

Full Product Protection

Insurance Product Information Document

Insurance company: Accelerant Insurance Europe SA is 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). 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.

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.



What is insured?

✓ 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.

✓ Extended warranty

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



What is not insured?

- ✗ Theft.
- ✗ 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 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 or a monthly subscription 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; or
- 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 to cancel your protection.

Terms of Business

Please read this document carefully. It sets out the terms upon which we, Cover Genius 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 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: Herengracht 420, 1017 BZ Amsterdam. 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 demands and needs of those who wish to purchase the cover selected.

This cover is underwritten by Fortegra Europe Insurance Company Ltd ("the insurer"). 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, we receive a proportion of the total premium.

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.