



Covertxt UK Limited  
Unit 21A, The Business Centre  
Edward Street  
Redditch  
B97 6HA  
Tel: 0203 021 7871  
email: [covertxt@covertxt.com](mailto:covertxt@covertxt.com)

## Introduction

Thank **You** for choosing Covertxt to supply **Your** Multi Appliance insurance. **We** hope that **Your Equipment** will be trouble free, but should failure occur during the **Policy Period** please follow the procedures detailed in this policy.

This insurance is administered by Covertxt UK Limited on behalf of the insurer China Taiping Insurance (UK) Co Ltd, Registered in England No.1766035. Registered Office: 2 Finch Lane, London EC3V 3NA.

Covertxt UK Limited is authorised and regulated by the Financial Conduct Authority, FRN 728271. Covertxt UK Limited is registered in England and Wales, Company No. 09013199. Registered and Trading Address: Covertxt UK Limited, Unit 21A, The Business Centre, Edward Street, Redditch, B97 6HA.

China Taiping Insurance (UK) Co Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, ref 202690.

The above information can be checked on the Financial Services Register by using the following website address [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by calling them on 0800 111 6768.

**The Administrator** will collect **Your** payment from **Your** bank account by direct debit or by recurring card payment, on an agreed date and subject to the successful collection of **Your** payment each month **We** will provide the cover detailed in this policy. Cover will automatically continue until either **You** or **We** cancel this policy. On behalf of Covertxt UK Limited, The Direct Debit payments are managed by the Company's BACS Bureau, Eazy Collect Services Limited, email: ([www.eazycollect.co.uk](http://www.eazycollect.co.uk))\_which is the name that will appear alongside Covertxt UK Limited on **Your** Bank or Building Society statement. Recurring card payments are managed by the Company's Card Processing Bureau, Worldpay, email: ([www.worldpay.com](http://www.worldpay.com)) – the Worldpay reference will appear alongside Covertxt UK Limited on **Your** Bank or Building Society statement.

Should **You** not wish to renew this policy **You** must follow the cancellation process as detailed under the Cancellation condition of this policy. **The Administrator** is not obliged to offer renewal of **Your** policy and may cancel this policy in line with the cancellation condition.

**We** would remind **You** that only **Equipment** described in the **Appliance List** is insured for **Breakdown**. In the event that **You** replace **Equipment** or purchase new **Equipment** requiring cover **You** must advise **Us** in writing, otherwise such **Equipment** will be uninsured.

If **You** move address or change **Your** email address **You** should advise **Us** in writing as failure to do so may result in **Your** cover becoming invalid.

If **You** wish to contact **The Administrator** or **The Claims Administrator** on any matter relating to this insurance or in connection with a claim the following means are available:

Address: Covertxt UK Limited, Unit 21A, The Business Centre, Edward Street, Redditch, B97 6HA.  
Telephone: 0203 021 7871  
Email: [covertxt@covertxt.com](mailto:covertxt@covertxt.com)

## Complaints Procedure

It is always **Our** intention to provide **You** with a first class standard of service. Misunderstandings can, however, occur and **We** would prefer to know about the occasional problem than for **You** to remain dissatisfied.

Any communication can be made orally or in writing and on **Your** behalf by a third party with **Your** permission.

If any problem arises in connection with this policy **You** should firstly contact:

**The Operations Manager – Covertxt UK Limited, Unit 21A, The Business Centre, Edward Street, Redditch, B97 6HA. Tel No: 0203 021 7871 Email: covertxt@covertxt.com**

If **Your** enquiry has not been dealt with to **Your** satisfaction, please refer to the insurer by contacting

**The Compliance Officer China Taiping Insurance (UK) Company Limited -  
2 Finch Lane, London. EC3V 3NA**

**Tel: 0207 839 1888 Fax: 0207 621 1202 E-mail: compliance@uk.cntaiping.com**

The Compliance Officer will acknowledge the complaint within five business days and advise **You** of the person who will be dealing with the complaint and when **You** can expect to receive a detailed response. The person dealing with the complaint will be a senior member of staff who was not directly involved in the matter which is the subject of the complaint. They will have the authority and experience to adequately address the complaint and explain the results of the investigation.

