



# Home Appliance Insurance

POLICY WORDING

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## Introduction

### The Insurer

Your policy is arranged and administered by Policy Excess Insure Limited trading as Nova Direct on behalf of Financial & Legal Insurance Company Limited. Policy Excess Insure Limited are authorised and regulated by the Financial Conduct Authority under firm reference number 836031. Registered in England and Wales under Company No. 10706852.

The insurance provided by this policy is underwritten by Financial & Legal Insurance Company Limited, who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 202915. Registered in England and Wales under company number 03034220.

### Insurance Policy

This is Your Policy wording. It is only valid when coupled with Your certificate of insurance. These two documents make up Your insurance contract between You and the Insurer. Please keep these documents in a safe place. We recommend that You review Your cover periodically to ensure that it continues to meet Your needs.

### Claims

Bumble Bee Essex Limited T/A The Claims Manager are authorised by Financial & Legal Insurance Company Limited to handle all claims under this policy.

### Cancellation

In line with Our statutory obligations You may cancel this insurance policy within 14 days of receiving it. Should You choose to cancel Your Policy within 14 days of renewal You may be charged a fee, please see [www.nova-direct.com/fees-and-charges](http://www.nova-direct.com/fees-and-charges) for full details. Providing no claims have been made against the Policy then a refund of your premium will be issued. Full details of the process and timeframes are offered when requesting a cancellation at [www.nova-direct.com/customer-service](http://www.nova-direct.com/customer-service). Should You choose to cancel Your policy after the 14-day cooling off period We will not make a refund. To cancel Your insurance policy, please use our Customer Service portal, <https://www.nova-direct.com/customer-service/>.

We are not bound to accept the renewal of any insurances and may at any time cancel this Policy by sending You 14 days' notice in writing to the email address provided at point of purchase. Valid reasons for cancellation may include, but are not limited to:

- Fraud,
- Non-payment of Policy premium,
- Threatening, abusive, racist or xenophobic behaviour towards staff or employees,
- Non-compliance with Policy terms and conditions,
- Failure to reveal or hide facts which may influence our acceptance of Your Policy and/or Claim,
- Deliberately misrepresent facts to us, be deliberately dishonest or grossly exaggerate, or forge fraudulent information/documentation in order to influence our acceptance of Your Policy and/or Claim.

## Eligibility for cover

We will adjust, replace or repair the Equipment during this period in case Your Equipment suffers any Accidental damage or Breakdown, during the period of cover. You are able to make a claim under this Policy for losses up the policy limit (including call out fees, repairs, replacements and VAT), subject to the exclusions and limitations.

## Claims Limit

You may make unlimited claims up to the value of Your Indemnity Limit, per policy period. You may only make one claim per item of Equipment, per policy period.

## Indemnity Limit

Our liability in any one policy period is as per Your Policy Schedule.

## Definitions

Any word defined below will have the same meaning wherever it appears in this Policy.

**Accidental Damage** – means physical damage as a result of a sudden and unforeseen cause which stops the Equipment working, as per manufacturer’s specification.

**Authorised Engineer** – means an industry expert who is qualified to repair faults with the Equipment and is authorised by us prior attending the fault after which capable of providing VAT invoices.

**Administrator** – The administrator of Your policy is Policy Excess Insure Ltd trading as Nova Direct (FCA 836031).

**Breakdown** – means mechanical or electrical fault which stops the Equipment from working properly, as per manufacturer’s specification.

**Broker** – means the insurance intermediary who sold You this Policy and who is named in Your insurance schedule.

**Certificate of Insurance** – means the document which is issued by us as evidence of cover and forms part of this policy.

**Claims Administrator** - means Bumble Bee Essex Limited T/A The Claims Manager.

**Equipment** – means Your Equipment as shown on Your certificate of insurance and/or is accepted by Us.

**Excess** - means the first part You paid under Your Primary Insurance Policy under the terms of that Policy.

**Period of Cover** – means the period during which this policy is in force as shown on Your certificate of insurance.

**Premium** – means the monies you have agreed to pay for this policy as shown on Your certificate of insurance.

**Start Date** – means the date this policy commences as shown on Your certificate of insurance.

**United Kingdom** - means England, Scotland, Wales, Northern Ireland and the Channel Islands.

**We/us/our** – means Policy Excess Insure Ltd trading as Nova Direct, on behalf of Bastion Insurance Company Limited.

**You/Your** – means the person who took out this Policy and is named as the Policyholder, and who is named as the Policyholder within the Primary Insurance Policy.

