

This is your insurance policy for accidental damage & breakdown. Protectyourbubble.com by Assurant is a trading name of London General Insurance Company Limited (LGI). In this document you will find everything you need to know about your cover. Please read this carefully to make sure this policy is right for you and if you have any questions call us on 0303 313 00 02. This policy constitutes an agreement between you and the insurer, London General Insurance Company Limited. The insurer has appointed TWG Services Limited (TWGS) to administer the policy. References to 'we/us/our' relates to London General Insurance Company Limited and TWG Services Limited.

Proof of ownership

We will need to validate any claims by checking that the product belongs to you, to do this you may need to provide some form of proof of ownership to show the product is yours. This could be a receipt, invoice, sales delivery confirmation, etc. A record of your purchase history can be found on Amazon under "My Account". If you don't have any proof of ownership we may decline your claim.

Who is this cover designed for?

This insurance cover is designed for a new or Amazon Renewed product bought from the Amazon UK website that is not already covered under an insurance policy, and you want to cover the cost of repairing or replacing your product against accidental damage and breakdown not covered by the manufacturer warranty.

Eligibility

You are eligible for this cover if:

- You are a UK resident (excluding Channel Islands and Isle of Man) and over the age of 18.
- You have purchased the product from Amazon at the same time as taking out this insurance policy.

What you are covered for

This policy covers a single product purchased from Amazon either as new (and covered by a manufacturers guarantee of at least one year) or Amazon Renewed. This policy does not cover refurbished (except for Amazon Renewed), used or second-hand items (subject to the provisions dealing with transfer in the section 'Transfer of Policy').

Your product is covered for:

- Damage
- Breakdown

occurring anywhere in the world

For products less than £150

If your product is damaged or breaks down, we will provide an Amazon Gift Card claim code (or alternative selected by us) to the value of a replacement product. If such a product is not available, we will determine the Gift Card claim code value based on the price which you originally paid for the product.

For products £150 or more

If your product is damaged or breaks down, we will either repair or replace it. The decision to repair or replace will be at our sole discretion. Repairs will be done using original equipment manufacturer (OEM) or manufacturer equivalent parts and we provide a 6 month guarantee to any repairs we make to a product. If your product has a recurring fault for the same reason, we will provide a replacement product if it requires a 3rd repair.

Replacements

In the event we choose to provide a replacement product you will be given the choice of either:

- a) We will provide you with a product of the same or comparable brand, of equivalent technical specification (as determined by us) where available and sold as new by Amazon via amazon.co.uk on the day of requesting a settlement. Your replacement product will be new and will be provided with a new guarantee; or
- b) An Amazon Gift Card claim code (or alternative selected by us) to the value of a replacement product (see (a) above). If such a product is not available, we will determine the Gift Card claim code value based on the price which you originally paid for the product.

Whether you select (a) or (b) your policy will end. For a large product (such as heavy kitchen appliances and large screen TVs), if you choose (a) we can arrange for your broken product to be collected, however if you choose (b) you become responsible for disposing of your broken product.

For all products

There is no excess to pay on any claims.

If you are unable to provide the damaged or faulty product to support your damage or breakdown claim, then this will be classified as being lost and will not be covered on this policy.

Any products which are replaced will become our property should we request for the device to be returned to us.

Re-installation costs

If we provide a replacement product which requires professional installation (e.g., electrical wiring, plumbing or gas fitting), we will cover up to £50 towards any costs to have the product installed. We will require a formal company invoice or receipt before we reimburse these costs.

What you are not covered for

Damage or breakdown as a result of improper use or not taking reasonable care of your product

We expect that you will take care of your product, if you don't, then we may decline your claim.

Taking care of your product means –

- Following manufacturer instructions on the use of your product
- Not using your product in an environment which could materially increase the risk of damage to it (e.g. taking a non-waterproof product with you whilst swimming)
- Not intentionally damaging your product

Improper use of your product is where the product is being used outside of the manufacturer recommended guidelines.

These examples increase the risk of it being damaged and may result in your claim being declined. The examples are to help you understand what's covered and are not the only reasons a claim could be rejected.

We will always consider the situation when the accidental damage occurred when assessing your claim

Loss or Theft

This policy does not cover loss or theft of your product.

More than 3 repairs in a 12-month period

Where we can repair your product, we will only provide up to 3 repairs in any 12-month period.

For example, if we repair your product on the 1st January and again on 1st May in the same year if we need to repair your product before the 1st January of the following year then this policy will end immediately after we have repaired it for the third time.

Cosmetic damage

If it is just a scratch or dent, and your product still works as expected, then we will not repair or replace it.

Accessories

Cover is not provided for any accessories which were not included with the product when purchased.

Contents of your product

We don't cover the contents of your product (e.g. photos, videos, contacts). This also means that if any of the data or information stored on your product is used to access any existing accounts or open new accounts through fraud, we do not cover any financial losses as a result. For large items containing food or other perishables (e.g. fridge or freezers), any contents are not covered.

