

PRODUCT PROTECTION

PRODUCT PROTECTION

ACCIDENTAL DAMAGE AND EXTENDED WARRANTY - TERMS AND CONDITIONS

HOW DOES IT WORK

Product Protection is provided by our partner, XCover.com.

XCover.com's Product Protection covers you in the United Kingdom and for trips not exceeding 183 days anywhere in the world for spills, breakage, cracks, tears, rips, and other damages.

This protection applies for the life of the policy and is available for both new items or Amazon Renewed Items.

You're covered up to the cover limit, as shown on your certificate of insurance.

The protection starts on the date shown on your certificate of insurance.

You can cancel anytime. Full refunds are available within 45 days of purchase if there are no pending claims.

IMPORTANT! YOUR POLICY DOCUMENTS

As Amazon doesn't share your email address with us, you first need to find the confirmation email from XCover.com This email includes your Certificate of Insurance and the link to your Policy Wording and your XCover account, where you are able to make changes and start a claim.

CONTACTING AMAZON ABOUT YOUR AMAZON PURCHASE

If you have a specific question regarding your item or delivery, please contact Amazon or your Amazon seller. Simply log in to your Amazon account and from here, you can access your order history where you can select 'problem with order' and 'contact seller'. Amazon sellers should respond to your message within 2 business days.

YOUR TOP QUESTIONS ANSWERED

- How do I make a change, cancel or get a refund for my policy?
- How do I make a claim?
- Who is XCover?How long is my Amazon item protected?
- When does my XCover Protection start?
- Can I add a company name to my policy?
- Does XCover Protection cover items damaged during transit?
- My item is damaged, do I contact the Amazon seller, manufacturer or XCover.com?
- Is there an excess?

Got another question? Visit our dedicated Help Centre for Amazon customers.

ABOUT YOUR COVER

Your Certificate will show the benefits applicable for your protection.

YOU'RE COVERED WHEN...

Your insured product is accidentally damaged

Accidental damage protection.

Your product is covered up to the cover limit.for accidental damage including damage caused by weather provided you tried to avoid exposing the product to weather-related damages, liquids, fire or mishandling. Repairs, replacements, delivery, call-outs and installation are all covered up to the cover limit.

Your insured products failure or damage is not covered by an existing warranty

This coverage expands and extends your existing product warranty to cover gaps.

Your product includes a warranty from the manufacturer or retailer, however there are duration-based (how many years is the warranty valid) and coverage-based limits (for instance, water-based damage is often excluded by manufacturers). This cover applies when your existing product warranty does not cover your claim.

Your products are covered in your residence country and worldwide on trips not exceeding a duration of 183 consecutive days , and the benefits listed below endure for the life of the policy.

WE REPLACE WHEN...

It's more expensive to repair than replace a product

For the life of the policy, your products can be REPLACED.

The amount paid is the same as your cover limit, shown on your certificate.

© 2025 Cover Genius

PRODUCT PROTECTION

The claims team will either replace your product if it is inoperable, or they will issue a monetary payment that you can use as you wish. If we replace a product, the condition will be the same as your original purchase (i.e. a refurbished product will be replaced with a similar refurbished product or the same refurbished product). Replacement products may be similar in specification to the insured product, or they will be the same. If a monetary payment is made, the value will be the same as the cover limit.

WE REPAIR WHEN...

It's cheaper to repair than replace a product.
For the life of the policy your products can be REPAIRED.

You can have up to 3 repairs in any 12 month period up to the total claims limit stated on your certificate of insurance.

Our claims team will notify you of the steps to undertake to repair your inoperable product.

REPAIRS

The following applies to all repairs carried out by an authorised repairer:

- A 6 month guarantee is included.
- If the same issue occurs 3 times within 12 months we will replace the item free of charge.
- We will pay up to £50 for any installation costs.
- The insured item will be covered for damage while in transit to and from the repairer.
- We will only use original spare parts.

If the repair is not successful:

- We will provide an option of replacement of a new or refurbished item of equal features or functionality.
- If replacing your item is not possible we will offer a financial reimbursement.

YOU ARE NOT COVERED...

