

## INTRODUCTION

Thank you for choosing Appliance Insurance.

It's important that **you** read this wording and **your policy confirmation** to make sure that everything **you** told us is correct. Please read this policy wording carefully so that **you** understand the cover **we** are giving you. **You** must follow the terms and conditions set out in this policy wording. Please make sure that **you** keep this policy wording and **your policy confirmation** in a safe place in case **you** need to look at them later.

This insurance is arranged by Pacifica Warranty and underwritten by Collinson Insurance.

Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered in England number 01708613.

Pacifica Warranty whose registered address is Pacifica House, Rainton Business Park, Houghton le Spring, Tyne and Wear, DH4 5RA, United Kingdom, is authorised and regulated by the UK Financial Conduct Authority under registration number 785300. These registration details can be checked on the UK's Financial Conduct Authority's Financial Services Register.

## YOUR RESPONSIBILITY

**You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

1. Supply accurate and complete answers to all the questions **we** or the broker may ask as part of **your** application for cover under the **policy**.
2. Make sure that all information supplied as part of **your** application for cover is true and correct.
3. Tell **us** of any changes to the answers **you** have given as soon as possible.

**You** must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out, make changes to, and renew **your policy**. If any information **you** provide is not complete and accurate, this may mean **your** policy is invalid and **you** will not be able to make a claim.

## ELIGIBILITY

In order to have this policy.

- **You** must be 18 years old or older
- **You** must be a permanent resident of the UK
- The **appliance** must be at **your** address shown on **your policy confirmation** within the UK, including the Channel Islands and the Isle of Man.

## GOVERNING LAW

This insurance will be governed by the laws of England, whose courts alone shall have jurisdiction in any dispute arising from this insurance.

## PAYMENT OF PREMIUMS

This is a monthly policy. **You** must pay the premium for this policy to keep **your** cover. If **you** do not pay the premium when it is due, **we** may cancel **your** policy.

## WHEN DOES YOUR COVER END

All cover under this policy will end on the earliest of the following dates.

- **You** do not pay **your** monthly premium.
- The policy is cancelled by **you**; or
- The policy is cancelled by **us**.

## OUR RIGHT TO CHANGE THE COVER OR PRICE

**You** will receive at least 30 days written notice if **we** decide or need to change your policy cover or the price of your insurance for any of the following reasons:

- To make small changes to the words in your policy that do not affect the cover you get, and just make it easier to understand.
- To follow any new laws, regulations, or guidelines that affect us or your policy.
- To follow any changes in taxes that apply to your policy.
- To cover the costs of providing your insurance if there are more or fewer claims than **we** expected.
- To cover the costs of any new benefits or cover **we** add to your policy.
- To cover the costs of any changes to **our** systems or technology that help provide your insurance.

If the changes are favourable for you, **we** may make them straight away and let you know within 30 days.

## DEFINITIONS

The following words or phrases detailed below have the same meaning wherever they appear in the policy in bold.

**Accidental Damage** - Damage caused by a sudden, unexpected event that stops **your appliance** from working properly.

**Administrator** – Pacifica Insurance.

**Appliance** - The item(s) approved detailed on the **policy confirmation** installed within the **home** for domestic use.

**Breakdown** - A mechanical or electrical fault outside of the **manufacturer's warranty period** which stops the **appliance** from working properly.

**Engineer** – A tradesman approved and authorised by **us** in advance to carry out repairs.

**Home** - The property where **you** normally live in the United Kingdom, Channel Islands, or Isle of Man.

**Manufacturer's Warranty Period** – The period of time the **appliance** is covered by the original manufacturer against mechanical or electrical failure.

**Monthly Premium Payment(s)** – The agreed amount payable by **you** by Direct Debit each month for this policy.

**Period Of Insurance** - The period of time **your** policy is in force for as shown in **your policy confirmation**.

**Policy confirmation** - The separate document **we** send **you** that includes details about **you** and what **you** are covered for.

**We /Us/Our** – Collinson Insurance.

**You/Your** – The person named on the **policy confirmation**.

## WHAT YOU ARE COVERED FOR

**You** are covered under this policy for the cost of repair or replacement of **your appliance** following **breakdown** after the **manufacturer warranty period** has expired or **accidental damage** which happens during the **period of insurance**

### Repair:

Where the **administrator** appoints an **engineer** to repair **your appliance** **we** will cover:

- The cost of parts which have failed leading to the **breakdown** of the **appliance** or which have suffered **accidental damage**.
- Callout charges for an **engineer** to come to **your home** and try to repair the **appliance**.
- The labour charges for the time the **engineer** takes to complete the repair.
- Where the **administrator** assesses the **appliance** is to be repaired away from the **home**, **we** will also cover charges for the **appliance** to be collected and returned to **your home**. **If you** are unavailable to take delivery of the returned **appliance**, **we** will only pay for the **appliance** to be delivered back to the courier's distribution centre.

### Replacement:

Where the **administrator** decides to replace **your appliance** and not complete a repair **we** will cover:

- A replacement **appliance** of similar specification and functionality.
- Courier charges for the **appliance** to be collected and returned to **your home**, where **you** are unavailable to take delivery of the returned **appliance**, **we** will only pay for the **appliance** to be delivered back to the courier's

distribution centre.

