

UCOVER WARRANTIES

SINGLE APPLIANCE EXTENDED WARRANTY

INTRODUCTION

Thank You for choosing UCover Warranties to supply Your extended warranty, We hope that Your Appliance will be trouble free, however should it fail please follow the claims procedure detailed in Your policy.

DEFINITIONS

The words or expressions detailed below have the following meaning wherever they appear in this policy and will appear with a capital letter and in bold.

Administrator – MB&G Insurance Services Ltd. For queries relating to the issue of Your policy / policy amendments and to report details of any claim.

Appliance - As detailed on the Schedule, cover only extends to those items detailed on Your Schedule.

Betterment - The provision for the depreciation of the Appliance over time. Betterment will be applied at 10% per annum from the expiry of the insured Appliance original manufacturer's guarantee period up to a maximum of 70% for those products of 8 years or older.

Call out - The attendance of an engineer to Your Home during normal working hours (8am–5pm Monday to Friday).

Claims Administrator – MB&G Insurance Services Ltd, 21/26 Howard House, Howard Street, North Shields, Tyne & Wear, NE30 1AR. Tel: 0191 258 8163.

Consequential loss - You are not covered for any other costs that are directly or indirectly caused by the event which led to Your claim unless specifically stated in this policy.

Home - The property situated in the United Kingdom, Channel Islands or Isle of Man, detailed on Your Proposal.

Insured / You / Your - The person named on the policy Schedule.

Insurer / We / Our / Us - UK General Insurance on behalf of Ageas Insurance Ltd

Mechanical / Electrical Breakdown - The actual and sudden mechanical / electrical failure or breakdown which results in the sudden stoppage of the Appliance's normal function and which necessitates repair to resume those functions. Failure or breakdown that ultimately results from wear and tear is excluded from the scope of cover afforded by this policy.

Policy Duration - The policy commences 30 days after the date of purchase or on expiry of the manufacturer's or extended warranty period and expires as stated on the policy Schedule.

Proposal - The application form and any other information provided by the Insured or on his/her behalf.

Schedule - Contains details of You and the Appliance the subject of this insurance.

CONTRACT OF INSURANCE

Your extended warranty has been arranged by MB&G Insurance Services Ltd with UK General Insurance on behalf of Ageas Insurance Ltd, Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire SO53 3YA.

MB&G Insurance Services Ltd, UK General Insurance and Ageas Insurance Ltd are authorised and regulated by the Financial

Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

In consideration of the Insured having completed the Proposal and the required premium being paid to the Administrator (please note this policy is not valid until such premiums have been received), We agree to indemnify the Insured up to the maximum claim limit detailed herein, subject always to the definitions, conditions, exclusions and periods contained herein.

WHAT IS COVERED

Your extended warranty provides cover against Mechanical / Electrical Breakdown of the Appliance identified on Your policy Schedule. Cover includes parts, labour and Call out charges (inc VAT) during normal working hours (8am – 5pm Monday to Friday) subject to the terms, conditions and exclusions of Your policy.

WHAT IS NOT COVERED

The following are specifically excluded from the cover provided by Your extended warranty.

- Call out charges where a fault cannot be found with the Appliance.
- Accidental damage.
- Use of the Appliance by anyone other than You.
- Failure to comply with the manufacturers instructions for the care of the Appliance.
- Use in a commercial environment.
- An Appliance that does not meet the current electrical regulations in force at the time of purchase.
- Costs not authorised by the Claims Administrator or its appointed engineers.
- Faults relating to the installation of the Appliance.
- Deliberate damage or neglect of the Appliance.
- Repairs to cosmetic parts or non Mechanical Electrical components.
- Damage caused by foreign objects or substances.
- Faults known to You before commencement of cover under Your policy.
- Work, which relates to a manufacturer recall.
- Damaged of a cosmetic nature caused by but limited to denting, scratching, chipping, staining, and rust or corrosion.
- Routine maintenance of the Appliance, supplies or service in Your Home.
- Materials or labour charges covered by manufacturers or suppliers or installer's guarantee or warranty.
- Claims arising from the interruption, failure or disconnection of public services to Your Home (including water, electricity or gas supply) however caused or from gas leaks.
- Claims arising as a result of normal wear and tear (e.g. belts, fuses, seals, handles, runners, screen burn etc.)
- Total loss of use of the Appliance due solely to the non availability of replacement or substitute parts, in which case We shall offer settlement based on the depreciated value of the product and the estimated cost of repairs had the parts been available.
- Consequential loss of any type.

- The VAT element of any claim where the Insured is VAT registered.
- Costs associated with the initial setup including but not limited to faults on freeview due to poor signal strength.
- Any cost arising from the change from analogue to digital broadcasting including the termination of analogue transmissions of any type.
- Loss of frozen food.
- Any claim within the first 30 days of purchasing the policy.

CLAIM LIMIT (Subject to the provision of Betterment)
Your policy provides cover up to:

- a) The original purchase price of the Appliance on each claim and in aggregate or
- b) a maximum of £2000 where the original purchase price of the Appliance exceeds £2000.