- ✕ For theft.
- ✕ For any benefit not shown on your Certificate.
- ✕ For loss or damages sustained during transit to your nominated address after the initial purchase or costs incurred for the return shipping of damaged products.
- ✕ For problems caused by the supply of electricity, gas, water, broadband or broadcast content.
- ✕ For accidental loss or misplacement of your product.
- ✕ For any cosmetic damage.
- ✕ For any pre-existing damage, general wear and tear or inadequate maintenance.
- ✕ For any damage where you breached the manufacturer's guidance.
- ✕ For any repairs not authorised and carried out by our claims team.
- ✕ If we arrange the attendance of a service provider to conduct a repair and they cannot gain access to your product. In this instance, you will be responsible for any costs incurred.
- ✕ If you do not exercise due care to avoid exposing the product to weather-related damages (unless the product is manufactured for sustained outdoor use).
- ✕ If your product is covered through any alternate policy with valid coverage, including but not limited to a manufacturer's warranty, manufacturer's recall, retail warranty or a home/contents policy.
- ✕ For any damage caused by sunlight or mould.
- ✕ If accessories that are included free of charge with your insured products are damaged and the insured product is operable without the accessory. This includes, but is not limited to, cushions, cables, external batteries, or cases.
- ✕ For routine repairs, services, inspections, maintenance, cleaning, alteration or restoration costs.
- ✕ For any claim resulting from your recklessness, such as your product being damaged or stolen after you've left it unattended.
- ✕ If you cannot provide valid proof of purchase or ownership, such as a receipt or photographs of the product.
- ✕ For any software applications, electronic data or other digital products that are lost, stolen or become inoperable or that cause physical damage such as operating or hardware issues.
- ✕ For any liability claims (including personal or professional) or lost income.
- ✕ For the removal or destruction of your product if deemed beyond economic repair.
- ✕ For any claims resulting from nuclear or radioactive risks, war or acts of terrorism.
- ✕ If your product is used for activities such as short term rentals, leasing and subletting.

© 2025 Cover Genius

PRODUCT PROTECTION

- ✕ For any claims arising from business or holiday trips for a duration of longer than 183 days.
- ✕ For any claims if you are a resident of the Isle of Man or Channel Islands.
- ✕ For perishable items.

SPECIAL CONDITIONS

1. You can claim up to the cover limit during the protection period. Protection will automatically end when you have exhausted the maximum repair value or when we have provided you with the maximum amount of replacement items following a successful claim.
2. Your policy will end after having 3 repairs, regardless of the total cost, or having received 3 replacement devices in a 12 month period.
3. We will decide how to settle a claim (repair, replace or issue monetary payment) and may recover any claim payments through legal recourse.
4. If we replace your insured item(s), then we may arrange to take ownership of them.
5. After the policy has ended, any claims must be submitted within 14 days of the incident occurring.

COVERAGE PERIOD & PAYMENTS

Your period of coverage can be found in your certificate of insurance.

If you have not purchased a monthly subscription policy, you will pay for your policy by making a one-off payment when purchasing this policy and your policy will not renew at the end of the coverage period found in your certificate of insurance.

If you have purchased a monthly subscription policy, your first payment will be made when you purchase this policy and your coverage will renew up until a maximum term of 5 years from the original expected delivery date of the item.

HOW TO MAKE A CLAIM

Please go to xcover.com/claim to start your claim. It will only take a few minutes to submit a claim. Before you file a claim, check what documents you need.

Here are the steps in the claims process:

1. Submit your claim with all the required documents.
2. We will let you know how to get the item repaired (mail-in, home visit or walk-in) or replaced.
3. We will handle payment directly with the repairers or, on rare occasions, we will reimburse you. If your item needs replacing we'll either replace it with an equivalent item or arrange payment of an equivalent amount.

CANCELLATION & REFUNDS

Visit xcover.com/account to cancel your protection.

You can cancel your policy at any time. If you cancel your policy within 45 days of the expected delivery date, you'll receive a full refund if you have not made a claim. If you cancel within 45 days of the policy start date or receive your policy documents (whichever is later), we will refund your premium, as long as you haven't made any claims during that time.

If you cancel the policy after 45 days, we will give you a partial refund based on the remaining time on your policy. Again, this is only if you haven't made any claims during the time you had the policy.

In case of a monthly subscription, the last monthly fee will be refunded to you, unless you have made a claim.

Cancellation by us

For reasons such as misrepresentation, non-disclosure, technical errors, and sanctions we may occasionally cancel a policy. You will receive an email notification and a refund.

DEFINITIONS

The following keywords or phrases have the same meaning wherever they appear in this policy unless stated below.

Accidental damage

Means any damage, including fire and liquid damage, caused to the product, which was not deliberately caused by you or bound to happen.