- Installation and scrap removal up to a limit of £100.
- **Your** policy will end on the replacement of **your appliance**
- If **we** are unable to replace **your appliance**, **we** may offer a cash settlement or retail voucher for the original purchase price of the **appliance**.

#### APPLIANCES THAT HAVE A FREEZER SECTION

If **your appliance** fails and causes frozen food to spoil, **you** can claim up to a total cost of £100 including VAT towards the cost of replacing the food that has spoiled, subject to.

- a) **You** have no other means to keep the food frozen until the **appliance** has been repaired
- b) Following the claims procedure below.

#### WE DO NOT COVER:

- A **breakdown** that happens during the **manufacturer's warranty period**.
- A **breakdown** where an **engineer** says the fault happened before the policy started.
- Loss and / or damage to viewing cards, or digital information and / or television programmes saved on the hard drive of the **appliance**.
- Cosmetic damage such as damage to exterior finish, food spoilage, dents, scratches, chipping, staining, rusting or corrosion of / or to the **appliance**.
- Consumable or additional items e.g., batteries or leads or any accessories that were not part of the original **appliance** or installation
- Where **You** request additional work to be completed or the replacement any parts that have not failed.
- Callout charges where **you** are not at **home** when the **engineer** visits.
- Additional delivery costs where **you** are not **home** following the first attempt of the collection of the **appliance** by the courier;
- Claims arising as a result of normal wear and tear (e.g. belts, fuses, seals).

#### GENERAL EXCLUSIONS

The following exclusions apply to all sections of **your** policy.

1. Where **you** have failed to make a **monthly premium payment** for **your** policy.
2. Damage which the **engineer** says was caused by:
  - a) Deliberate damage or neglect of the **appliance**.
  - b) Failure to comply with the manufacturer's instructions for the care of the **appliance** or to comply with any routine service requirements.
3. **Appliances** installed in a commercial environment or where the level of use is deemed beyond normal domestic use.
4. Where the **appliance** is incorrectly installed or is installed in a location identified as unsuitable for the **appliance** by the manufacturer.
5. Loss or theft of the **appliance** and / or accessories.
6. Faults relating to the installation of the **appliance**.
7. **Breakdown** which relates to a manufacturer recall.
8. Claims arising from the interruption, failure, disconnection, or power surge in the power supply and / or subscription channels to **your home** however caused.
9. Claims for more than the original purchase price of the **appliance**.
10. Any direct or indirect consequence of war, or Terrorism as defined by the Terrorism Act 2000 or any subsequent or amending legislation.
11. Any direct or indirect consequence of:
  - a) Irradiation, or contamination by nuclear material; or
  - b) The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
  - c) Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

#### GENERAL CONDITIONS

1. The **administrator** will make reasonable attempts for an **engineer** to come to **your home** but there may be reasons outside **our** control where this is not possible, these could include.
  - a) Adverse weather conditions.
  - b) Industrial disputes (official or not).
  - c) Failure of the public transport system (including the road network).
2. **We** can

- a) Decline cover if, in **our** opinion, **your home** or main services have not been maintained in a safe or serviceable condition.
- b) Decide on the most appropriate means of providing cover, although **we** will take **your** wishes into account whenever possible.
3. **We** will arrange to supply and fit replacement parts or components where required and covered under **your** policy.
4. **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.
5. Where the **appliance** is to be replaced, **we** will replace it with an **appliance** of similar specification and functionality. **We** reserve the right to provide a reconditioned **appliance** as full and final settlement under the policy.
6. **We** shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose **us** to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where **we** transact business.

## HOW TO MAKE A CLAIM

To make a claim contact the **administrator** on:

Phone: 03330 436 695

Email: info@ukwarranty.com

Post: UK Warranty Limited, Pacifica House, The Venter Building, Rainton Business Park, Houghton le Spring, DH4 5QY  
Please have the following information available.

1. **Your** policy number and details of the **appliance**.
2. Date of incident.
3. What appears to be at fault with the **appliance**.

For frozen food claims **we** will need to see

1. Photographs of the food that is spoiled.
2. Receipts/proof of purchase for the replacement food **you** have bought.

The **administrator** will assess the nature of the incident and check if it is covered under **your** policy and if it is covered, arrange for the **appliance** to be repaired or replaced.

## CHANGING YOUR MIND

Provided no claims have been made or are pending, if **you** decide to cancel **your** policy within 14 days of the start date, **you** will receive a full refund of any premiums paid. If **you** do not exercise **your** right to cancel during the 14-day period, **your** policy will continue as normal.

If **you** cancel after 14 days of the start date, **you** will not be charged any more monthly premiums, but **you** will not get any money back.

To cancel **your** policy please contact the **administrator**.

Phone: 03330 436 695

Email: info@ukwarranty.com

Post: Pacifica House, The Venter Building, Rainton Business Park, Houghton le Spring, DH4 5QY

## CANCELLATION BY US

**We** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance policy by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter or email will be sent to **you** at **your** last known address.