Consumables i.e. items replaceable by you

We will not provide cover where the breakdown can be fixed by you replacing consumable items. This includes, but is not limited to, items such as fuses, light bulbs, filters and batteries.

Other losses

We don't cover any cost or losses that cannot be resolved by the repair or replacement of your product including for example: any loss of profit, opportunity, goodwill, loss of use of subscription services or similar losses.

Unauthorised repairs

We want the ability to assess the damage to your product to best decide whether to repair or replace it. If you have it repaired without our opportunity to do this then we may not pay your claim.

This also includes any repair or modification which has not been authorised by the manufacturer.

Viruses and software

Breakdown due to malicious software, software faults or updates are not covered.

Manufacturer recall

This policy does not cover any faults which relate to a manufacturer recall of your product, or any costs covered under the manufacturer guarantee.

How to make a claim

Step One: Contact us by email at: claims@techprotection.co.uk, call us on 0303 313 00 02 between 9am and 6pm Monday to Friday, or write to us at Protectyourbubble.com by Assurant, Vantage Point Business Village, Mitcheldean, GL17 0DD, United Kingdom.

Step Two: We will arrange for your product to be examined. In some instances a repair technician will visit you, however for smaller items we will arrange a courier or provide you with pre-paid packaging to send the product to our approved repairer. We will advise you at the point you make a claim which process we will follow. Any damage caused through our repair collection or delivery service will be covered by us.

It is important to contact us as soon as possible after discovering the damage or breakdown of your product. In the event that your policy has recently expired any delay in reporting the damage or breakdown may mean we are unable to assess your claim.

For damage occurring outside the UK

If it can wait until you return to the UK we will be able to manage your claim more effectively.

If it can't wait:

- Call us first for authorisation on +44 303 313 00 02 so we can let you know your closest manufacturer approved repairer.
- If there are no manufacturer approved repairers, you will have to wait to return to the UK to proceed with your claim.
- If we can arrange a local repair we will agree a maximum repair cost and will pay you when you send us an invoice or receipt from the repairer.

Price of your insurance

The price of this insurance depends on the type and value of the product being insured and is payable in full when you purchase the cover. The exact amount will be confirmed at the point of purchase.

Duration of this Policy

Your policy starts from the date shown on your Schedule of Insurance which will be emailed to you and ends on the earliest of;

- the expiry date shown on your Schedule of Insurance (we add 15 days to the policy to allow for the delivery of your product); or
- the date you receive a replacement product or a settlement following a breakdown or accidental damage claim; or
- the date where we have repaired your product for the third time in any 12-month period; or
- the date from which you inform us you want us to cancel your policy.

Changing your details

If you need to update the details we have for you then please email us at: enquiries@techprotection.co.uk or call us on 0303 313 00 02, or write to us at Protectyourbubble.com by Assurant, Vantage Point Business Village, Mitcheldean, GL17 0DD. Any change of information will be made free of charge.

Transfer of Policy

If you sell or give the product to someone else then please email us at: enquiries@techprotection.co.uk or call us on 0303 313 00 02, or write to us at Protectyourbubble.com by Assurant, Vantage Point Business Village, Mitcheldean, GL17 0DD. You will need to provide the recipient of your product with a copy of the original Amazon online purchase documentation of the product (or details of any replacement provided by us) as this will be required to make a claim under this policy. Any transfer of policy will be made free of charge. This policy cannot be transferred to anyone under 18 or living outside the UK.

Providing accurate information and fraud

To provide fair value for our customers we work closely and share data with other insurers, law enforcement agencies, fraud prevention agencies and public bodies to identify fraud and support prosecution where appropriate evidence exists.

It is important that when applying for insurance 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 fulfilment of your claim.

If false or inaccurate information is provided and fraud is identified, then we will:

- Reject the claim and we may cancel your policy.
- Report you to relevant authorities and take legal action, if necessary, to recover any money already paid to you under this insurance policy.
- Share details of the fraudulent claim with a number of industry wide fraud prevention databases. A list of participants and the name and address of the operators are available on request.
- Pass details to fraud prevention agencies.
- Provide law enforcement agencies with access to use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related accounts or facilities.
- To prevent and detect fraud.
- Managing credit and credit related accounts or facilities.
- Checking details on proposals and claims for all types of insurance.
- Checking details of job applicants and employees.

The information recorded by fraud prevention agencies may be stored in other countries and used by the Insurer and other organisations from these countries. Please contact us at 0303 313 00 02 for details of the relevant fraud prevention agencies.

Financial Services Compensation Scheme

London General Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our liabilities to you. General insurance contracts are covered for 90% of the entire claim with no upper limit. Further information is available from the FSCS by calling 0800 678 1100 and online at [fscs.org.uk](https://www.fscs.org.uk).

