



## Mechanical / Electrical Breakdown Insurance Policy Summary

### AirConDirect.co.uk Extended Warranty

Some important facts about the mechanical electrical breakdown insurance are summarised below. This summary does not describe all the terms and conditions of the policy, so please take time to read the policy document to make sure you understand the cover it provides.

### WHAT IS MECHANICAL / ELECTRICAL BREAKDOWN INSURANCE?

We will cover the costs of parts, labour and call out charges (inc VAT) should any covered component suffer the sudden stoppage of its normal functions necessitating repair or replacement to resume those functions. The cover provided is subject to the terms, conditions and exclusions contained within your policy.

Your cover is valid for up to 48 months depending on the policy period selected on your policy schedule.

Please refer to the policy schedule, which is given to you when the policy is issued, which will detail the period of cover and the options you have selected.

### WHO IS THE INSURER

The insurance is provided by UK Underwriting Ltd on behalf of Fortis Insurance Ltd and is administered by MB&G Insurance Services Ltd.

### ABOUT YOUR MECHANICAL / ELECTRICAL BREAKDOWN INSURANCE

**AirConDirect.co.uk Extended Warranty - features and benefits included automatically – Please refer to the “WHAT IS COVERED” section of your policy**

Your insurance provides cover against mechanical / electrical breakdown of an appliance identified on your policy schedule. Cover includes parts, labour and call out charges (inc VAT) during normal working hours (8am – 5pm Monday to Friday) subject to the terms, conditions and exclusion of your policy.

### Significant and / or Unusual Exclusions

**Please refer to the “WHAT IS NOT COVERED / General Conditions” sections of your policy**

- Call out charges where a fault cannot be found with the appliance.
- Accidental damage.
- An appliance that does not meet the current electrical regulations in force at the time.
- Costs not authorised by the claims administrator.
- Any claim within the first 30 days of purchasing this policy.
- Deliberate damage or neglect of the appliance.
- Repairs to cosmetic parts, furniture and accessories exterior to the appliance.
- Damage caused by foreign objects or substances.
- Faults known to you before commencement of cover under your policy.
- Work, which relates to a manufacturer recall.
- Claims in respect of routine inspection or maintenance, service adjustment, tuning, re-alignment, blockage or cleaning.
- Claims in excess of the original purchase price of the appliance.
- The VAT element of any claim where the insured is VAT registered.

### MAXIMUM AMOUNT PAYABLE FOR CLAIMS – INDIVIDUAL CLAIM LIMIT

Your policy provides cover up to the original price paid for the appliance on any one occasion or in aggregate over the period of insurance. Subject to the application of depreciation.

**YOUR CANCELLATION RIGHTS**

We hope you are happy with the cover this policy provides. However you have the right to cancel it within 45 days of receiving the policy. See the section headed "Cancellation".

**MAKING A CLAIM**

If you have a claim, please call us as soon as possible to tell us about it on 0191 258 8163.

**WHAT TO DO IF YOU ARE NOT SATISFIED**

It is our intention to give you the best possible service but if you do have questions or concerns about this insurance or the handling of a claim you should in the first instance contact: MB&G in writing at 21/26 Howard House, Howard Street, North Shields, Tyne & Wear, NE30 1AR or telephone 0191 259 6378.

If you are still not satisfied, you may contact the insurer via:

The Head of Claims, UK Underwriting Ltd, 2 Gibraltar House, Bowcliffe Road, Leeds, LS10 1HB

If you are not happy with the response you have received, you have the right to ask the Financial Ombudsman Service to review your case.

**COMPENSATION SCHEME**

In the event that Fortis Insurance Ltd is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). See the section headed "Compensation Scheme".