# **Appliance & Consumer Electronics Protection**

# Insurance Product Information Document

Company: AWP P&C S.A. – Dutch Branch, trading as Allianz Partners Europe, located at Poeldijkstraat 4, 1059 VM Amsterdam, the Netherlands, Corporate identification No 33094603, is registered at the Dutch Authority for Financial Markets (AFM) No 12000535 and is authorised by L'Autorité de Contrôle Prudentiel et de Résolution (ACPR) in France and authorised by the Central Bank of Ireland for conduct of business and administered in Ireland by Frith Service Contracts Ltd, Business Number 373654 (trading as Brightside), who is registered and regulated by the Central Bank of Ireland under No C51103.

Product: Product Care

This document only provides a basic summary of policy cover. The full terms and conditions of the contract are shown in the policy document, which You should read carefully to ensure You have the cover You need.

# What is this type of insurance?

Product Care is an appliance protection insurance and includes the following covers and exclusions:



### What is insured?

- ✓ Breakdowns from mechanical, electrical and electronical faults
- ✓ Costs associated with repairing Your Product, including call out charges, parts and labour
- ✓ Faults caused by dust and overheating
- ✓ Faults caused by normal wear and tear
- ✓ Faults caused by electrical surge
- ✓ Food spoilage cover up to €500
- ✓ Laundry cover up to €150
- ✓ New-for-old replacement
- ✓ Defects in materials or workmanship
- ✓ 12 months Accidental Damage for breakdowns caused by liquid spills, liquid penetration, cracked screens and dropped units
- ✓ Worldwide coverage
- ✓ Freight of Your faulty product, within the Republic of Ireland, to the authorised service centre



## What is not insured?

- ★ Faults to Your Product during the manufacturer's warranty
- X Repairs not authorised by Us or faults not covered by Us
- X Accidental Damage after the first 12 months
- **X** Accessories
- × Intentional or cosmetic damage
- X Loss, consequential loss or theft
- Cost associated with maintenance, cleaning or adjusting Your Product
- ✗ Consumables or faults caused by consumables Faults or damage due to negligence
- More than 2 valid repairs under Accidental Damage in the first 12 months
- X Repairs to battery faults in Hearable Devices caused by wear and tear
- X Faults to User Replaceable Batteries, including but not limited to faults caused by wear and tear, e.g. User Replaceable Batteries in cordless vacuums



# Are there any restrictions on cover?

- I To claim under Accidental Damage, an Administration Fee must be paid directly to the Administrator on behalf of the Insurer. This fee depends on the Original Purchase Price of Your Product, as outlined below
- ! Original Purchase Price below €200 is a €25 Administration Fee
- Original Purchase Price between €200 and €500 is a €50 Administration Fee
- ! Original Purchase Price over €500 is a €100 Administration Fee



#### Where am I covered?

✓ The product is covered by Product Care in the following countries; Australia, New Zealand, Singapore, Malaysia, Slovenia, Croatia, Northern Ireland and the Republic of Ireland. If You are in a country that is not listed and Your Product suffers a failure or fault as stated in the coverage section, We will cover it if the cost of repair is €300 or less. The coverage of repair in this case is available only one time, which means the cost of only one repair of the product is covered, up to €300. If Your Product has already been repaired in any of these countries, a new repair in any of these countries is no longer possible.



# What are my obligations?

- ✓ In the case of a claim, the insured must contact the Insurer to file the claim immediately after an event occurs, in concordance with the terms and conditions, and provide the Insurer with all supporting documents to enable the claim to be processed.
- ✓ At all times You must keep Your Product in a sound state of repair, and install, maintain and use Your Product as set out in the manufacturer's instruction manual.



# When and how do I pay?

The premium is a single premium and immediately due after purchasing the insurance product.



#### When does the cover start and end?

The insurance cover starts immediately after purchasing the insurance product and ends after the agreed period.



#### How do I cancel the contract?

If You wish to cancel Your Product Care plan within 14 days of Your Plan commencement date and You have not made a claim, the Retailer will refund the amount You paid for Your Plan.