If **Your** complaint should be more appropriately dealt with by another firm, the insurer will ensure it is referred to them as soon as practicable and certainly no later than five business days of becoming satisfied that another firm is or may be responsible for the matters complained of. The insurer will make this referral to the other firm in writing and advise **You** by way of a final response that the referral has been made and include the other firm's contact details.

**Your** complaint will be thoroughly investigated and the insurer will respond to it as soon as possible. Within twenty business days the insurer will provide a detailed response to **Your** complaint in writing or, if it is not possible to respond within that time, the insurer will inform **You** in writing within twenty business days why it has been unable to resolve the complaint within that time, why it needs more time to do so and when **You** can expect to receive its final response.

If the insurer has not completed its investigation within eight weeks after the complaint was made it will write to **You** and explain why there is a further delay. The insurer will also confirm when it expects to issue its final response and advise **You** that **You** may be eligible to refer the complaint to the Financial Ombudsman Service if **You** are dissatisfied with the delay. Its contact details are:

**Financial Ombudsman Service Exchange Tower Harbour Exchange Square London E14 9SR**

**Tel: 0800 023 4 567 from landlines**

**0300 123 9 123 from mobile phones**

**Fax: 020 7964 1001**

**E-mail: complaint.info@financial-ombudsman.org.uk**

**Website: www.financial-ombudsman.org.uk.**

Where **You** are eligible to refer **Your** complaint to the Financial Ombudsman Service **You** have this right to do so free of charge, but **You** must do so within six months of the date of the insurer's final response. If **You** do not refer **Your** complaint in time, the Ombudsman will not have the insurer's permission to consider **Your** complaint and so will only be able to do so in very limited circumstances. For example, if it believes that the delay was as a result of exceptional circumstances.

### Compensation rights

In the event that the insurer is unable to meet its legal obligations under this insurance **You** may be entitled to apply for compensation under the Financial Services Compensation Scheme (FSCS). Further information is available from FSCS. Tel: 0800 678 1100. Website [www.fscs.org.uk](http://www.fscs.org.uk)

## Agreement

In consideration of **You** having paid the premium to **The Administrator**, **We** agree to provide the insurance described herein.

**We** have relied upon the information supplied by **You** in connection with this insurance to enable **Us** to form the contract of insurance between **You** and **Us**.

This policy should be read in conjunction with the **Schedule**.

## Definitions

The words or expressions detailed below have the following meaning wherever they appear in this document.

**Appliance List** - List of **Equipment** insured by this policy and held by **You** and **The Administrator**.

**Betterment** - The provision for the depreciation of the **Equipment** over time. **Betterment** will be applied to the **Equipment's** purchase price at 10% per annum from the expiry of the insured **Equipment's** original manufacturers' guarantee period.

**Beyond Economical Repair** - Where the cost of repairing **Equipment** is more than its value after the application of **Betterment**.

**Breakdown** - The actual and sudden mechanical or electrical failure or breakdown which results in the sudden stoppage of the **Equipment's** normal function and which necessitates repair to resume those functions.

**Call Out** - Attendance of an engineer to the **Home**.

**Commencement Date** - The date **Your** cover begins with **Us** as stated in the **Schedule**.

**Consequential Loss** - Any other costs which are directly or indirectly caused by the insured event which led to a claim. For example, any loss of frozen food or data.

**Deferment Period** - Any claim made within the first 30 days following the **Commencement Date**.

**Equipment** - Items stated on the **Appliance List** that **You** supplied when applying for this insurance or as subsequently amended and agreed with **The Administrator**.