## Cover

### Included

You are covered for the following risks:

- a) Accidental Damage: the costs of repairing Your Equipment for Accidental Damage. If Your Equipment cannot be repaired, a monetary value will be agreed and paid to you.
- b) Breakdown: the repair costs of Your Equipment if it is damaged as a direct result of electrical or mechanical breakdown occurring outside of the manufacturer's guarantee period. If Your Equipment cannot be repaired a monetary value will be agreed and paid to you.

## Not included

This Policy will not apply to the following:

- a) Repairs or replacements where such faults are covered under any other scheme or insurance policy;
- b) Where the Equipment has been recalled by the manufacturer;
- c) Faults which are due to a generic manufacturing defect;
- d) Faults which arise from Your Equipment being modified in a manner which is not authorised by the manufacturer including but not limited to any upgrade or the addition of non-approved accessories;
- e) Faults resulting from Your failure to follow the operating instructions of Your Equipment;
- f) Any claim where You use the Equipment for a non-domestic purpose or in a commercial environment;
- g) Any fault or damage which has been caused, directly or indirectly, from a domestic supply of electricity and/or gas and/or water;
- h) Any fault or damage caused by any theft, attempted theft, malicious damage or damage caused by fire or explosion;
- i) Repairs for faults relating to a reduction in image retention on LCD, LED, plasma or projection TV screens; pixilation, gas discharge, re-gassing or image burn on any surface or screen. Pixilation means the failure of a Liquid Crystal Screen (LCD), Light-Emitting Diode screen (LED) or Plasma screen pixel to react to the signal applied to it;
- j) Faults or damage resulting from a software virus, the configuration of user settings, the backing up or recovery of data, the loss, corruption or damage of/to data or the operating system of the Equipment;
- k) Faults, damages or accidents caused by any unauthorised third party or Engineer;
- l) Relocation or upgrade of any Equipment and damages arising thereof (unless approved and authorised by us or/and is done in line with the manufacturer's specification). Relocation includes movements within or outside of Your registered property. Prior to moving Your insured Equipment You must ensure that you receive written confirmation from Us confirming coverage for the relocation;
- m) Equipment over the age of 10 years old;
- n) Where an Engineer is sent to repair Your Equipment, You will be liable to pay for the reasonable call out costs where no fault is found with Your Equipment. If the Engineer is denied reasonable and safe access to Your property and/or the Equipment concerned, You will be liable for all the call out costs.

## Conditions

Within 7 days of cover starting You, must provide us with:

- a) Photographic evidence that Your Equipment is in a good and operational state; and
- b) A description of the Equipment You wish to cover; and
- c) Proof that You own the Equipment, including dates of purchase; and
- d) All customers have a general duty of mitigation, meaning that they must keep their losses to a minimum. We will source alternative quotes in order to value the economic damage to Your Equipment and will only offer you the lowest figure available. Proof of the valuation will be provided, but the valuation submitted is at Our complete discretion.

Should You fail to validate correctly within the time scales provided, You may validate with us at any point during the policy period, but prior to a claim being made. Please note that should You validate Your Appliance outside of the initial 7 day period, Your 14 day exclusion period to lodge a claim will reset once validation has occurred. Should You fail to validate prior to Your claim being raised, please note that Your indemnity limit will be reduced to £75 prior to the deduction of Your Excess. Validation can be completed online via our Customer Service portal, <https://www.nova-direct.com/customer-service/>. Should You require assistance with the Validation process, please speak to one of our agents on 0203 745 8216.



During the first 45 days of Your policy, the first claim reported will be subject to £150 Excess fee. After the first 45 days, but less than the first 100 days, of Your Policy Start Date You will be able to make a claim for losses up to the Indemnity Limit and your Excess level will reduce to £75 per claim made. After the first 100 days of Your Policy Start Date, Your Excess will reduce to £50 per claim made.

Equipment over the age of 6 years, but under the age of 10 years, will be subject to an additional £25 excess fee for each claim made.

