

Appliance & Consumer Electronics Protection

Insurance Product Information Document

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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
- ✗ Repairs not authorised by us or faults not covered by us
- ✗ Accidental damage after the first 12 months
- ✗ Accessories
- ✗ Intentional or cosmetic damage
- ✗ 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
- ✗ Repairs to battery faults in wireless headphones caused by wear and tear
- ✗ 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?

- ! To claim under accidental damage, an excess fee must be paid directly to the customer care team on behalf of the insurer. This fee depends on the original purchase price of your product.
You must be at least 18 years of age to purchase a Product Care policy.
- Original purchase price is more than €500 is a €100 excess fee
- Original purchase price is between €500 and €200.01 is a €50 excess fee
- Original purchase price is €200 or less is a €25 excess 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, you must contact the customer care team to file the claim immediately after an event occurs, in accordance with the terms and conditions, and provide any 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 and is paid to the retailer.



When does the cover start and end?

The date that your cover starts will depend on the purchase date of your product. Your accidental damage cover starts from the purchase date of your product and ends 12 months after. Your extended warranty cover will start the day after the manufacturer warranty on your product expires and ends after the term chosen by you.



How do I cancel the contract?

If you wish to cancel your Product Care policy within 14 days of your policy commencement date and you have not made a claim, the retailer will refund the amount you paid for your policy.
If you cancel your policy after the 14 days, you will not receive a refund of your premium.