



**PRODUCT**

**PROTECTION**

# PRODUCT PROTECTION

## HOW DOES IT WORK

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

XCover.com's Product Protection extends and expands your existing manufacturer's warranty, anywhere in the world.

This includes malfunction, spills, breakage, cracks, tears, rips, manufacturer defect and other damages.

You're covered up to the amount you paid for the item.

This protection starts on the expected delivery date of your item.

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 and click the link to set up your XCover Account where you can view your policy documents, 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

### YOU'RE COVERED WHEN...

#### Your insured product is accidentally damaged

Accidental Damage protection

Your product is covered for accidental damage including those caused by weather, liquids, fire, and 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

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 within the territorial limits 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 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 or the market value of the product at the time of claim, whichever is less.

### 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.

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

# PRODUCT PROTECTION

## YOU ARE NOT COVERED...

- ✗ Theft
- ✗ For loss or damages sustained during transit to your nominated address or costs incurred for the return shipping of damaged products.
- ✗ For any policy excess shown on your certificate.
- ✗ 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. If that alternate claim is not successful, the damage is not covered and you have proof, please go to [xcover.com/claim](https://xcover.com/claim) to start your claim.
- ✗ 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 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.

## 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 a replacement device following a successful claim.
2. Claims need to be notified within 30 days of the event.
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. You cannot assign or transfer this protection to any other person or any product.

## HOW TO MAKE A CLAIM

Please go to [xcover.com/claim](https://xcover.com/claim) to file a 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](https://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.

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

# PRODUCT PROTECTION

## DEFINITIONS

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

### **/You/Your:**

the person(s) whose name and address as shown on the certificate.

### **We/Us/Our:**

Accelerant Insurance Europe SA.

### **Accidental damage:**

means any damage, excluding theft, including fire, stains, 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.

### **Cosmetic damage:**

scratches, dents and corrosion that doesn't impact the function and use of the Product is not covered. In the case of a mobile phone, 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.

### **Certificate:**

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 will be replaced whenever you make any changes to your policy. The certificate 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 policy. For example, the loss of use while a repair is carried out.

### **Delivery:**

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

### **Period of Coverage:**

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

### **Product(s):**

the item or items detailed on your sales receipt and listed on your certificate.

### **Product Warranty:**

manufacturer's warranty: means a policy or a set of guidelines, provided by the manufacturer or retailer, that outlines conditions of use for the Insured Product and includes some protection against malfunction, for a limited duration.

### **Start date:**

the date the insurance cover commences as shown on your certificate.

### **Territorial Limits:**

home address, holiday address or business address in your country of residence for business or personal use and, during business trips or holiday trips your products which can be taken as hand luggage not being jewellery or sunglasses are covered in any country for a period of no longer than 183 days.

### **Theft:**

the act of your Insured Item being stolen

### **Transit damage:**

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

### **Wear and Tear:**

means the expected deterioration of a product over time due to use.

## 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, in its capacity as an FCA Licensee, No 750711.

This insurance policy is underwritten by Accelerant Insurance Europe SA, a company registered in Belgium (Company number 0758.632.842) with registered office at Bastion Tower, Level 20, Place du Champ de Mars 5, 1050 Brussels

Accelerant Insurance Europe SA is an insurance company authorised by the National Bank of Belgium and regulated by the Financial Services and Markets Authority (FSMA) (Ref. 3193).

## PRODUCT PROTECTION

Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Accelerant Insurance Europe SA does not have a direct or indirect holding in the Administrator representing 10% or more of the voting rights of the capital. Similarly, the Administrator does not have a direct or indirect holding in Accelerant Insurance Europe SA representing 10% or more of the voting rights of the capital.

### BASIS OF ADVICE

Accelerant 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 that is created at the time of purchase.

Your most recent certificate 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. You must read your policy and certificate 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, please contact Our partner. 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.

## DATA PROTECTION AND PRIVACY

We are committed to protect 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), we 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.

We 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).

You can access our privacy policy at <https://www.xcover.com/privacy-policy>.

For more information about how Accelerant use your personal information please see Our full privacy notice, which is available in the Privacy section of our website <https://www.accelins.com/privacy-notice/>.

## JURISDICTION AND LAW

This policy shall be governed and construed and resolved within the jurisdiction of the courts in accordance with the laws of the country of your residence.

## OUR COMPLAINTS PROCEDURE

If you have a complaint regarding your policy, you should as a first step email [complaints@xcover.com](mailto:complaints@xcover.com).

We'll respond within 5 days.

If you remain dissatisfied after your complaint has been considered, or you have not received a final decision within eight (8) weeks, you may be eligible to refer your complaint to the Financial Ombudsman Service:

The Financial Ombudsman Service  
Exchange Tower Harbour Exchange  
London E14 9SR,  
Tel: 0800 023 4567, Fax: 020 7964 1001  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

IMPORTANT: The Financial Ombudsman Service will expect you to have followed the above procedure before they accept your case.

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Following this complaints procedure does not affect your legal rights.

You can also use the European Commission dispute resolution website at <http://ec.europa.eu/consumers/odr/>.

## FINANCIAL SERVICES COMPENSATION SCHEME

You may be entitled to compensation from the Financial Services Compensation Scheme if Accelerant Insurance Limited is unable to meet its obligations to you under this insurance.

If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of the insurance. Further information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU) and on their website: [www.fscs.org.uk](http://www.fscs.org.uk).

## 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 of Great-Britain and Northern Ireland, and/or all other jurisdictions where we transact business.