



**FULL PRODUCT
PROTECTION**

FULL PRODUCT PROTECTION

HOW DOES IT WORK

Full Product Protection is provided by XCover.com.

XCover.com's Full Product Protection covers damage, anywhere in the world. You will also be covered if repair or replacement costs are not covered by the manufacturer's Warranty.

The coverage amount is equal to the amount you paid for the product.

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

IMPORTANT! YOUR POLICY DOCUMENTS

As Amazon doesn't share your email address with us, you first need to find the confirmation email from XCover.com and click the link to set up your XCover Account where you can view your policy documents, make changes and start a claim.

Contacting Amazon about your Amazon purchase

If you have a specific question regarding your item or delivery, please contact Amazon or your Amazon seller. Simply log in to your Amazon account and from here, you can access your [order history](#) where you can select 'problem with order' and 'contact seller'. Amazon sellers should respond to your message within 2 business days.

YOUR TOP QUESTIONS ANSWERED

- › [How do I make a change, cancel or get a refund for my policy?](#)
- › [How do I make a claim?](#)
- › [Who is XCover? How long is my Amazon item protected?](#)
- › [When does my XCover Protection start?](#)
- › [Can I add a company name to my policy?](#)
- › [Does XCover Protection cover items damaged during transit?](#)
- › [My item is damaged, do I contact the Amazon seller, manufacturer or XCover.com?](#)
- › [Is there an excess?](#)

Got another question? [Visit our dedicated Help Centre for Amazon customers.](#)

ABOUT YOUR COVER

YOU'RE COVERED WHEN...

Your product is Accidentally Damaged

Accidental Damage protection

Your product is covered for accidental damages including those caused by weather, liquids, fire and mishandling. Repairs, replacements, delivery, call-outs and installation are all covered up to the cover limit.

Your product breaks down after the retailer and/or manufacturer warranty has expired (whichever is the latest)

Expands your existing product warranty

Your product is sold with a warranty from the manufacturer or retailer, however, there are duration-based (how many years is the warranty valid) and coverage-based limits (for instance, water-based damage is often excluded by manufacturers). This cover can apply when your existing product warranty does not cover your claim.

Your products are covered for business or personal use in any country. The benefits listed below endure for the life of the policy.

WE REPLACE WHEN...

It's more expensive to repair than replace a product

For the life of the policy your product(s) can be REPLACED.

The claims team will either replace your product if it is inoperable, or they will issue a monetary payment that you can use as you wish. If we replace a product, the condition will be the same as your original purchase (i.e. a refurbished product will be replaced with a similar refurbished product or the same refurbished product).

Replacement products will be of a similar in specification to the insured product. If similar product is not available, we will make a monetary payment, the value will be the same as the cover limit on your certificate, or the current retail value of the product at the time of claim, whichever is less.

WE REPAIR WHEN...

It's cheaper to repair than replace a product

For the life of the policy your products can be REPAIRED.

You can have up to 3 repairs in any 12 month period up to the total claims limit stated on your certificate. Our claims team will notify you of the steps to undertake to repair your product.

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YOU ARE NOT COVERED...

- ✗ 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.
- ✗ If we arrange the attendance of a service provider to conduct a repair and they cannot gain access to your product. In this instance, you will be responsible for any costs incurred.
- ✗ If you do not exercise due care to avoid exposing the product to weather-related damages (unless the product is manufactured for sustained outdoor use).
- ✗ If your product is covered through any alternate coverage, including but not limited to a manufacturer's warranty, manufacturer's recall, retail warranty or a home/contents policy.
- ✗ For any damage caused by cleaning materials.
- ✗ For any damage caused by sunlight or mould.
- ✗ If accessories that are included free of charge with your insured products are damaged and the insured product is operable without the accessory. This includes, but is not limited to cables, batteries, or cases.
- ✗ For routine repairs, services, inspections, maintenance, cleaning, alteration or restoration costs.
- ✗ For any liability claims (including personal or professional) or lost income.
- ✗ For any claims resulting from nuclear or radioactive risks, war or acts of terrorism.
- ✗ For accidental loss or misplacement of your product.
- ✗ For cosmetic damage to products that are still operable (such as small scratches and dents).
- ✗ For the cost of any reconnection or subscription fees.
- ✗ For any software applications, electronic data or other digital products that become inoperable or that cause physical damage such as operating or hardware issues.
- ✗ For any other items (e.g. clothing, electronic items, jewellery) not listed in the certificate of insurance that may be damaged along with your insured item.

SPECIAL CONDITIONS

1. This protection will end when you have reached the total claims limit or when you receive a replacement product following a successful claim.
2. 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.
3. We will confirm how we will settle a claim (repair, replace or issue monetary payment) and may recover any claim payments through legal recourse.
4. We can cancel your cover for reasons that include, but are not limited to, repairs being conducted at any time by unauthorised repair centres, or any form of misrepresentation or non-disclosure.

HOW TO MAKE A CLAIM

Please go to xcover.com/claim to file a claim. It will only take a few minutes to submit a claim. Before you file a claim, [check what documents you need](#).

Here are the steps in the claims process:

1. [Submit your claim](#) with all the [required documents](#).
2. We will let you know how to get the item repaired (mail-in, home visit or walk-in) or replaced.
3. We will handle payment directly with the repairers or, on rare occasions, we will reimburse you. If your item needs replacing we'll either replace it with an equivalent item or arrange payment of an equivalent amount.

