

# Freedom Appliance Insurance



## Insurance Product Information Document

Company: Acasta European Insurance Company Limited

Product: Breakdown and Accidental Damage  
Appliance Insurance

Acasta European Insurance Company Limited Registered Office: 5/5 Crutchett's Ramp, Gibraltar, GX11 1AA. Company reg. 96218. Acasta European Insurance Company Limited is authorised and regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority for the conduct of UK business.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

### What is this type of insurance?

This electrical appliance insurance will cover the cost of parts, labour and call out if your electrical appliance suffered mechanical/electrical failure, or if the appliance has suffered accidental damage and that has caused mechanical/electrical failure.



#### What is insured?

- ✓ We will cover the costs to repair or replace your appliance should it suffer from an electrical or mechanical failure.
- ✓ We will cover the costs to repair or replace your appliance should it become damaged due to accidental damage.
- ✓ If your cooker or built in oven fail and we can't fix it within 14 days of us attending, we will pay £50 for meals or takeaways.
- ✓ If your washing machine fails and we can't fix it within 14 days of us attending we will pay £50 for launderette costs.
- ✓ If your freezer fails we are unable to fix it within 14 days of us attending we will pay £100 for the costs of spoiled frozen food.



#### What is not insured?

- ✗ Any fault that occurs outside of the policy duration.
- ✗ Claims relating to wear and tear or gradual deterioration.
- ✗ Faults which are due to a generic manufacturing defect.
- ✗ Any claim where you use the product for a non-domestic purpose or in a commercial environment;
- ✗ Any fault or damage caused by any theft, attempted theft, malicious damage or damage caused by fire or explosion.
- ✗ Any claim arising from any circumstances which any insured person was aware of or should have been aware of at the inception of the policy.
- ✗ Routine maintenance, cleaning and servicing;
- ✗ Costs of rearranging missed appointments with couriers/engineers or any repairs we have not authorised or repairs not carried out by one of our approved engineers.



#### Are there any restrictions on cover?

- ! Your policy provides cover up to the original price paid for the product on any one occasion and in aggregate over the period of insurance.



#### Where am I covered?

United Kingdom, Channel Islands or Isle of Man provided your appliance is at the address noted on your schedule.



#### What are my obligations?

- To supply accurate and complete answers to all the questions we may ask as part of your application for cover under the policy.
- Observe the terms, conditions and exclusions of this policy. Maintain all property and take all reasonable steps to minimise the amount payable under this insurance.
- Notify us of any change to your circumstances, such as a change of address.



#### When and how do I pay?

You pay for your policy by Direct Debit. The agreed amount must be paid by you by Direct Debit each month in order for the cover to remain in force under the terms and conditions of this policy.



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

This policy will run for the set period noted on your insurance schedule, beginning on the start date and terminating on the end date listed on your schedule for a maximum of 5 years.



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

Please telephone the administrator on 03330 436692 within 14 days of purchasing the cover and we will arrange to cancel your policy, cancellation is subject to no claims being recorded against the policy.

If you wish to cancel your policy after 14 days of purchasing it cover will cease at the end of the month immediately prior to the cancellation being received by us, and for which a monthly premium payment was received.

To cancel your policy please write to the administrator at: UK Warranty, Cancellations, Pacifica Home Services Limited, Pacifica House, The Venter Building, Rainton Business Park, Houghton le Spring, DH4 5QY.