receipt of your product.

End date: All cover under the policy ends on the earliest of:

- the expiry date shown on your schedule of insurance; or
- the date you receive a replacement product or a gift card code following a breakdown or accidental damage claim;
- the date from which you inform us you want us to cancel your policy; or
- the date we inform you we are cancelling your policy (please see section 5 in the policy terms and conditions).



How do I cancel the contract?

How to cancel: By visiting 'Your Orders' within your Amazon account. Locate the policy order and follow the process for a 'Return Request.' Alternatively, you can email us at: cancellation@amazonprotect.co.uk, or call us on 0303 313 0001.

When you cancel: You can cancel the policy at any time. If you cancel your policy within 45 days of the later date of: (i) the date of purchase of your policy, or (ii) the date on which you receive your policy documentation, you will receive a full refund of the premium paid. After the 45 day cooling-off period you will receive a proportional refund based on the number of full unexpired days of cover remaining. Please note, on receipt of a gift card settlement or replacement product, your policy will end and no premium refund will be due.

We extend the full refund period in line with any Amazon Extended Christmas Return Policy that is active at the time this cover is purchased.

Important information about your insurance policy

We are required to provide you with certain key information prior to the purchase of your Amazon Protect policy and it is important that you take time to read this. Please also refer to your policy terms and conditions for further details. English law applies to the policy and is subject to non-exclusive jurisdiction of the Courts of England.

Both paper and electronic versions of your policy documents are freely available. By continuing with the purchase of this policy you are choosing to receive your documents by email. Should you wish to be sent a paper copy once you have received your electronic documents, please email enquiries@amazonprotect.co.uk.

How does this policy meet your demands and needs?

This insurance meets your demands and needs if you wish to protect your product for the period selected against accidental damage (starting from when product received) and breakdown (starting 12 months from when product received).

London General Insurance Company Limited and Amazon Services Europe S.à r.l. are only providing information and not any personal recommendation or advice regarding this insurance. The policy is provided according to your stated needs and requirements based on the selection you have made.

Who provides Amazon Protect?

The insurance is underwritten by London General Insurance Company Limited, (company number 1865673) whose registered head office is at TWENTY Kingston Road, Staines-upon-Thames, Surrey, TW18 4LG, United Kingdom. London General Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Further details can be found on the Financial Services Register at www.fca.org.uk under firm reference number 202689.

Amazon Services Europe S.a.r.l. is authorised and regulated by the Commissariat aux Assurances in Luxembourg, as an insurance agency of the branch office of London General insurance Company Limited. You can check this registration on the website of the Commissariat aux Assurances at www.commassu.lu or by calling the Commissariat aux Assurances at +352 22 69 11 1.

How are Amazon Services Europe S.a.r.l. remunerated for the sale of this policy?

Amazon Services Europe S. à .r.l. ("ASE") acts as agent for the insurer in helping to arrange this policy for you. You do not pay a fee for this. ASE receives a commission from the insurer which is a percentage of the insurance premium, with the potential for an additional payment if certain profit targets are met.

What is the complaints process?

Please inform us if you have a complaint regarding this policy by emailing complaints@amazonprotect.co.uk or calling us on 0303 313 0001, or writing to us at: Amazon Protect, Customer Relations, Vantage Point Business Village, Mitcheldean, GL17 0DD, United Kingdom. If your complaint is not resolved to your satisfaction you may within 6 months of our final decision refer the matter to the Financial Ombudsman Service at Exchange Tower, London E14 9SR. or by telephone: 0800 023 4567 or 0300 123 9123. Website www.financial-ombudsman.org.uk. Alternatively, you may use the European Commission's online dispute resolution website at <http://ec.europa.eu/consumers/odr/>.

What happens in the unlikely event that the insurer is not able to meet its obligations?

London General Insurance Company Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our liabilities. You can get more information about the compensation scheme arrangements by contacting the FSCS by telephone on 0800 678 1100 or by post at Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY. Website www.fscs.org.uk

How your personal information is used.

Your personal details will be used by Amazon Services Europe S. à .r.l, London General Insurance Company Limited (the Insurer) and their administrators, repairers and service providers for policy and claims administration and for fraud prevention. A copy of the details held about you is available upon request. We may provide by post or email, text or telephone, administrative information including expiry/renewal details. For these purposes, your data may be confidentially and securely transferred outside the EEA. Please see the full terms and conditions for more information about how we use your personal details.