

EXTENDED WARRANTY POLICY DOCUMENT

INTRODUCTION

We will provide insurance cover for **your insured item** for the **period of cover** indicated on **your certificate of insurance**. The **period of cover** is inclusive of the manufacturer's warranty and is subject to the relevant premium being paid and to the terms, conditions and limitations shown below.

This policy document must be read in conjunction with **your certificate of insurance**.

Please keep this policy document, **your certificate of insurance** and **your order summary** in a safe place as these will be required in the event of a claim.

DEFINITIONS

The words and phrases defined below have the same meaning wherever they appear in bold in this policy document.

Certificate of insurance – the document attaching to this policy document which defines the **period of cover** and **insured item**.

Claim date – the date **your insured item** suffers from accidental damage or breakdown

Insured item - the purchased item as shown on **your certificate of insurance**.

Mechanical or electrical breakdown - the sudden and unforeseen failure of the **insured item** arising from any permanent mechanical or electrical defect causing sudden stoppage of its functions, necessitating immediate repair before normal operation can be resumed excluding normal deterioration or wear and tear where such components have reached the end of their working life because of age or usage.

Order summary – the electronic mail receipt delivered to **you** after the purchase of the **insured item** confirming the purchase of the **insured item** and this insurance cover.

Period of cover - the cover period defined on **your certificate of insurance**.

Price – means the amount **you** paid for the **insured item** at the date of purchase excluding any credit charges, interest charges or insurance costs.

Start date - the date **you** purchase the **insured item**.

Territorial limits – England, Scotland, Wales and Northern Ireland, Channel Islands and the Isle of Man.

We, us, our - Allianz Insurance plc.

You, your - the person named on the **certificate of insurance**.

WHAT WE WILL PAY

We will provide the cover set out below while **you** are using the **insured item**, during the **period of cover**, within the **territorial limits**.

- A. **Accidental Damage** - If **your insured item** fails to operate as the result of an accident, **we** will pay the repair costs up to the original **price you** paid for it.
- B. **Breakdown** – At the expiry of any manufacturer's guarantee **we** will cover any repair costs if **your insured item** suffers a **mechanical or electrical breakdown**, up to the **price you** paid for it.

If it is not possible or proves uneconomical to repair **your insured item**, we will provide a negotiated cash settlement reflecting the replacement cost of the item up to the **price you** paid for the **insured item**. Once a negotiated cash settlement has been made **your** policy will end.

WHAT WE WILL NOT PAY

Your insured item is not covered for:

1. Any cost for the replacement or reinstatement of any data, software, information or music stored on the **insured item**.
2. Breakdown or accidental damage caused by:
 - a. use of the **insured item** by anyone other than **you**, or **your** family;
 - b. use of the **insured item** away from **your** domestic premises (other than in respect of cameras, camcorders, disc players, MP3 players, palm top computers, laptop computers and car audio systems);
 - c. use in a commercial environment;
 - d. not following the manufacturer's instructions;
 - e. **your** failure to unblock filters as recommended in the manufacturer's handbook;
 - f. **you** deliberately damaging or neglecting the **insured item**;
 - g. incorrect or faulty installation;
 - h. the weather such as lightning, rain, frost, flood and high winds;
 - i. accessories or peripherals that were not an integral part of the original installation;
 - j. any form of portable external storage media (not limited to but including computer tapes, diskettes, CD's, DVD's, hard drive, CD drive, DVD drive);
 - k. software or programming;
 - l. foreign objects or substances not associated with the product such as but not limited to coins, screws or keys;
 - m. wear and tear or gradual deterioration of performance;
 - n. any form of electronic virus;
 - o. limescale
3. Repair costs for:
 - a. work which relates to a manufacturer's recall of the **insured item**;
 - b. damage to non working parts such as cabinet trim and fittings;
 - c. disposable/customer replaceable items such as batteries, styli, food baskets, dishwasher racks and baskets, vegetable boxes, door shelves, light bulbs (including rear projection television bulbs) or disposal bags;
 - d. cosmetic damage including scratching, chipping, staining, rust or corrosion which does not prevent **your insured item** from working;
 - e. the unblocking of drainage channels on refrigeration products;
 - f. lighting or adjusting the pilot light; adjustment to product controls;
 - g. cleaning or descaling **your insured item**;
 - h. repairs carried out by persons not authorised by **us**.
4. Any cost suffered as a result of not being able to use the **insured item** or any cost other than the repair or replacement cost of the **insured item**.
5. Any damage to **your insured item** which does not effect the operation, function or safety of the **insured item**.
6. Call out charges where a fault can not be found with the **insured item**.
7. Any cost for breakdown or accidental damage caused by the failure of any electrical or computer equipment, software, micro-controller, microchip, accessories or associated equipment to correctly recognise and process any calendar date or time.
8. Any cost for breakdown or accidental damage where **you** have failed to follow applicable legislation on the fitting of the **insured item**.
9. Any cost for breakdown or accidental damage as a result of delivering the **insured item**.
10. Repairs to LCD/Plasma televisions due to or arising from:
 - a. unusual physical or electrical stress, burned screen or software interface problems;
 - b. faulty installation;
 - c. pixel failure where the location or number does not exceed the manufacturer's acceptable limit;
 - d. any damage caused during delivery or installation.
11. Any cost arising from any problem with the supply of services such as electricity, gas or water;

