Accidental Damage and Extended Warranty

Insurance Product Information Document

Insurance company: 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 and Prudential Regulation Authority for the conduct of UK business. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request.

The product is administered by Cover Genius Ltd who is authorised and regulated by the Financial Conduct Authority under reference number 750711.

Details of the extent of the administrator's regulation by the Financial Conduct Authority are available from the administrator on request.

This document provides a summary of the key information relating to this insurance policy. Complete precontractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

Your product is covered for accidental damage including those caused by weather provided you tried to avoid exposing the product to weather-related damages, liquids, fire and mishandling. We'll also cover product damage that is not covered by an existing warranty.

What is Insured?

✓ **Accidental Damage**
Your Insured Product is covered up to the cover limit for Accidental Damage caused by weather (provided the you have exercised due care to avoid exposing the product to weather-related damages unless the product is manufactured for sustained outdoor use), liquids, burns and mishandling. Repairs, replacements, delivery following repair, call-outs and installation are all covered up to the cover limit.

✓ **Product Failure**
Your Insured Product is also covered when an existing product warranty does not cover your claim, either due to product failure that occurs after the existing warranty or guarantee of the manufacturer or retailer has expired or for any coverage based exclusions. You are covered up to the limit shown on your certificate of insurance.

What is not Insured?

- ✗ For theft.
- ✗ For any policy excess shown on your certificate.
- ✗ For any pre-existing damage, general wear and tear or inadequate maintenance.
- ✗ For any cosmetic damage.
- ✗ 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.
- ✗ Exposing the product to weather-related damages (unless the product is manufactured for sustained outdoor use).
- ✗ Any damage if your product is covered through any alternate coverage, including but not limited to a manufacturer's warranty, manufacturer's recall, retail warranty or a home/contents policy.
- ✗ For routine repairs, services, inspections, maintenance, cleaning, alteration or restoration costs.
- ✗ For any damage caused by sunlight or mould.
- ✗ For any liability claims (including personal or professional) or lost income.
- ✗ Your product being damaged or stolen after you've left it unattended.
- ✗ For any claims arising from business or holiday trips for a duration of longer than 183 days.
- ✗ For any perishable items.

Please note that the examples listed above are not an exhaustive list of all possible exclusions.

Are there any restrictions on cover?

! You can claim up to the cover limit shown on your certificate of insurance during the cover 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 devices following a successful claim.

! Your policy will end after having 3 repairs, regardless of the total cost, or having received 3 replacement devices in a 12 month period.

! You must be a resident in the United Kingdom to take out this insurance product.

! This policy is not available to residents of the Isles of Man or the Channel Islands.

Where am I covered?

✔ You are covered in the United Kingdom and worldwide for trips not exceeding 183 days.

What are my obligations?

- You should do all you can to prevent and reduce any damage.
- You should contact us as soon as possible with full details of anything which may result in a claim and give us all the information and documentation we ask for.
- You should take due care with your product. Evidence of recklessness or inadequate maintenance may impact coverage in the event of a claim.
- You must not provide information that is untrue or misleading in response to any question asked when you take out cover or make a claim.

When and how do I pay?

By making a one off-payment when purchasing this policy using any accepted payment method through Amazon. For monthly subscription policies, the first payment will be made when you purchase this policy using any accepted payment method through Amazon.

When does the cover start and end?

Your cover starts on the policy start date shown on your Certificate of Insurance and continues for a period shown on your Certificate of Insurance, or
the date where we have repaired your product for the third time, regardless of the total cost, in any 12 month period; or the date you received the maximum amount of replacement device for a product or a settlement following a successful claim; the date from which you inform us you want to cancel your policy.

How do I cancel my contract?

If you cancel your policy within 45 days of the date you purchase the policy, you'll receive a full refund. Following the expiry of your 45 days cooling-off period you continue to have the right to cancel this policy and will receive a refund based on the amount of time remaining on your insurance plan.

If you have purchased a monthly subscription policy, the most recent monthly premium will be refunded to you.

If you have made a claim, the value of the claim will be deducted to any available refund premium due to you.

Visit xcover.com/account to cancel your protection.

Terms of Business

Please read this document carefully.

It sets out the terms upon which we, Cover Genius Europe Ltd, agree to act for our customers and contains details of our regulatory and statutory responsibilities. It also sets out some of yours, the customer's responsibilities. Please contact us immediately if there is anything in these Terms of Business that you do not understand. Your policy documents will be sent by email only.

About our company

Cover Genius Ltd ("the administrator") which is authorised and regulated by the Financial Conduct Authority to transact general insurance business. FCA registration number is 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.

Our address

Cover Genius's registered address is: C/O Corporation Service Company (UK) Ltd, 5 Churchill Place, 10th Floor, London, United Kingdom, E14 5HU. You can reach us via email at https://www.xcover.com/en/contact-us.

Our products and services

We offer this cover which is suitable for those who wish to insure their product against various risks, such as accidental damage and breakdown after the expiry of the manufacturer's guarantee.

This product meets the needs of customers who wish to protect their purchases against accidental damage and mechanical breakdowns not covered by the manufacturer's warranty. It does not meet the needs of customers who wish to protect items which are used for commercial use.

This cover is underwritten by Acasta European Insurance Company Limited ("the insurer").

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 https://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 https://www.financial-ombudsman.org.uk/.
We do not give advice or make personal recommendations in connection with any insurance product.

However, we will ask you questions in order to provide you with a quotation, leaving you to make your own decision as to how you wish to proceed and whether this product fulfils your specific insurance requirements.

Capacity in which we are acting

In arranging your insurance, we will act as agent of the insurer at all times.

Our Remuneration

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.

Disclosure

It is very important that information given to us when buying a policy, when completing a claims form and giving declarations to the insurer is correct. If a policy is purchased, or a form or declaration is completed on your behalf, it is your responsibility to check that the answers given to all questions are true and complete. You are advised to keep copies of any correspondence you send to us or direct to the insurer.

Insurance premiums

We collect and hold insurance premiums as an agent of the insurer.

Administration Fees

There may be an administration fee payable for the management of your policy. Please check your Certificate of Insurance for details.

Quotations

Unless stated otherwise, all quotations provided for new insurances are valid at the time of quote only.

Cancellation right

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.

Treating our customers fairly

We aim to provide a first-class level of service at all times, and welcome feedback from our customers. If, for any reason, you feel that our service is not of the standard you would expect, please tell us.

Complaints procedure

Should there be an occasion when we do not meet your expectations, we are equally committed to dealing with any complaint in a thorough and professional manner. If you wish to register a complaint regarding the sale of your insurance, please contact us in the following ways:

If you have a complaint regarding your policy, please email us at complaints@xcover.com. We'll respond within 5 days. For further information please read the complaints section in the policy wording.

Compensation

We are covered by the UK Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations. Insurance advising and arranging is covered at 90% of the claim, without any upper limit.