

# Appliance Insurance

## Insurance Product Information Document

**Company: Pacifica Warranty**

**Product: Appliance Insurance**

Pacifica Warranty is authorised and regulated by the UK Financial Conduct Authority under registration number 785300. These registration details can be checked on the UK's Financial Conduct Authority's Financial Services Register.

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

### What is this type of Insurance?

This is an appliance insurance policy which covers your appliance(s) for repair or replacement against mechanical or electrical breakdown after the manufacturer warranty has expired, accidental damage and frozen food cover.



#### What is Insured?

- ✓ **Accidental Damage**  
Damage caused by a sudden, unexpected event that stops your appliance from working properly.
- ✓ **Breakdown (after the manufacturer warranty has expired)**  
A mechanical or electrical fault which stops the appliance from working properly.
- ✓ **Freezer Food**  
If your freezer breaks down we will pay up to £100 toward the cost of replacing the spoiled food.
- ✓ **Installation and scrap removal**  
Up to £100 if your appliance is replaced.



#### What is not Insured?

- ✗ Pre-existing faults.
- ✗ Claims where the fault is still covered by the manufacturer's warranty.
- ✗ Any claim where you have not paid your monthly premium.
- ✗ Any repairs not carried out by our engineers.
- ✗ Claims where your appliance has been used for a non-domestic purpose.
- ✗ Faults caused by you not following the manufacturer's instructions for use or maintenance.
- ✗ Claims caused by faults with the domestic supply of electricity, gas, or water.
- ✗ The replacement of consumable items such as fuses or batteries.
- ✗ Loss or theft of the appliance.
- ✗ Cosmetic damage.
- ✗ Callout charges if you are not at home when the Engineer attends.



#### Are there any restrictions on cover?

- ! If replaced, the replacement appliance will be of a similar specification and functionality, or a retail voucher up to a maximum cost equal to the original purchase price of the appliance.
- ! You must pay the monthly premium for this policy to keep your cover. If you do not pay the premium when it is due, we will cancel your policy.



## Where am I covered?

- ✓ Your appliance must be in the UK and at the address shown on your policy confirmation



## What are my obligations?

- You must be aged over 18.
- You must take reasonable care to answer all questions carefully and accurately as not doing so could invalidate your insurance and ability to claim.
- Tell us about any changes to your circumstances such as a change of address.
- Contact the administrator as soon as possible to report any claim.
- You must send us evidence to support any frozen food claim.



## When and how do I pay?

You pay for this insurance monthly by direct debit.



## When does the cover start and end?

The cover starts on the date shown on your policy schedule and continues for 1 month. The policy will automatically renew each month unless you tell us not to.



## How do I cancel the contract?

Provided no claims have been made or are pending, if you decide to cancel your policy within 14 days of the date you originally bought this policy, you will receive a full refund of any premiums paid.

If you cancel after 14 days Cover will stop at the end of the month immediately before the cancellation being received by us, and for which a monthly premium payment was received by the administrator. You will not get any premium back.

To cancel please contact us

Phone: 03330 436 695

Email: [info@ukwarranty.com](mailto:info@ukwarranty.com)

Post: Pacifica House, The Venter Building, Rainton Business Park, Houghton le Spring, DH4 5QY