Valid reasons may include but are not limited to:

- a) Where **we** reasonably suspect fraud.
- b) Non-payment of premium.
- c) Threatening and abusive behaviour.
- d) Non-compliance with policy terms and conditions.
- e) **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.

Where **our** investigations provide evidence of fraud or a serious non-disclosure, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information, which may result in **your** policy being cancelled from the date **you** originally took it out.

If **we** cancel the policy and/or any additional covers **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time **we** have provided cover, unless the reason for cancellation is fraud and/or **we** are entitled to keep the premium under the Consumer Insurance (Disclosure and Representations) Act 2012.

## FRAUD

**You** must not act in a fraudulent way. If **you** or anyone acting for **you**:

- Fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy.
- Fails to reveal or hides a fact likely to influence the cover **we** provide.
- Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false.
- Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false.
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way.
- Makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge.

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any premium to **you**, and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

## HOW TO COMPLAIN

**We** always strive to provide excellent service. However, if **you** have a complaint, please contact the **administrator**

Phone: 03330 436 695

Email: [info@ukwarranty.com](mailto:info@ukwarranty.com)

Post: Pacifica House, The Venter Building, Rainton Business Park, Houghton le Spring, DH4 5QY

**We** will respond to **your** complaint within four weeks of receiving it. **Our** response will be **our** final decision based on the information provided. If there's a delay in **our** investigations, **we'll** explain the reason and give **you** an estimated timeframe for reaching a decision.

If, for any reason, **you're** still dissatisfied or haven't received a final answer within eight weeks, **you** have the right to escalate **your** complaint to an independent authority called the Financial Ombudsman Service (FOS). **You** can contact them using the details below:

The Financial Ombudsman Service

Phone: 08000 234 567 (free for people calling from a landline) or 0300 123 9 123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Online: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Post: Exchange Tower, 1 Harbour Exchange Square, London, E14 9SR

Following this complaints procedure does not stop **you** from taking legal action.

## COMPENSATION SCHEME

The Financial Services Compensation Scheme covers this policy. **You** may be entitled to compensation from this scheme if **we** cannot meet **our** liabilities under this policy. Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by telephoning 0207 741 4100.

## COLLINSON INSURANCE PRIVACY AND DATA PROTECTION NOTICE

### How We Use the Information About You

As a data controller, **we** collect and process information about **you** so that **we** can provide **you** with the products and services **you** have requested. **We** also receive personal information from **your** agent on a regular basis while **your** policy is still live. This will include **your** name, address, risk details and other information which is necessary for **us** to:

- Meet **our** contractual obligations to **you**.
- Issue **you** this insurance policy.
- Deal with any claims or requests for assistance that **you** may have.
- Service **your** policy (including claims and policy administration, payments, and other transactions).
- Detect, investigate, and prevent activities which may be illegal or could result in **your** policy being cancelled or

treated as if it never existed.

- Protect **our** legitimate interests.

In order to administer **your** policy and deal with any claims, **your** information may be shared with trusted third parties. This will include members of The Collinson Group, third party administrators, contractors, investigators, crime prevention organisations and claims management organisations where they provide administration and management support on **our** behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, **we** will have strict contractual terms in place to make sure that **your** information remains safe and secure.

**We** will not share **your** information with anyone else unless **you** agree to this, or **we** are required to do this by **our** regulators (e.g., the Financial Conduct Authority) or other authorities.

The personal information **we** have collected from **you** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify **your** identity. If fraud is detected, **you** could be refused certain services, finance, or employment. Further details of how **your** information will be used by **us** and these fraud prevention agencies and databases, and **your** data protection rights, can be found by visiting <https://cifas.org.uk/fpn> and <https://insurancefraudbureau.org/privacy-policy>.

### Processing your data

**Your** data will generally be processed on the basis that it is:

- Necessary for the performance of the contract that **you** have with **us**.
- Is in the public or **your** vital interest: or.
- For **our** legitimate business interests.

If **we** are not able to rely on the above, **we** will ask for **your** consent to process **your** data.

### How we store and protect your information

All personal information collected by **us** is stored on secure servers which are either in the **United Kingdom** or European Union. **We** will need to keep and process **your** personal information during the **period of insurance** and after this time so that **we** can meet **our** regulatory obligations or to deal with any reasonable requests from **our** regulators and other authorities.

**We** also have security measures in place in **our** offices to protect the information that **you** have given **us**.

### How you can access your information and correct anything which is wrong.

**You** have the right to request a copy of the information that **we** hold about **you**. If **you** would like a copy of some or all of **your** personal information, please contact **us** by email or letter as shown below:

Email address: [data.protection@collinsongroup.com](mailto:data.protection@collinsongroup.com)

Postal Address: 3 More London Riverside, London, SE1 2AQ

This will normally be provided free of charge, but in some circumstances, **we** may either make a reasonable charge for this service or refuse to give **you** this information if **your** request is clearly unjustified or excessive.

**We** want to make sure that **your** personal information is accurate and up to date. **You** may ask **us** to correct or remove information **you** think is inaccurate.

If **you** wish to make a complaint about the use of **your** personal information, please contact **our** Complaints manager using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk>.