

# Accidental Damage and Breakdown Insurance

## Insurance Product Information Document



london general insurance

### Company: London General Insurance Company Limited (LGI)

Authorised in the United Kingdom by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 202689.

### Product: Accidental Damage and Breakdown Insurance

This document provides a summary of the key information. Complete pre-contractual and contractual information is provided in other documents.

#### What is this type of insurance?

Accidental damage and breakdown insurance for a product purchased. This policy covers the repair or replacement in the circumstances summarised below.



#### What is insured?

##### Cover for your product for:

- ✓ Accidental damage
- ✓ Breakdown (not covered by manufacturers warranty)
- ✓ The maximum amount this policy provides cover for is the original purchase price of your product

##### How we settle your claim

- ✓ We will either repair or replace your product
- ✓ No excess charges to pay
- ✓ If your product requires professional installation (e.g. electrical wiring, plumbing, gas fitting) we will reimburse these costs up to £50



#### What is not insured?

- ✗ Theft and Loss
  - ✗ Cosmetic damage
  - ✗ Intentional or malicious damage
  - ✗ Damage or breakdown as a result of improper use or not taking reasonable care of your product
  - ✗ Accessories not included with the product when purchased
- These and all other exclusions can be found in the section "What you are not covered for" in the terms and conditions



#### Are there any restrictions on cover?

- ! This insurance covers a single product purchased as new (and covered by a manufacturer guarantee of at least one year) or Amazon Renewed Product needs to have been purchased within 30 days before taking out insurance
- ! Where we are able to repair your product we will only provide up to 3 repairs in any 12 month period
- ! You must be a resident of the UK (which excludes Channel Islands and Isle of Man) and 18 years or older to purchase this insurance



#### Where am I covered?

- ✓ Worldwide



#### What are my obligations?

- Let us know as soon as possible if you need to make a claim
- Inform us if you give or sell the product to someone else and wish to transfer the policy ownership
- You may need to send us proof of purchase/ownership of the product before we will settle your claim
- 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 this policy through the Amazon website



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

Cover under this policy will begin from the date shown on your schedule of insurance. Breakdown cover commences immediately after the manufacturer's warranty runs out

Cover under this policy expires on the earliest of:

- The expiry date as shown on your schedule of insurance; or
- The date where we have repaired your product for the third time in any 12 month period; or
- The date you receive a replacement product or a settlement following an accidental damage or breakdown claim; or
- The date from which you inform us you want to cancel your policy; or
- The date we inform you we are cancelling your policy (please see the section 'Cancelling your insurance' in the full terms and conditions)



#### How do I cancel the contract?

By visiting 'Your Orders' within your Amazon account, locate the policy order and follow the process for a 'Return Request'.

You can cancel your policy within 45 days of the later date of:

- The date of purchase of your policy, or
- The date on which you receive your policy documentation

If you wish to cancel during this period you will be given a full refund of the premium paid providing no claim has been made.

Following the expiry of your 45 days cooling-off period you continue to have the right to cancel your policy. If you do so, you will be entitled to a proportional refund based on the number of full unexpired days of cover remaining providing no claim has been made.

For policies cancelled after a claim has been made, the cost of settling the claim will be deducted from any refund due.

Should you wish to cancel your policy, please email us at: [cancellation@techprotection.co.uk](mailto:cancellation@techprotection.co.uk), call us on 0303 313 0002, or write to us at [Protectyourbubble.com](http://Protectyourbubble.com) by Assurant, Vantage Point Business Village, Mitcheldean, GL17 0DD, United Kingdom.

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.