The policy does not cover the following:

- a) Routine maintenance, cleaning and servicing;
- b) Rust/corrosion or wear and tear and faults or damage resulting therefrom;
- c) Work which You require to take place outside of our Engineer's normal working hours;
- d) Equipment which has to be repaired outside of the United Kingdom, Isle of Man, Channel Islands and Northern Ireland;
- e) Any costs which are incurred as a result of not being able to use Your Equipment;
- f) Any damage to property or personal injury;
- g) The replacement of any Equipment which is intended to be replaceable such as fuses and batteries;
- h) Cosmetic damage which does not affect the use of Your Equipment;
- i) Equipment and/or connected cables which have not been installed properly or is not a standard installation;
- j) Equipment which was not working in accordance with the manufacturer's specification before the policy was taken out, including pre-existing fault;
- k) Costs of rearranging missed appointments with couriers/Engineers;
- l) Any repairs not carried out by one of our Approved Engineers and repairs/attempted repairs which we have not authorised;
- m) Any upgrade work or upgrades/modification to Your Equipment;
- n) Relocation of Equipment or faults arising thereof;
- o) Delivery and/or installation of replacement Equipment or removal of the Equipment(s) to be replaced;
- p) Any faults or damage which occurred prior to the inception of this policy;
- q) We will not provide services under this Policy if we are prevented from doing so as a result of an unusual or unforeseeable event or circumstance beyond our reasonable control ('Force Majeure'). This could include, but is not limited to, war, threat of war, riot, civil disturbance or strife, terrorist activity (actual or threatened), industrial dispute, natural or nuclear disaster, fire, flood, drought, major adverse weather conditions, levels of water in rivers and Acts of God.

## Substitution

This insurance only covers Equipment accepted by Us. You must tell Us as soon as possible (in writing, by phone or by email) about any changes You wish to make. The substitution or addition of additional items of Equipment may be permitted, subject to the payment of any additional premium. We may require an inspection of the Equipment prior to approval being granted. If We deem that an inspection is necessary, cover will not operate on the Equipment until it is inspected, and cover is agreed in writing. If a substitution is not accepted by Us, or if cover is cancelled by the insured after a Policy has been issued, no refund of premium will be allowed other than during the 'Cooling Off' period.

## Claims Process

### Review Your cover

Read Your Policy documents to ensure that You are covered for the Claim You wish to make. Read any exclusions that may apply and make sure You understand them.

### Technical Support

If You experience any issues with Your Equipment during the period of cover, You should initially call our helpline on 0330 828 6354. You may also contact Us via e-mail on [claims@theclaimsmanager.com](mailto:claims@theclaimsmanager.com). Our helpline is open 24 hours a day, 7 days a week (excluding Christmas Day).

In the first instance, We will try to resolve the issues You are having with Your Equipment through our helpline. Our trained technical support team will be able to run basic diagnostics in order to try to have Your system up and running straight away.

If We are unable to resolve the matter over the phone, We will send an Engineer to You to repair Your Equipment. You must always use Our Approved Engineer. When We are unable to provide an Engineer, We may agree for You to arrange an Engineer to repair the fault. In such cases, You will need to pay for the repair which We will reimburse You for once We receive the invoice from You along with proof of payment. Prior to any work being undertaken by Your Engineer they must contact Our technical helpline for authorisation. Without Our prior written approval, Your invoice will not be accepted. The choice of Approved Engineer is at Our sole discretion.

In the event that Your Equipment cannot be repaired, We will provide You with the current economic value of the Equipment, taking into account wear and tear, and depreciation. The disposal of the old Equipment will remain Your responsibility.

Should your Appliance turn 10 years old during the policy period your claim will be honoured but an additional £25 excess fee for each claim made will be applied.

### Contact Claims

Notify the Claims administrator at:

The Claims Manager  
Bumble Bee Essex Limited  
3 Redwing Court  
Romford  
RM3 8QQ  
Email: [claims@theclaimsmanager.com](mailto:claims@theclaimsmanager.com)

This must be done as soon as practicable. As soon as practicable must be within 3 days of the insured incident occurring and whilst the excess protection policy is still active. If the Claim is notified to Us outside of this period, the Claim will be immediately denied due to the prejudice and the ability to mitigate Your Claim that the late notification will cause Us.

To log the claim, please Quote Your Policy reference number, as shown on Your Certificate of Insurance. Please note that we do not warrant for turn around times in order to complete Your claim. Nova Direct does not manage the claims and therefore cannot warrant for the response times of The Claims Administrator. However, please note that every effort will be made to action your claim in a timely fashion.

