

PRODUCT COVER TERMS AND CONDITIONS OF INSURANCE

INTRODUCTION:

Allianz Insurance plc (we, us, our) in return for the premium, will provide insurance to the Insured (you, your) for your insured item for a period of up to 3 years including any manufacturers warranty, from the date of purchase of your insured item, subject to the terms, conditions and limitations below. This policy will cancel at the end of the 3 year period and no renewal of this insurance will be offered.

Please retain your order summary as this will be required in the event of a claim on your insurance.

WHAT WE WILL PAY

1. If your insured item fails to operate, after the expiry of the manufacturers guarantee, due to an electrical or mechanical fault or where caused by an accident, we will supply you with a negotiated cash settlement up to the original price paid for your insured item excluding any credit charges, interest charges or insurance costs.
2. Our maximum liability under this insurance is limited to the original price you paid for your insured item excluding any credit charges, interest charges or insurance costs.
3. You are covered for a period of up to 3 years, including any manufacturer's warranty, from the date of purchase of your insured item. This policy will cancel at the end of the 3 year period and no renewal of this insurance product will be offered.

WHAT WE WILL NOT PAY

1. Breakdown or damage caused by:
 - a) commercial or non-domestic use;
 - b) wear and tear or gradual deterioration of performance;
 - c) not following the manufacturer's instructions;
 - d) deliberate damage to or neglect of your insured item;
 - e) incorrect or faulty installation;
 - f) fire, flood or other external causes;
 - g) computer tapes, diskettes, software or programming;
 - h) any form of electronic virus;
 - i) accessories or peripherals that were not an integral part of the original installation;
 - j) replacement covered by a manufacturer's recall of your insured item;
 - k) replacement cost of consumable items such as batteries, styli, light bulbs;
 - l) damage of a cosmetic nature including scratching, chipping, staining, rust or corrosion which does not prevent your insured item from working;
 - m) compensation for loss of use of your insured item or any cost other than the replacement cost of the item.

ARE THERE ANY OTHER CONDITIONS OR LIMITATIONS?

1. Unless we agree otherwise:
 - a) the language of the policy and all communications relating to it will be English; and
 - b) all aspects of the policy, including negotiation and performance, are subject to English law and the decisions of English courts.
2. The policy is not transferable to any other equipment.
3. This insurance is only valid if purchased with an item from the Amazon.Co.UK website.
4. This insurance must have been purchased at the same time as the insured item or within 60 days of purchase. In order to take out cover the item must still be in working order and undamaged.
5. This insurance only applies to items purchased as new. There is no cover for items described as 'used' or 'second-hand'.

6. This insurance will not cover any cost for breakdown or damage caused during delivery of the insured item.
7. This insurance will become void in the event of fraud or attempted fraud against us.
8. This insurance is limited to insured items bought and used within England, Scotland, Wales, and Northern Ireland, Channel Islands and Isle of Man.
9. This insurance is limited to one successful claim, after which the insurance will cease.
10. The purchase of this cover is limited to customers who are 18 years of age and over.
11. You may be asked to submit the damaged insured item for inspection where it has been accidentally damaged or has suffered a breakdown. If you do not submit the item when requested we will not be able to consider your claim.
12. We may take possession of your original item and dispose of it. If we choose not to take possession of your original item, we will not be responsible for any disposal charges.
13. This insurance may only be altered, varied or its conditions relaxed or premium changed by one of our authorised officials, giving you 30 days notice in writing.
14. We may cancel the policy by giving you 30 days notice in writing.
15. You must take all reasonable precautions to prevent any costs or damage.
16. Cover excludes costs or payments recoverable from any party, under the terms of any other guarantee, warranty, or insurance.
17. You cannot transfer the insurance to someone else without **our** written permission.

HOW TO MAKE A CLAIM

Claims procedure in the event of Breakdown, if the manufacturer's guarantee has ended, or Accidental Damage to your insured item:

Firstly check the manufacturer's instructions. If the fault persists and the manufacturer's guarantee has ended, or if your insured item was damaged as a result of an accident then please email your order summary to: SDAClaims@allianz.co.uk quoting your name and certificate number. Alternatively, you can post your order summary together with details of your certificate number to Allianz Schemes, Claims Department, 500 Avebury Boulevard, Milton Keynes MK9 2XZ, United Kingdom.

You will also need to confirm the details of the fault and the date it occurred.