CANCELLATION & REFUNDS

Visit xcover.com/account to cancel your protection.

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

DEFINITIONS

The following key words or phrases have the same meaning wherever they appear in this policy, unless stated below.

Accidental damage:

means any damage, including fire and liquid damage, caused to the product, which was not deliberately caused by you or bound to happen.

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Administrator/Claims administrator:

XCover.com, a trading style of Cover Genius Ltd.

Delivery:

transit of the product to your nominated address up until the product is installed.

Certificate:

the document which names you as the policyholder and lists the Insured Item(s) covered under your policy. It will confirm the Period of Coverage, the cover level you have chosen, the policy term which you have chosen, and the total claims limit. Your certificate of Insurance will be replaced whenever you make any changes to your policy. Your certificate and this wording combine to create your policy.

Insured/You/Your:

the person(s) whose name and address as shown on the certificate.

Insurer/We/Us/Our:

Fortegra Europe Insurance Company Limited

Period of Coverage

The period between the start date and the expiry date which is shown on your certificate and that the policy will be in force for. The period of coverage may be for one year, two years, or three years.

Product(s)

the item or items detailed on your sales receipt and listed on your certificate.

Product Warranty:

manufacturer's warranty: means a policy or a set of guidelines, provided by the manufacturer or retailer, that outlines conditions of use for the Insured Product and includes some protection against malfunction, for a limited duration.

Start date:

the date the insurance cover commences as shown on your certificate.

Territorial Limits

Worldwide

Transit damage

Damage caused to the Insured Item when it is moved between properties.

Wear and Tear:

means the expected deterioration of a product over time due to use.

COMPLIANCE AND REGULATORY INFORMATION

POLICY ISSUER

This contract of insurance ("policy") is provided by XCover.com, a trading name of Cover Genius Ltd, a company registered in England and Wales under Company No 09408621, in its capacity as an FCA Licensee, No 750711.

Full Product Protection is underwritten by Fortegra Europe Insurance Company Limited (Malta Company Registration Number C 84703), Office 13, SOHO Office The Strand, Fawwara Building, Triq I-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 I-Imdina, Zone 1, Central Business District, Birkirkara, CBD 1010, Malta. Annual reports on our solvency and financial position can be found at <https://www.fortegra.eu/solvency-and-financial-condition-report>. 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.

BASIS OF ADVICE

The Insurer and the Administrator do not provide advice or a personal recommendation about the suitability of this product. It is your responsibility to ensure the product meets your needs.

INFORMATION FOR THE ENTIRE POLICY

Your policy consists of this policy wording and the certificate that is created at the time of purchase.

Your most recent certificate sets out the information We were given when We agreed to provide you with the cover and terms of your policy.

Your policy provides cover for the sections and the period of coverage shown in your certificate. You must read your policy and certificate as one single contract. Please read all documents to make sure the cover provided meets your needs. If this is not the case, please contact Us as soon as possible.

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If any of Your information is incorrect or changes, please contact the Administrator. If We have wrong information this may result in an increased policy cost and/or claims not being paid in full, or your policy may not be valid, and claims will not be paid.

The Insurer does not have a direct or indirect holding in the Administrator and neither does the Administrator have a direct or indirect holding in the Insurer.

You should keep a record (including copies of letters) of all information supplied to Us in connection with this policy.

DATA PROTECTION AND PRIVACY

Both the Administrator and Us are committed to protect Your personal information, committed to the principles of data security in the configuration of the insurance services. With respect to European General Data Protection Regulation (GDPR), the Administrator and Us are joint data controllers, collecting and processing personal information about You from a variety of sources in order to meet obligations to You and for the purposes of legitimate interests.

The Administrator and Us receive personal information including Your email address, name and phone number, which enables the issuing and modification of policies, the processing of claims, as well as to protect the Administrator and Our legitimate interests (for example to detect, investigate and prevent activities which may be illegal or could result in Your product being cancelled or treated as if it never existed).

The Administrator and Us may monitor and record phone calls to help maintain our quality standards and for security purposes.

You can access the administrator's privacy policy at <https://www.xcover.com/en/privacy-policy>.

For more information about how the Insurer uses Your personal information please see Our full privacy notice, which is available in the Privacy section of our website. <https://www.fortegra.eu/privacy-policy>

JURISDICTION AND LAW

This policy shall be governed and construed and resolved within the jurisdiction of the courts in accordance with the laws of England and Wales.

OUR COMPLAINTS PROCEDURE

If you have a complaint regarding your policy, you should as a first step email complaints@xcover.com.

We'll respond within 5 days.

If you remain dissatisfied after your complaint has been considered, or you have not received a final decision within eight (8) weeks, you may be eligible to refer your complaint to the Financial Ombudsman Service: The Financial Ombudsman Service, Exchange Tower Harbour Exchange, London E14 9SR, Tel: 0800 023 4567, Fax: 020 7964 1001, www.financial-ombudsman.org.uk.

FINANCIAL SERVICES COMPENSATION SCHEME

You may be entitled to compensation from the Financial Services Compensation Scheme if Accelerant Insurance Limited is unable to meet its obligations to you under this insurance. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of the insurance. Further information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU) and on their website: www.fscs.org.uk.

SANCTIONS

We shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose Us to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where we transact business.