

Appliance Breakdown Insurance

Insurance Product Information Document

Company: AmTrust Europe Ltd
Registered in England & Wales
Authorised by the Financial Conduct Authority
Financial Services Register Number: 202189

Product: SilverKnight Appliance Repair

This document summarises the key features of your insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

What is this type of insurance?

This insurance policy provides insurance to cover up to £500 to carry out repairs to specified appliances should they breakdown or fail.



What is insured?

You will be covered for the costs, up to £500, for an engineer to visit your property to repair the following home appliances:

- ✓ Cooking System:
Including gas or electric appliances and microwave ovens.
- ✓ Fridge/Freezer
- ✓ Washing Machine & Tumble Dryer
- ✓ Dishwasher

Where an appliance is deemed Beyond Economical Repair or Irreparable by either us or the appointed contractor, we will pay you the following percentage of the current retail price, depending on the age of the appliance and up to the policy limit of £500:

- ✓ Under 3 Years Old – 75%
- ✓ Over 3 and Under 5 Years Old – 50%
- ✓ Over 5 and Under 7 Years Old – 25%
- ✓ Over 8 Years Old – Nil



What is not insured?

You will not be covered for:

- ✗ Normal day to day maintenance or the failure of an appliance due to gradual deterioration.
- ✗ Equipment which is 8 years old and over.
- ✗ Any claim which occurred prior to the commencement date of this policy or reported to us more than three months after the issue occurred.
- ✗ Any intermittent or reoccurring fault or cosmetic damage.
- ✗ Any claim where the equipment you are claiming for has not been serviced in accordance with manufacturer's recommendations.
- ✗ Any repair costs carried out by a contractor that we have not appointed or approved.
- ✗ Any costs that arise from you being unable to use your equipment.
- ✗ We will not cover the cost of any items which are perishable or intended to be replaceable. This includes bulbs, batteries and fuses.



Are there any restrictions on cover?

- ! Any claim reported in the first 28 days of the commencement date of this policy will not be accepted.
- ! You are limited to a maximum of 3 claims in this period of insurance.



Where am I covered?

- ✓ You are covered for claims that occur within the United Kingdom, The Isle of Man and the Channel Islands.



What are my obligations?

- You must notify us of any claim as soon as reasonably possible once you become aware of the insured incident.
- You must be at your home when our appointed contractor arrives on a pre-agreed appointment.
- You must supply, at your own expense, all of the information which we reasonably require to decide whether a claim may be accepted.



When and how do I pay?

You can pay for your insurance in one lump sum with a debit / credit card or in monthly instalments by direct debit. If you pay by instalments, a credit charge will be applied.



When does the cover start and end?

Your cover will start and end at the time and date stated in your main insurance policy schedule. Your policy may be renewed and payment taken unless you contact us to stop it before the renewal date. We will contact you before your renewal date and before taking payment to confirm your renewal terms.



How do I cancel the policy?

You can cancel the policy at any time by calling or writing to your insurance broker using the contact details stated in their Terms of Business. More information about your cancellation rights, applicable administration charges and the reasons we can cancel the policy are included with your policy documents.