

# Product Protection

## Insurance Product Information Document

**Insurance company:** Fortegra Europe Insurance Company Limited (Malta Company Registration Number C 84703), Office 13, SOHO Office The Strand, Fawwara Building, Triq I-Imsida, Gzira, GZR 1401, Malta. Fortegra Europe Insurance Company Limited is authorised under the Insurance Business Act 1998 of the laws of Malta to carry out general business and is regulated by the Malta Financial Services Authority, Triq I-Imdina, Zone 1, Central Business District, Birkirkara, CBD 1010, Malta. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority under reference number 805770, and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permission 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.

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.

**Product: Product Protection**

**This document does not contain the full terms and conditions of the cover which can be found in the policy wording and insurance. It is important that you read all these documents carefully.**

### What is this type of insurance?

Your product is covered for accidental damage including those caused by weather, liquids, fire and mishandling. We'll also cover product damage that is not covered by an existing warranty.



### What is insured?

**Your Certificate of Insurance will show which of the below benefits is applicable to your protection.**

#### ✓ Accidental Damage

Your Insured Product is covered for Accidental Damage caused by weather, liquids, burns and mishandling. Repairs, replacements, delivery, call-outs and installation are all covered up to the cover limit.

#### ✓ Product Failure

Your Insured Product is also covered for product failure that occur after the existing warranty of the manufacturer or retailer has expired.

#### ✓ Theft

Your Insured Product is also covered for theft. If your product is stolen we will replace it. Theft claims must be accompanied by a police report.

#### Only applicable for Mobile Phones:

**Breakdown: No excess fee;**

**Accidental Damage: €25 for phones less than €150; €50 for phones above €150;**

**Theft: €50 for phones less than €150; €75 for phones above €150;**



### What is not insured?

- ✗ Any benefit not shown on your Certificate e.g. Damage, Theft, Extended Warranty.
- ✗ Any policy excess shown on your certificate.
- ✗ Any pre-existing damage, general wear and tear or inadequate maintenance.
- ✗ Any cosmetic damage.
- ✗ 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 coverage, including but not limited to a manufacturer's warranty, manufacturer's recall, retail warranty or a home/contents policy.
- ✗ Routine repairs, services, inspections, maintenance, cleaning, alteration or restoration costs.



### Are there any restrictions on cover?

- ! You can claim up to the cover limit during the cover period.
- ! You can have up to 3 repairs in any 12 month period, subject to the claims limit.
- ! You must be over 18 years of age and resident in the United Kingdom of Great Britain and Northern Ireland to take out this insurance product.



## Where am I covered?

You are covered on a worldwide basis.



## What are my obligations?

You should do all you can to prevent and reduce any damage.

You need to notify a claim within 30 days of the event.

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 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 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 in any 12 month period; or
- the date you receive a replacement product or a settlement following an accidental damage or breakdown claim;
- the date from which you inform us you want to cancel your policy.



## How do I cancel the contract?

You can cancel your Policy at anytime. If you cancel your policy within 45 days of the expected delivery date, you'll receive a full refund.

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

Visit [xcover.com/account](https://xcover.com/account) to cancel your protection.