We will check your details and if valid then arrange a negotiated cash settlement up to the original purchase price of your insured item excluding any credit charges, interest charges or insurance costs.

If you have any queries please contact Allianz Schemes on 0844 391 1073.

Allianz Schemes reserves the right to request that faulty or damaged items be submitted for inspection prior to a claim being paid.

DATA PROTECTION

The details you supply will be stored and used by Allianz Insurance plc to administer your insurance cover. Your personal details may be transferred outside of the EU. They will at all times be held securely and handled with the utmost care in accordance with all principles of English law. We may exchange your details with other insurers through various databases to help us check information provided and also to prevent fraudulent claims.

Your details will not be kept for longer than necessary.

NOTICE TO CUSTOMERS

You are advised that any telephone calls made to our administration and claims handling units may be recorded. These recordings are used to monitor the accuracy of information provided by customers and our own staff. They may be used to allow additional training to be provided to our staff or to prove that our procedures comply with legal requirements. Our staff are aware that conversations are recorded.

FRAUD

If the insured or anyone acting on behalf of the insured makes any false or fraudulent claim or supports a claim by false or fraudulent document, device or statement, this policy shall be void and the insured will forfeit all rights under the policy. In such circumstances, we retain the right to keep the premium and to recover any sums paid by way of benefit under the policy.

If we receive a claim under your policy we may ask you or any person covered under the policy to give written consent, during the claim process, for us to obtain specified information and material from the police and to exchange information and material with them. The purpose of these measures is to help us verify claims and to guard against fraud. If you or a covered person gives such consent you or the covered person will be given the opportunity to receive a copy of the information and material the police release to us. Should you or any covered person decline to give such consent we may in turn decline to settle the claim without the required information and material. We will not normally release information or material about a covered person to you without their consent.

CANCELLATION

You have the right to cancel this insurance within 45 days of the date you purchased the insurance. If you cancel within this 45 day cancellation period you will receive a full refund of any premium paid provided you have not made a claim which leads to the termination of the insurance. If you decide to do this you must do so in writing, to Customer Services Manager, Allianz Schemes, PO BOX 589, G W 2 Great West House, Great West Road, Brentford TW8 1AH, United Kingdom, quoting your reference number as shown on your certificate of insurance. Alternatively, please call 0844 391 1073. You must also return your certificate of insurance marked 'cancelled' and a copy of your order summary. If you do not cancel within this 45 day period the premium becomes due, and the policy may run for its full term.

After this period, you may cancel your policy at anytime by writing to the address above or calling 0844 391 1073. You may be entitled to a pro rata return of premium. You must also return your certificate of insurance marked 'cancelled' and a copy of your order summary.

We may cancel the policy at any time by giving 30 days written notice to you. If this occurs you may be entitled to a pro rata return of premium.

COMPLAINTS PROCEDURE – Allianz Insurance plc

Our aim is to get it right, first time, every time. If we make a mistake we will try to put it right promptly. We will always confirm to you the receipt of your complaint within five working days and do our best to resolve the problem within four weeks. If we cannot we will let you know when an answer may be expected.

If we have not sorted out the situation within eight weeks we will provide you with information about the Financial Ombudsman Service.

Please contact us at:
Customer Satisfaction Manager,
Allianz Schemes,
PO BOX 589
G W 2 Great West House
Great West Road
Brentford
TW8 1AH

Telephone: 01483 260758
Email: schemesccsm@allianz.co.uk

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

FINANCIAL SERVICES COMPENSATION SCHEME

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS), if we cannot meet our liabilities under this policy. The level of compensation provided by the FSCS is that the first £2,000 of a claim or policy is protected in full, above this threshold, 90% of the rest of the claim or value of unused premiums will be met. Further information is available from the FSCS on 0207 892 7300 or at enquiries@fscs.org.uk

INSURER AND FSA DETAILS

This insurance is underwritten by Allianz Insurance plc: Registered in England No. 84638.
Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB United Kingdom.(ACS1363/1)
Administered by Allianz Schemes, PO BOX 589, G W 2 Great West House, Brentford TW8 1AH, United Kingdom. [Email:csc@allianz.co.uk](mailto:csc@allianz.co.uk)

Allianz Insurance plc is authorised and regulated by the Financial Services Authority (FSA). Their authorisation can be confirmed by the FSA by calling 0845 606 1234 or at www.fsa.gov.uk. Our FSA registration number is 121849.

Copies of this document are available in Braille, audio cassette or large print on request.