**Home** - Address stated in the **Schedule**.

**Policy Period** - This insurance commences on the date shown in the **Schedule**. This policy is renewed every month upon receipt of **Your** monthly premium. This insurance does not have a specified end date and renewals and cover will continue until either **You** or **We** cancel the policy in accordance with the Cancellation condition.

**Repair** - Repair, including **Call Out**, labour and parts.

**Schedule** - Schedule containing details of **Your** particulars as required by this insurance and is supplied with this policy.

**The Administrator** - Covertxt UK Limited.

**The Claims Administrator** - Covertxt UK Limited.

**Wear and Tear** - Gradual deterioration associated with normal use and age of the **Equipment**.

**We / Us / Our** - China Taiping Insurance (UK) Co Ltd .

**You / Your** - The person who applied for this insurance and is named in the **Schedule**.

### What is covered

In the event of **Breakdown** of the **Equipment** arising during the **Policy Period** and occurring within the **Home We** will repair or otherwise pay compensation to **You** in accordance with the basis of settlement.

### Basis of settlement

In the event of **Breakdown We** will pay the cost of **Repair**, or if the **Equipment** is **Beyond Economic Repair** or suitable replacement parts are not available **We** will provide a monetary settlement after allowance for **Betterment**.

The maximum **We** will pay for any one claim under this policy is £500.

### What is not covered

This policy shall not cover the following.

- 1) The first £15 of each and every claim.
- 2) **Call Out** charges where a fault cannot be found with the **Equipment**.
- 3) **Breakdown** as a consequence of impact or any other cause external to the **Equipment**.
- 4) Use of the **Equipment** by anyone other than **You** or people that reside within **Your** household.
- 5) Failure to comply with the manufacturers' instructions for the care and maintenance of the **Equipment**.
- 6) **Equipment** that does not meet the electrical regulations which are currently in force at the time of the **Breakdown**.
- 7) Costs not authorised by the **Claims Administrator**.
- 8) Faults relating to the installation of the **Equipment**.
- 9) Deliberate damage or neglect of the **Equipment**.
- 10) Repairs to cosmetic parts or non-mechanical or electrical components.
- 11) **Breakdown** caused by foreign objects or substances.
- 12) Faults known to **You** or existing before the **Commencement Date** of this policy.
- 13) **Breakdown** of any **Equipment** that is the subject of a manufacturers' recall or modification.
- 14) Routine maintenance of the **Equipment**, supplies or service at the **Home**.
- 15) **Breakdown** covered by manufacturers' or suppliers' or installers' guarantee or warranty.
- 16) **Call Outs** arising from the interruption, failure or disconnection of public services at the **Home** (including water, electricity or gas supply) however caused or from gas leaks.
- 17) **Breakdown** arising as a result of normal **Wear and Tear** (e.g. belts, fuses, seals, handles, runners, screen burn etc.).
- 18) Any claim for disks, including disk burn or scratched disks.
- 19) Any claim for computer keyboards, mouse devices or games console controllers.
- 20) Realignment of any satellite dishes.
- 21) **Consequential Loss**.
- 22) The VAT element of any payment where **You** are VAT registered.
- 23) Costs associated with the initial setup.
- 24) Any claim within the **Deferment Period**.
- 25) Where the **Equipment** is incorrectly installed or is installed in a garage, outbuilding or location identified as unsuitable for the **Equipment** by its manufacturer.

## Claims conditions

- 1) In the event of **Breakdown** and **You** wish to make a claim under this policy **You** should advise **The Claims Administrator** as soon as possible and not later than seven days after **You** have become aware of the **Breakdown**.
- 2) **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; or
  - d) other circumstances preventing access to the **Home** or otherwise making provision of service impractical.
- 3) The **Claims Administrator** shall be entitled to
  - a) decline any claim if the **Home** or services have not been maintained in a safe or serviceable condition;
  - b) decide on the most appropriate means of providing service, although **The Claims Administrator** will take **Your** wishes into account whenever possible; and
  - c) settle any costs on a proportionate basis if **You** have any other insurance covering the same service.
- 4) **You** are required and must take care to
  - a) supply accurate and complete answers to all the questions **The Claims Administrator** may ask as part of **Your** claim;
  - b) make sure that all information supplied in connection with **Your** claim is true and correct; and
  - c) notify **The Claims Administrator** of any changes to the answers **You** have given as soon as possible.