Please note that as every claim made is an insurance claim, each claim is individually assessed according to the evidence provided. The Claims Administrator operates within normal office hours. Please allow for a reasonable time period for The Claims Administrator to respond to Your enquiries.

For the latest update on claims, please refer to The Claims Manager's website.

### Evidencing the Claim

The claim administrator will send you a claim form, which You much fill in and send back with all accompanying documentation requested. This will include:

- a) Evidence of ownership and proof of purchase;
- b) Details of the claim;
- c) Details of any other contract, guarantee, warranty or insurance policy which may apply to your Equipment,

including but not limited to household insurance. Where dual insurance applies, We may apply for a proportionate recovery direct from these Insurers;

d) If your Equipment has been damaged, You must provide us with photographic evidence of the damage.

You must provide Us with all requested information in order that We can progress Your claim. Failure to provide any of the required evidence will negatively impact Your Claim.

## Claims Appeal

If you feel a mistake has been made in your Claims Decision or evidence has not been considered, you of course have the right to appeal. Please email the Claims Team at The Claims Manager and in the subject line say *Appeal*, along with your unique claims reference number. Your appeal will be acknowledged within 3 working days and you will be asked to submit any further information or evidence you wish to be considered. A Senior Claims Assessor will review your claim from the ground up and provide a claims appeal decision within 7-10 working days. A Claims Appeal Decision cannot be appealed further.

## Conditions

### Other Insurance

If You were covered by any other insurance Policy, known as dual insurance, for the same level of protection We will split and share the cost of Your Claim with that Insurer. Where You are covered by another form of insurance You are obligated to inform Us.

### Renewals

You agree to automatically renew Your Policy with us unless You specifically notify us that You do not wish to renew Your cover. We will write to You before Your Policy expires with full details of Your premium along with the terms and conditions for the next Policy year. When We offer You further periods of insurance We reserve the right to change Your premium.

You may opt out of auto-renewal via our website by using our Customer Service portal, <https://www.nova-direct.com/customer-service/>. Details of Your renewal invite will be emailed to You on the email provided at the point of purchase 21 days prior to the expiry of Your policy. To ensure continuation of cover, Your card will be charged 7 days prior to the expiry of Your existing policy. Should Your payment card decline we will message You a payment link allowing You to pay online in order to ensure continuation of cover. Should You fail to pay for Your cover prior to the expiry of Your policy, Your policy will automatically lapse.

### Representation

Under the Consumer Insurance (Disclosure and Representations) Act 2012 You are required to take reasonable care and supply accurate and complete answers to all the questions when You apply for cover. You have an ongoing duty to make sure that all information supplied to us is true and accurate.

This obligation continues to apply during:

- annual renewal of Your Policy,
- when making changes to Your Policy during the period of insurance,
- when making a Claim under this Policy.

Should any of Your information change, or should You become aware that information previously provided is no longer accurate, You must tell us as soon as reasonably practicable. If You do not answer questions truthfully and accurately this may affect Your Policy cover. If You supply Us with incorrect or false information We reserve the right to declare Your Policy invalid and cancel Your cover, and provide no refund of premium. If You make a Claim, and the information provided is proven to be incorrect or false, We may refuse to pay all or part of Your Claim.



## Right of Recovery

We can take proceedings in Your name, but at our expense, to recover the amount of any payment made under this Policy.

## Complaints

### General complaints

If You wish to make a complaint about any of the following:

- sale of this insurance Policy,
- information or advice provided during the sales process,
- terms and conditions of the Policy,
- general administration of Your Policy excluding Claims,

Should You wish to raise a complaint please visit our dedicated Customer Services portal at [www.nova-direct.com/customer-service](http://www.nova-direct.com/customer-service) where you will be able to lodge a complaint specific to your enquiry and product type.