Administrator/Claims administrator

XCover.com, a trading style of Cover Genius Ltd. Certificate of insurance

Certificate of insurance

The document which names you as the policyholder and lists the Insured Item(s) covered under your policy. It will confirm the Period of Coverage, the cover level you have chosen and the claim limit. your certificate of insurance will be replaced whenever you make any changes to your policy. The certificate of insurance and this wording combine to create your policy.

Consequential loss

Any other costs that are directly or indirectly caused by the event which led to your claim unless specifically stated in this

© 2025 Cover Genius

policy. For example, the loss of use while a repair is carried out.

Cosmetic damage
Scratches, dents and corrosion that doesn't impact the function and use of the Product is not covered. In the case of mobile phones, cosmetic damage means dents, scratches, screen cracks that do not obscure the viewing pane, or damage to the back panel not affecting the functionality of the insured item.

Cover Limit
The amount paid for the insured item.

Delivery
Transit of the product to your nominated address up until the product is installed.

Extended warranty
coverage for your insured product when your existing product warranty does not cover your claim. Either due to product failure that occurs after the existing warranty of the manufacturer or retailer has expired or for any coverage based exclusions.

Period of coverage
The period between the start date and the expiry date which is shown on your certificate of insurance and that the policy will be in force for.

Perishable Items
Goods that are at risk of spoiling, decaying, or becoming unsafe for use or consumption if not stored under specific conditions (like refrigerating or freezing) in a certain timeframe. Perishables include but are not limited to food, pharmaceuticals, plant matter or chemicals.

Product(s)
The item or items detailed on your sales receipt and listed on your certificate of insurance.

Product Warranty
The warranty provided by the manufacturer or retailer of your product.

Start date
The date the insurance cover commences as shown on your certificate of insurance.

Territorial limits
Worldwide.

Theft
Your Insured Item being stolen.

Transit damage
Damage caused to the Insured Item when it is moved between properties.

We/Us/Our
Acasta European Insurance Company Limited.

Wear and tear
Means the expected deterioration of a product over time due to use.

You/Your
The person(s) whose name and address as shown on the certificate of insurance.

COMPLIANCE AND REGULATORY INFORMATION

POLICY ISSUER

This contract of insurance ("policy") is provided by XCover.com, a trading name of Cover Genius Ltd, a company registered in England and Wales under Company No 09408621, and authorised and regulated by the Financial Conduct Authority to transact general insurance business under FCA Registration No 750711. You can check this information on the FCA's register by visiting their website at https://www.fca.org.uk or by contacting the FCA on 0800 111 6768 or +44 (0)207 066 1000.

This insurance policy is administered by Cover Genius Ltd, acting on behalf of the insurer and underwritten by Acasta European Insurance Company Limited, Unit 1, 124 Irish Town, 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 for the conduct of UK business. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request.

IMPORTANT INFORMATION ABOUT YOUR INSURANCE INTERMEDIARY

Amazon EU S.a.r.l. (AEU), is a private limited liability company (société à responsabilité limitée) registered with the Luxembourg Register of Commerce and Companies under number B101818 whose registered office is 38 Avenue John F. Kennedy, L-1855 Luxembourg and whose UK branch is 1 Principal Place, Worship Street, London, EC2A 2FA. AEU is authorised and regulated by the Financial Conduct Authority to act as an insurance intermediary in the UK. AEU is included

© 2025 Cover Genius

in the UK Financial Services register, available at register.fca.org.uk under reference number 746485.

AEU, in its capacity as a broker, is acting on your behalf when facilitating insurance arrangements in the marketplace but only provides information in relation to the insurance arrangements and does not give any personal recommendation or advice on insurance products sold on the marketplace. You do not pay a fee for AEU's brokerage services. AEU receives a commission from the insurer which is a percentage of the insurance premium.

Please inform AEU if you have a complaint regarding their brokerage services by visiting their customer help page. If your complaint is not resolved to your satisfaction, you may within 6 months of their final decision refer the matter to the Financial Ombudsman Service by telephone on 0800 023 4567 or on its website www.financial-ombudsman.org.uk/.

BASIS OF ADVICE

Acasta and the administrator do not provide advice or a personal recommendation about the suitability of this product. It is your responsibility to ensure the product meets your needs.

INFORMATION FOR THE ENTIRE POLICY

Your policy consists of this policy wording and the certificate of insurance that is created at the time of purchase.

