CARDIF PINNACLE
A BNP PARIBAS company

keyfacts®

MULTI-APPLIANCE BREAKDOWN

This policy summary does not contain the full terms and conditions of the contract. Full terms and conditions can be found in the policy document.

Group Policy 02400

The insurer of this policy is Pinnacle Insurance plc. Cardif Pinnacle is a trading style of Pinnacle Insurance plc. Pinnacle Insurance plc is authorised and regulated by the Financial Services Authority. This policy is administered by Warranty Direct Ltd.

WHAT ARE THE MAIN FEATURES AND BENEFITS OF THIS POLICY?

This insurance will indemnify the insured product(s) against mechanical or electrical breakdown.

You may choose to cover up to a maximum of eight products at any one time from the lists below:

- Kitchen Appliances: Cooker, Dishwasher, Freezer, Fridge, Fridge Freezer, Microwave, Tumble Dryer, Washer / Dryer and Washing Machine; and
- Audio Visual Appliances: DVD Player / Recorder, Audio Equipment, LCD / Plasma Television, Sky Box / Digital Receiver, Digital Camera / Camcorder, Television and Video recorder.

Only appliances less than 8 years old from their original purchase date are eligible for cover. Subject to our acceptance, you may substitute an insured product if it is no longer eligible, it has been replaced or it is no longer owned by you. If you add or substitute a product we will not pay for any breakdown occurring during the first 14 days that it is covered by this policy.

For full details, refer to Sections 3 and 4 of the policy document.

WHAT ARE THE MAIN EXCLUSIONS AND LIMITATIONS OF THIS POLICY?

The maximum payment for a single claim will not exceed the original purchase price of the insured product and is subject to a maximum of £2,000. This insurance is limited to the United Kingdom, the Channel Islands and the Isle of Man only.

We will not be liable for:

- the first £20 of any claim;
- any loss, damage, malfunction or breakdown resulting from fire, flood, the insured product not being installed or operated in accordance with the manufacturer's instructions or any repairs carried out without our authority;
- the cost of routine cleaning, service, inspection and maintenance or call out charges where no fault is found;
- any breakdown claims arising during the manufacturer's guarantee period; or
- any accidental damage to the insured product.

For full details, refer to Sections 5 and 6 of the policy document.

HOW TO CLAIM

Please contact Warranty Direct Ltd on 0800 0182886.

You will be given details of the authorised repairer, who will undertake repairs covered by this policy and charge the cost of a valid claim directly to us.

HOW LONG WILL YOUR COVER LAST?

The policy renews each month until there are no eligible appliances covered under this policy, you fail to pay the premium or the end date shown in your schedule.

CANCELLATION

You can cancel your policy at any time. If you cancel the policy within 30 days of receiving the policy documents you will receive a full refund of any premium you have paid, provided you have not made a claim. If you have made a claim or you cancel your cover after this period, no refund will be payable.

To cancel, please contact: Warranty Direct Limited
Quadrant House, 20 Broad Street Mall, Reading RG1 7QE
Telephone: 0800 0182886

HOW TO MAKE A COMPLAINT

If you have a problem with the service you receive, you can write to:

Managing Director, Warranty Direct Ltd
Quadrant House, 20 Broad Street Mall, Reading RG1 7QE

If we cannot resolve your complaint to your satisfaction you may be entitled to complain to the Financial Ombudsman Service.

CUSTOMER COMPENSATION

Pinnacle Insurance plc is covered by the Financial Services Compensation Scheme (FSCS). If Pinnacle Insurance plc is unable to meet its liabilities, you may be entitled to compensation from the FSCS.

Further information is available from their website: www.fscs.org.uk