If you wish to lodge your complaint in writing, you may do so at:

Policy Excess Insure Ltd T/A Nova Direct  
3 Redwing Court  
Romford  
Essex  
RM3 8QQ  
[complaints@nova-direct.com](mailto:complaints@nova-direct.com)  
Tel: 0203 745 8214

If you wish to make a complaint about the administration of a claim, please contact The Claims Manager at:

Bumble Bee Essex Ltd T/A The Claims Manager  
3 Redwing Court  
Romford  
Essex  
RM3 8QQ  
[complaints@theclaimsmanager.com](mailto:complaints@theclaimsmanager.com)

If your complaint has not been dealt with to your satisfaction you are able to complain to the insurer directly by addressing your complaint to:

Financial & Legal Insurance Company  
No.1 Lakeside  
Cheadle Royal Business Park  
Cheadle  
Cheshire  
SK8 3GW

## Appeal

If Your complaint is still not capable of being resolved You have the right of appeal to the Financial Ombudsman Service. The Ombudsman can be contacted at:

Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square

London  
E14 9SR  
Telephone: 0800 0234567 or 0300 1239123  
Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

This complaints procedure is an addition to Your statutory rights as a consumer.

Using this complaints procedure or referral to the Financial Ombudsman Service does not affect Your legal rights.

## Legal and Regulatory Information

### Compensation Scheme

This Policy is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if the Insurer is unable to meet their liabilities. You can get more information about the scheme at [www.fscs.org.uk](http://www.fscs.org.uk).

### Law and Legal Proceedings Applicable

This Policy is governed by English law. If there is a dispute it will only be dealt with in the courts of England. This Policy is written in English and all communication between the parties must be in English.

### Privacy Policy

Please note that by registering for this Policy You have consented to Us using Your information for the purposes of administering this Policy and to Us being able to transfer Your data outside of the European Economic Area for the purposes described within this Policy.

The information which You have supplied to Us maybe used by Us to supply You with services for which You have registered. We may use that information to contact You to obtain Your views on Our services, and We may contact You to inform You about important changes to the services We offer. We may contact You by post, mobile phone, text or e-mail. We will only contact You by the means You have requested to be contacted by. If You would prefer Us not to contact You to obtain Your views please contact us at [info@nova-direct.com](mailto:info@nova-direct.com).

To prevent fraud, We may exchange information with other Insurers, and fraud prevention agencies. Your information will not be used or disclosed to any other party without Your permission unless required to by law.

### Data Protection

We will only collect and use Your personal data in the following circumstances:

- a) Policy set up and management,
- b) We may collect and use Your name, identity and contact information, and personal information associated with Your Primary Insurance Policy for the purpose of deciding whether to enter into, and when performing the agreement, between Us to provide You with Your Policy,
- c) We may use automated decision making procedures to decide on the availability of an Insurance Policy and its terms. You may express Your views and request an individual review any automated decision by contacting Us at [info@nova-direct.com](mailto:info@nova-direct.com),
- d) We may share personal data collected with the Administrator to manage the Policy. We may also share personal data collected for these purposes with third parties. The sharing of this information will be for identifying and credit checking purposes and to identify potential fraud,
- e) We will retain the personal data used to decide whether to enter into an insurance Policy for 6 years. We will retain the personal data used to manage and administer the Policy for the duration of the Policy life plus 6 years.

Any information provided to us will be processed in accordance with the provisions of the prevailing Data Protection Legislation.

## Your Personal Data Rights

We may send Your information to companies located outside the European Economic Area. If We transfer Your information to parties outside of the European Economic Area We will ensure that they apply the same levels of protection as we are required to apply to information held in the UK and to use Your information only for the purposes that we are permitted.

You have the following rights:

- a) To have access a copy of the personal data We hold about You.
- b) To ask us to correct Your personal data if it is inaccurate or incomplete.
- c) To ask Us to erase Your personal data. We will provide You with a written response to any such request, including any reasons why We do not agree to the request.
- d) To stop us processing Your personal data in certain ways, e.g. for marketing purposes. If We do not agree to erase Your data because it might be needed for a future legal Claim, We might instead agree to restrict its processing to these reasons alone.
- e) To obtain a copy of Your personal data for Your own purposes and to move, copy or transfer it from one environment to another.
- f) To object to processing for purposes of direct marketing, profiling, and research if that processing is likely to cause, or is causing, You damage or distress unless there is another legitimate reason for the processing.
- g) You can exercise the above rights by contacting: [info@nova-direct.com](mailto:info@nova-direct.com).

If You have any questions or concerns about how We handle Your personal data You should contact: [info@nova-direct.com](mailto:info@nova-direct.com). Please note that We record telephone calls for training and evidentiary purposes.