CLAIMS PROCEDURE It is vital to obtain cover under Your extended warranty in the event of a claim that You contact the Administrator by telephone on 0191 258 8163 or by fax 0191 257 3025. Please provide the Administrator with as much information about what has happened as possible, so they can give advice and arrange for the Claims Administrator to contact You.

Please have Your policy number and details of the Appliance ready when You call.

UK General Insurance are an insurer's agent and in the matters of a claim act on behalf of the Insurer.

GENERAL CONDITIONS

Claims are only valid where authority has been issued by the Claims Administrator or their appointed engineer.

- 1) The Claims Administrator will make reasonable attempts to obtain a suitable tradesman, provided that provision of service is not precluded by:
 - a) adverse weather conditions
 - b) industrial disputes (official or not)
 - c) failure of the public transport system (including the road network) and repair thereto
 - d) other circumstances preventing access to Your Home or otherwise making provision of cover impractical.
- 2) We shall be entitled to:
 - a) where a claim occurs within the first six months of cover and the premium is paid by monthly instalment We will be entitled to seek payment of the balance premium for the first six months before settlement of the claim.
 - b) decline cover if, in Our opinion, Your Home or services have not been maintained in a safe or serviceable condition.
 - c) decide on the most appropriate means of providing cover, although We will take YOUR wishes into The Managing Director, MB&G Insurance Services Ltd, 21/26 Howard House, Howard Street, North Shields, Tyne & Wear, NE30 1AR.
 - d) settle any claim on a proportionate basis if You have any other insurance covering the same loss or damage.
 - e) void this insurance in its entirety if any misrepresentation or concealment of material facts is made by You. In such cases, any premium due to You will be repaid to You.
- 3) You will be responsible for tradesmen's Call out charges if having requested assistance You are not at Home when the tradesman arrives.
- 4) If the cost of Your claim exceeds the cover provided by this policy, You will be required to pay any additional costs direct to the tradesman at the time they attend.

- 5) We will arrange to supply and fit replacement parts or components where required and covered under Your policy. If You request any addition work or replacement parts or components of a superior specification are fitted, You will be responsible for the additional cost. We are not responsible for any inconvenience, loss or damage caused by delay in the supply of spare parts or components by manufacturers or their suppliers or agents.
- 6) In the event that the parts for the Appliance are no longer available, or the Appliance is beyond economical repair, We will base Our settlement on the replacement cost of the same or similar model at the time of the breakdown. Depreciation for Betterment will normally be applied in line with the policy.
- 7) This policy shall be governed by and construed in accordance with the Law of England and Wales unless the Insured's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.
- 8) If You or anyone else claiming under this policy makes a claim that is false or dishonest in any way, Your policy will not be valid. You will lose all benefits under this policy and We will not refund Your premium.
- 9) No refund of premium will be considered if a claim has been made under Your policy.
- 10) If You move address then You must inform the Administrator in writing or by phone.
- 11) Where the Insurer deems the Appliance beyond economical repair or makes financial settlement in lieu of repair all benefits under this policy will cease.

CANCELLATION

We hope You are happy with the cover this policy provides. However, if after reading this policy, this insurance does not meet with Your requirements, please return it to MB&G Insurance Services Ltd within 45 days of issue and We will refund Your premium. After the 45 day cooling off period You may cancel Your policy however no refund of premium is available.

The Insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by sending 14 days notice to the Insured at their last known address. Provided the premium has been paid in full and there have been no claims, the Insured shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

OUR PROMISE OF SERVICE

It is the intention to give You the best possible service but if You do have any questions or concerns about this insurance or the handling of a claim You should in the first instance contact the Managing Director of the Administrator. The contact details are:

The Managing Director, MB&G Insurance Services Ltd, 21/26 Howard House, Howard Street, North Shields, Tyne & Wear, NE30 1AR.

Please ensure Your policy number is quoted in all correspondence to assist a quick and efficient response. In the event You remain dissatisfied and wish to make a complaint, You can do so by contacting the following:

The Head of Claims,
UK General Insurance,
Cast House,
Old Mill Business Park,
Gibraltar Island Road,
Leeds,
LS10 1RJ

If it is not possible to reach an agreement, You have the right to make an appeal to the Financial Ombudsman Service. This also applies if You are insured in a business capacity but have a group annual turnover of less than £1 million, or are a charity with an annual income of less than £1 million, or are a trustee of a trust with a net asset value of less than £1 million. You may contact the Financial Ombudsman Service at:

Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
Docklands,
London,
E14 9SR

Tel: 0845 080 1800

The above complaints procedure is in addition to Your statutory rights as a consumer. For further information about Your statutory rights contact Your local authority Trading Standards Service or Citizens Advice Bureau.

COMPENSATION SCHEME

Ageas Insurance Ltd is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

DATA PROTECTION ACT (1998)

Please note that any information provided to Us will be processed by Us and Our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.