

# Multi Appliance Insurance

## Insurance Product Information Document

Company: The Insurer of this policy is China Taiping Insurance (UK) Co Ltd. Managed and administered by Covertxt UK Ltd. Product: Multi Appliance Insurance Policy.

This pre-contractual document provides a summary of cover relating to Multi Appliance Insurance. Other pre-contractual documentation in connection with this product is provided separately. Contractual information and further details are provided within the policy wording.

### What is this type of insurance?

Our Multi Appliance Insurance policy provides affordable insurance cover for your domestic kitchen appliances and computer and home entertainment equipment, giving peace of mind that in the event of breakdown you can call us and we will arrange for repair on your behalf.

The following is a summary of what is considered to be the main characteristics of the insurance provided. For precise details of cover and a full description of the exclusions and restrictions that apply, the policy wording should be referred to. A copy will be provided upon request.



#### What is insured?

- ✓ Mechanical or electrical breakdown of appliances/equipment you have chosen to insure whilst within your private dwelling.



#### What is not insured?

- ✗ The first £15 of each and every claim, but you have the option to remove this for an additional premium.
- ✗ Call out charges where a fault cannot be found with the equipment.
- ✗ A claim arising during the first 30 days after the policy starts.
- ✗ If the appliance/equipment is kept in a garage, outbuilding or location identified by the manufacturer as unsuitable.



#### Are there any restrictions on cover?

- ! The maximum payable for any one claim under the policy is £500.
- ! If the appliance/equipment is beyond economic repair a monetary settlement will be made based upon its value after allowance for depreciation.



#### Where am I covered?

- ✓ United Kingdom.



#### What are my obligations?

- Please ensure that all information provided in connection with your application for this insurance is correct. If any of the information is incorrect we may change these terms and conditions, premium, or withdraw from our quote.
- Please inform us if you have any change in personal data or contact information.
- Should you wish to make a claim, please inform us as soon as possible and no later than 7 days thereafter.



#### When and how do I pay?

You should pay prior to the cover commencement date by credit or debit card, monthly or annual direct debit, postal order, cheque or BACS.



### **When does the cover start and end?**

Cover starts from the date you ask us and we agree to accept cover. You have the option to insure your equipment monthly or for a period of 12 months.



### **How do I cancel the contract?**

You should provide 30 days' notice in writing.

A refund will be allowed for 12 month policies based upon the number of quarters of the period of insurance that remain.

## **About Us**

Your insurance policy is arranged and administered by Covertxt UK Limited on behalf of China Taiping Insurance (UK) Company Limited and will run for the period stated on your policy schedule.

Covertxt UK Limited are authorised and regulated by the Financial Conduct Authority FRN 728271.

China Taiping Insurance (UK) Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority FRN 202690.

This can be checked on the Financial Services Register at [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.