

# EXTENDED WARRANTY

Group Policy 02433

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.

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 against mechanical or electrical breakdown occurring after the manufacturer's guarantee period.

You may cover one appliance under this policy. Only appliances less than 5 years old from their original purchase date are eligible for cover.

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?

This policy will continue until the date we compensate you for a total loss of the insured product, you or we cancel your insurance cover 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 or within the manufacturer's guarantee period you will receive a full refund of any premium you have paid. If you cancel your cover after this time you will receive a pro-rata refund. The pro-rata refund will be calculated using the remaining period of cover as a proportion of the period of cover provided under this policy after the manufacturer's guarantee period. If you have made a claim under this policy 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 the 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](http://www.fscs.org.uk)