

# Full Product Protection

## Insurance Product Information Document

This product is underwritten by Fortegra Europe Insurance Company Limited (Malta Company Registration Number C 84703), Office 13, SOHO Office The Strand, Fawwara Building, Triq l-Imsida, Gzira, GZR 1401, Malta. Fortegra Europe Insurance Company Limited is authorised under the Insurance Business Act 1998 of the laws of Malta to carry out general business and is regulated by the Malta Financial Services Authority, Triq l-Imdina, Zone 1, Central Business District, Birkirkara, CBD 1010, Malta. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority under reference number 805770, and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permission Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

The product is administered by Cover Genius Ltd who is authorised and regulated by the Financial Conduct Authority under reference number 750711. Details of the extent of the administrator's regulation by the Financial Conduct Authority are available from the administrator on request.

**This document does not contain the full terms and conditions of the cover which can be found in the policy wording and insurance documents. It is important that you read all these documents carefully.**

### What is this type of insurance?

Your product is covered for accidental damage including those caused by weather, liquids, fire and mishandling. We'll also cover product damage that is not covered by an existing warranty.



### What is insured?

#### ✓ Accidental Damage

Your Insured Product is covered for Accidental Damage caused by weather, liquids, fire and mishandling.

Repairs, replacements, delivery, call-outs and installation are all covered up to the cover limit.

#### ✓ Mechanical Breakdown

Your Insured Product is covered for mechanical breakdown after the expiry of your retailer or manufacturer warranty.



### What is not insured?

- ✗ For loss or damages sustained during transit to your nominated address or costs incurred for the return shipping of damaged products.
- ✗ For any pre-existing damage, general wear and tear or inadequate maintenance.
- ✗ For any damage where you breached the manufacturer's guidance.
- ✗ For any repairs not authorised and carried out by our claims team.
- ✗ The costs we incur if we arrange the attendance of a service provider to conduct a repair and they cannot gain access to your product.
- ✗ For routine repairs, services, inspections, maintenance, cleaning, alteration or restoration costs.
- ✗ For accidental loss or misplacement of your product.



### Are there any restrictions on cover?

- ! You can claim up to the cover limit during the cover period.
- ! You can have up to 3 repairs in any 12 month period subject to the total claims limit.
- ! You must be over 18 years of age to take out this insurance product.



## Where am I covered?

You are covered on a worldwide basis.



## What are my obligations?

You should do all you can to prevent and reduce any damage.

In order for us to handle your claims efficiently, claims should be notified to us as soon as possible, preferably within 30 days from the event

You should contact us as soon as possible with full details of anything which may result in a claim and give us all the information and documentation we ask for.

You must not provide information that is untrue or misleading in response to any question asked when you take out cover or make a claim.

In the event that any statement of fact you make is untrue or misleading, this may affect the validity of your policy, any claims previously paid by us, and whether it is possible for you to make a subsequent claim.



## When and how do I pay?

By making a one off-payment when purchasing this policy through the Amazon website.



## When does the cover start and end?

Your cover starts on the policy start date shown on your Certificate of Insurance and continues for a period shown on your Certificate of Insurance, or

- the date where we have repaired your product for the third time in any 12 month period; or
- the date you receive a replacement product or a settlement following an accidental damage or breakdown claim;
- the date from which you inform us you want to cancel your policy.



## How do I cancel the contract?

You can cancel your Policy at anytime. If you cancel your policy within 45 days of the expected delivery date, you'll receive a full refund.

Visit [xcover.com/account](https://xcover.com/account) to cancel your protection.