Your most recent certificate of insurance sets out the information we were given when we agreed to provide you with the cover and terms of your policy.

Your policy provides cover for the sections and the period of coverage shown in your certificate of insurance. You must read your policy and certificate of insurance as one single contract. Please read all documents to make sure the cover provided meets your needs. If this is not the case, please contact us as soon as possible.

If any of your information is incorrect or changes(e.g. change of address), please visit xcover.com/account to update your details.. If we have wrong information this may result in an increased policy cost and/or claims not being paid in full, or your policy may not be valid, and claims will not be paid.

You should keep a record (including copies of letters) of all information supplied to us in connection with this policy.

If you transfer ownership of an insured item to another person, this policy can be transferred to them by updating your details. Please note, this is not possible for monthly policies.

You may request printed versions of any hyperlinked information in this document by visiting xcover.com/account.

Language Used

The Insurer undertakes to use the English language throughout the duration of the Contract.

DATA PROTECTION AND PRIVACY

Both the administrator and us are committed to protecting your personal information, committed to the principles of data security in the configuration of the insurance services. With respect to European General Data Protection Regulation (GDPR), the administrator and us are joint data controllers, collecting and processing personal information about you from a variety of sources in order to meet obligations to You and for the purposes of legitimate interests.

The administrator and us receive personal information including your email address, name and phone number, which enables the issuing and modification of policies, the processing of claims, as well as to protect the administrator and our legitimate interests (for example to detect, investigate and prevent activities which may be illegal or could result in your product being cancelled or treated as if it never existed).

The administrator and us may monitor and record phone calls to help maintain our quality standards and for security purposes.

You can access the administrator's privacy policy at https://www.xcover.com/privacy-policy.

For more information about how Acasta use your personal information please see Our full privacy policy notice, which is available in the Privacy section of our website https://www.acastainsurance.gi/privacy-policy/

JURISDICTION AND LAW

This policy shall be governed and construed and resolved within the jurisdiction of under the laws of the country of your residence.

OUR COMPLAINTS PROCEDURE

We are committed to going the extra mile for our customers. If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. We take all complaints seriously and following the steps below will help Us understand your concerns and give you a fair response.

© 2025 Cover Genius

Complaints about the sales process

If your complaint is about the sales process or service you have received, please contact the Administrator using the details below:

Cover Genius

Email: Complaints@xcover.com

Please note that telephone calls may be recorded.

The Administrator will aim to resolve your complaint within five working days. If it takes longer, they'll contact you with an update on who's handling it and the next steps. They'll also keep you in touch regularly. They will also explain how you may be able to refer the matter to the Financial Ombudsman Service if you subsequently decide that you are unhappy with the outcome.

Once the Administrator has reviewed your complaint, they will send you a final decision in writing within 8 weeks of the date they received your complaint.

Complaints about the Claims process

If your complaint is about a claim or the claims process, please contact the Claims Administrator using the details below:

Cover Genius

Email: Complaints@xcover.com

Please note that telephone calls may be recorded

The Claims Administrator will also aim to resolve your complaint within five working days. If it takes longer, they'll contact you with an update on who's handling it and the next steps. They'll also keep you in touch regularly. They will also explain how you may be able to refer the matter to the Financial Ombudsman Service if you subsequently decide that you are unhappy with the outcome.

Once the Claims Administrator has reviewed your complaint, they will send you a final decision in writing within 8 weeks of the date they received your complaint.

If you are still unhappy

If you are still unhappy after Our Administrator or Claims Administrator's review, or you have not received a written offer of resolution within 8 weeks of the date we received your complaint, you may be eligible to refer your case to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that arbitrates on complaints.

It's a free and independent service that helps resolve disputes between customers and financial institutions. Using the FOS won't affect your legal rights.

They can be contacted at:

Phone: 0800 023 4567
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

FINANCIAL SERVICES COMPENSATION SCHEME

In the unlikely event that we go out of business or into liquidation, you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

The FSCS may arrange to transfer a policy to another insurer, provide a new policy or, if these actions are not possible, provide compensation.

Further information about compensation scheme arrangements is available from the FSCS at:

Phone: 0800 678 1100 or 020 7741 4100
Website: www.fscs.org.uk
Post: PO Box 300, Mitcheldean, GL17 1DY

SANCTIONS

We shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose Us to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where we transact business.

RENUMERATION

When we sell you a policy the insurer pays us a percentage commission from the total premium. Further information on remuneration is available upon request.

© 2025 Cover Genius