Choice of law

The law of England and Wales applies to this policy and you can bring legal proceedings in respect of the policy in the English courts. If you live in Scotland, you can bring legal proceedings in respect of the policy in either the Scottish or the English courts. If you live in Northern Ireland, you can bring legal proceedings in respect of the products in either the Northern Irish or the English courts. This policy is written in English and all communication with you will be in English.

Cancelling your insurance

You can 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. If you wish to cancel during this period and you have not made a claim you will be given a full refund of the premium paid.

Following the expiry of your 45 days cooling-off period you continue to have the right to cancel this policy. If you do so, you will be entitled to a proportional refund based on the number of full unexpired days of cover remaining.

If you cancel your policy, any costs associated with settling any claim(s) will be deducted from the refund.

Should you wish to cancel your policy, visit 'Your Orders' within your Amazon account. Locate the policy order and follow the process for a 'Return Request.' Alternatively email us at: cancellation@techprotection.co.uk call us on 0303 313 00 02, or write to us at Protectyourbubble.com by Assurant, Vantage Point Business Village, Mitcheldean, GL17 0DD, United Kingdom.

In the event you cancel your product order prior to dispatch and we are able to associate that order with this policy, we will automatically cancel this policy, initiate a full refund and email you confirmation. If you do not receive confirmation, please follow the cancellation process above.

We may cancel your policy if you have provided false or inaccurate information and fraud is identified, or in the event of war or foreign hostility in your country of residence. In the event of war or foreign hostility, you will be entitled to a refund of premium in accordance with the guidance above.

Making an enquiry or complaint

If you have a general query, please email us at: enquiries@techprotection.co.uk or call us on 0303 313 00 02.

If you have a complaint regarding this policy, please contact us by email at: complaints@techprotection.co.uk call us on 0303 313 00 02, or write to us at Protectyourbubble.com by Assurant, 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 a final decision contact the Financial Ombudsman Service at Exchange Tower, Harbour Exchange Square, London E14 9SR, or by telephone: 0800 023 4567 or 0300 123 9123. Website www.financial-ombudsman.org.uk.

If we need to change the terms of the policy

If the insurer needs to change the terms, we will give you 30 days' notice in writing to your last known email address or postal address. This will only be for valid reasons such as to respond proportionately to changes in the law or decisions of the Financial Ombudsman Service, to meet regulatory requirements, industry guidance or codes of practice, or to proportionately reflect other legitimate cost increases or reductions associated with providing insurance which may include changes to the level of cover.

Need another copy?

This document is also available in large print, audio and Braille, so get in touch with us on 0303 313 00 02 if you'd like to request a copy in one of these formats. The same applies if you just need a replacement.

Status disclosure

This policy 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. Protectyourbubble.com by Assurant is a trading name of London General Insurance Company Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, under registration number 202689.

This policy is administered by TWG Services Limited whose head office is at TWENTY Kingston Road, Staines-upon-Thames, Surrey TW18 4LG. TWG Services Limited is authorised and regulated by the Financial Conduct Authority, under registration number 312440.

You can check these registrations on the Financial Services Register at [fca.org.uk](https://www.fca.org.uk).

Data Protection

London General Insurance Company Limited and TWG Services Limited, referred to as 'we'/'us'/'our' in this data protection statement, who can be contacted by email at: enquiries@techprotection.co.uk or by writing to Protectyourbubble.com by Assurant, Vantage Point Business Village, Mitcheldean, GL17 0DD, are data controllers of the personal data you provide and are committed to protecting the privacy and security of your personal information. This includes your name as well as your contact details such as physical address, phone number and e-mail address. If you do not provide the personal data required we may be unable to provide the services contained under the policy.

Your personal details will be used by us for policy and claims administration and for fraud prevention. This may involve sharing your information confidentially with suppliers of products or services (including repairs) engaged by you or by us in the purchase or performance of the policy. We may also share your details with Amazon EU S.à r.l. or its affiliates for the purposes of delivering the benefits under your policy.

We may provide by post, email, text or telephone, administrative information relating to your policy including expiry/renewal details. Your personal data will be transferred outside the UK to the EU and to the US for policy administration. Your personal data will at all times be held securely and handled with the utmost care in accordance with all principles of UK Data Protection law.

Your personal data will be kept for up to seven years after which time it will be destroyed if it is no longer required for the lawful purposes for which it was obtained.

You have a number of rights in relation to your data. These include the right to be informed, have access, rectification, receive your data in a transferable format, erasure, restriction of processing and object to how your data is processed. To obtain a copy of your personal data held by us, for more information on the rights to your data or to exercise one of your data rights please contact our Data Protection Officer or see our website [assurant.co.uk/consumer-privacy-policy](https://www.assurant.co.uk/consumer-privacy-policy) for more details. Our Data Protection Officer can be contacted at dataprotectionofficer@assurant.com or via our Customer Relations Team using the details above.

You have the right to make a complaint at any time to the Information Commissioner's Office, the UK supervisory authority for data protection issues.

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 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/.