12. Any cost in respect of gaining access to cables within the fabric of a building or wall, or any redecoration costs;
13. Any cost arising from the change to digital broadcasting from analogue including the withdrawal of analogue transmissions of any type;
14. Any costs covered under the manufacturer's warranty.
15. War, terrorism, invasion, act of foreign enemy, hostilities (whether war be declared or not), riot, strike, civil commotion, civil war, rebellion, revolution, insurrection or military or usurped power.

ARE THERE ANY OTHER CONDITIONS OR LIMITATIONS?

1. 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.
2. This insurance is only valid if purchased with an item from the Amazon.Co.UK website.
3. This insurance only applies to items purchased as new. There is no cover for items described as 'used' or 'second-hand'.
4. You must be over 18 years of age to take out this insurance cover;
5. This insurance is limited to **insured items** bought and used within the **territorial limits**.
6. 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.
7. This insurance is automatically cancelled, if **you** submit a claim knowing it to be false, fraudulent or a misrepresentation.
8. **You** cannot transfer the insurance to someone else without **our** written permission.
9. **You** may be requested to submit to **us** the damaged **insured item** for inspection at your own expense where it has been accidentally damaged or has suffered a **mechanical or electrical breakdown**. If **you** do not submit the **insured item** **we** will not be able to consider **your** claim.
10. If **you** receive a negotiated cash settlement because the original item is considered uneconomical or not possible to repair, then **we** may take possession of the original item and dispose of it. If **we** choose not to take possession of the original item, **we** will not be responsible for any disposal charges.
11. 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.
12. **You** must take all reasonable precautions to prevent any costs or damage.
13. Cover excludes costs or payments recoverable from any party, under the terms of any other guarantee, warranty, or insurance.

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:

1. Firstly check the manufacturer's instructions. Remember if no fault is found **you** may be required to pay a call-out charge. If the fault persists and the manufacturer's guarantee has ended, or if the **insured item** was damaged as a result of an accident, call Allianz Schemes on 0844 391 1073, quoting your name and the certificate number as shown on your certificate of insurance.
2. **We** will check **your** details and if valid provide **you** with the telephone number of the authorised repairer. Occasionally, **you** will have to arrange for a local repairer, but **you** will be told if this is necessary.
3. Providing **you** present **your** valid **order summary** to the repairer **you** will not normally be asked to pay for the repair. In some circumstances this may not be possible, for example if we ask **you** to arrange for a local repairer. In this case, settle the repair bill and obtain an invoice which must state:
 - a) the date and cause of the breakdown;
 - b) the date of the repair;
 - c) the remedial work carried out;
 - d) the cost of labour;
 - e) parts replacement and cost;
 - f) the VAT amount.

This should be sent together with **your order summary** to the Claims Department, Allianz Schemes, Allianz House, 6 Vale Avenue, Tunbridge Wells, Kent, TN1 1EH, quoting **your** certificate number for prompt consideration.

WHEN COVER ENDS

This policy will end automatically on whichever of the following happens first:

- The date **you** cease to be resident within the **Territorial Limits**; or
- The date on which **you** no longer have ownership of the **insured item**; or
- The date **your** cover is cancelled by **you** or **us**; or
- **You** submit a claim knowing it to be false, fraudulent or a misrepresentation; or
- The expiry date as shown on **your certificate of insurance**.
- Once a negotiated settlement is made

FRAUD

If you or anyone acting on your behalf makes any false or fraudulent claim or supports a claim by false or fraudulent document, device or statement, this policy shall be void and you 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 to give written consent, during the claims 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 give such consent you will be given the opportunity to receive a copy of the information and material the police release to us. Should you decline to give such consent we may in turn decline to settle the claim without the required information and material.

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, Allianz House, 6 Vale Avenue, Tunbridge Wells, Kent, TN1 1EH, quoting **your** reference number as shown on **your certificate of insurance**. **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 as shown above. **You** may be entitled to a 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** will be entitled to a pro rata return of premium.

COMPLAINTS

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
Allianz House
6 Vale Avenue,
Tunbridge Wells,
Kent TN1 1EH

United Kingdom
Telephone: 01892 703416 Fax: 01892 517994
Email: schemescsm@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.

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 the UK 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.

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.
Administered by Allianz Schemes, Allianz House, 6 Vale Avenue, Tunbridge Wells TN1 1EH United Kingdom. Email: csc@allianz.co.uk

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

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