Failure to provide accurate and true answers may result in **Your** claim being invalid.
- 5) **You** will be responsible for tradesmen's **Call Out** charges if, having requested assistance, **You** are not at **Home** when the tradesman arrives.
- 6) If the cost of **Your** claim exceeds the cover provided by this policy, **You** will be responsible to pay the difference.
- 7) **You** will be required to pay any additional costs relating to installation or service on integrated or built in appliances.
- 8) **The Claims Administrator** will arrange to supply and fit replacement parts or components where required in order to satisfy **Your** claim. If **You** request any additional work or replacement parts or the fitting of components of a superior specification **You** will be responsible for the additional cost. **We** are not responsible for any inconvenience, additional cost, loss or damage caused by delay in the supply of spare parts or components by manufacturers or their suppliers or agents.

## General conditions

- 1) **You** must have complied with all the terms and conditions of this policy before **We** are liable to make any payment.
- 2) If **You** make any claim or statement that is false or fraudulent this insurance will not apply and **We** will not pay any claim.
- 3) **You** shall take reasonable precautions to protect the **Equipment** against **Breakdown**, maintain it in a sound and safe working condition and not use it in any way contrary to the operations manual.
- 4) In the event of a valid claim under this policy **We** are entitled to pursue, in **Your** name but at **Our** expense, recovery of amounts **We** have paid or may become liable to pay. **You** must give **Us** all the assistance **We** may reasonably require to do this.
- 5) In addition to the premium **You** will pay to **Us** any tax due on the premium which **We** are required to collect in accordance with current legislation.
- 6) Unless **We** agree otherwise, this insurance will be governed by English law.
- 7) A person or company who was not party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy, but this condition does not affect any right or remedy of a third party which exists or is available other than by virtue of this Act.
- 8) It is agreed by **You** that any information provided to **Us** regarding **You**, for the purpose of accepting this insurance and handling any claims, may, if necessary, be divulged to third parties, provided that it is processed by **Us** in compliance with the provisions of the Data Protection Act 1998.

### **Cancellation condition**

If **You** decide that for any reason, this policy does not meet **Your** requirements, then please return it to **The Administrator** within 14 days of issue. On the condition that no claim has been made or pending, **We** will then refund **Your** payment in full.

Thereafter **You** may only cancel this policy in writing, giving at least 30 days' notice to **The Administrator**. However, no refund of payment will be payable.

The **Insurer** shall not be bound to accept renewal of any insurance and may cancel this policy at any time subject to giving **You** not less than 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include, but are not limited to

- 1) fraud;
- 2) non-payment of premium, subject to non-payment notice below;
- 3) threatening and abusive behaviour; or
- 4) non-compliance with policy terms and conditions.

Provided the premium has been paid in full, **You** will be entitled to a proportionate rebate of premium in respect of the unexpired period remaining on this policy.

This policy will automatically terminate at the date on which **You** sell or otherwise dispose of the **Equipment** on the **Appliance List**.

### **Non-payment notice**

This policy will be suspended from the date on which **You** do not make a payment when it is due or **You** cancel any payment previously made or fail to maintain **Your** monthly payments. In the event of this occurrence **The Administrator** will contact **You** to establish if non-payment was intentional as **You** no longer require this insurance or if it was unintentional and **You** still wish cover to continue. If the latter applies, then on payment of the premium due and continuation of monthly payments thereafter has been arranged, the policy will be reinstated and cover will be allowed to continue.