

POLICY WORDING

MULTI APPLIANCE INSURANCE



To report a claim,
please call us on 0370 320 0245


CAPTAIN COVER
Lifestyle Insurance that's out of this world

www.captaincover.co.uk

Reference – MAP/T&C's/20150601/v1.0

Introduction

Your Multi Appliance Policy is arranged by Captain Cover a trading style of Lexelle Limited on behalf of Castelan Limited. The policy is underwritten by UK General Insurance Limited on behalf of Ageas Insurance Limited, Registered in England No.354568.

Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

Lexelle Limited FCA number 312782 and UK General Insurance Limited FCA Number 310101 are authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by contacting them on 0800 111 6768 or 0300 500 8082

Definitions

The words or expressions detailed below have the following meaning wherever they appear in this Policy and will appear with a capital letter and in bold.

Administrator means Captain Cover whose registered address is Third Floor, 10 South Parade, Leeds, LS1 5QS, Company Registration Number. 03160099 appointed to administer this insurance on behalf of the **Insurer**.

Authorised Repairer means a service provider **We** approve and instruct to repair the **Insured Product**.

Breakdown means sudden and unforeseen mechanical or electrical failure which results in the stoppage of the **Insured Product's** normal functions and which necessitates repair(s) to resume those functions. Please note that **Breakdown** that ultimately results from **Wear and tear** is excluded from the scope of cover afforded by this Policy.

Call Out means the attendance of an **Authorised Repairer** to the **Insured Product** during normal working hours (8am–5pm Monday to Friday excluding Public Holidays).

Claims Administrator means Castelan Limited, Alpha House, Sunnyside Road North, Weston Super Mare, North Somerset, BS23 3QY. Company Registered Number 7637133

Consumer Electronic Product(s) means any of the following provided they are less than 8 years old and are registered as an **Insured Product** in the **Schedule**: Blu Ray/DVD Player/ Recorder, Hi-Fi System,

LCD/LED/Plasma Television
Digital Receiver (Sky, FreeView, FreeSat),
Home Theatre Equipment,
Sound servers of Wi-fi MP3 units.

Domestic Appliance(s) means any of the following provided they are less than 8 years old and registered as an

Insured Product in the **Schedule**:

Dishwasher,
Free Standing Cooker,
Freezer, Fridge/Freezer,
Hob, Oven, Microwave Oven,
Refrigerator,
Tumble Dryer, Washer/Dryer,
Washing Machine.

Domiciled means **You** have been a **United Kingdom** resident for a minimum of 12 months at the time of inception of **Your** policy and **You** have a permanent residential address in the **United Kingdom**.

Excess means the specified portion of any claim, which **You** must bear the cost before **We** will pay **Our** liability.

Insured Product(s) means a **Consumer Electronic Product(s)** or **Domestic Appliance(s)** listed in the **Schedule**.

Insured / You / Your refers to the person named on the **Schedule** who is a resident of and **Domiciled** in, the **United Kingdom**.

Insurer / We / Our / Us refers to UK General Insurance Limited on behalf of Ageas Insurance Limited.

Manufacturer's Guarantee Period means the period during which the **Insured Product** is covered against **Breakdown** under the terms and conditions of the manufacturer's guarantee.

Maximum Liability means the maximum payable by the **Insurer** to settle all claims made during the Period of Insurance and reduces progressively by the cost of each claim.

Policy means this document and the **Schedule** to which it refers.

Schedule means the document sent to **You** separately by the **Administrator** which forms part of the Policy, containing details of **You** and the **Insured Products** which are the subject of this insurance.

Territorial Limits means **United Kingdom**

Total Loss means a repair **We** consider to be impossible or uneconomic.

United Kingdom means England, Scotland, Wales, the Channel Islands, Isle of Man and Northern Ireland.

Contract of Insurance

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- a) supply accurate and complete answers to all the questions
We or the **Administrator** may ask as part of **Your** application for cover under this Policy;
- b) to make sure that all information supplied as part of **Your** application for cover is true and correct;
- c) tell **Us** of any changes to the answers **You** have given as soon as possible.

Failure to provide answers in line with the requirement of the Act may mean that **Your** Policy is invalid and that it does not operate in the event of a claim.

Provided the information **You** supplied when taking out this insurance is to the best of **Your** knowledge true and accurate and **You** have paid the premium, **We** agree to indemnify **You** up to the **Maximum Liability** detailed below under the heading What is Covered subject to all of the definitions, terms, conditions and exceptions contained in this Policy.

Premium Payment

Your premium can be paid in full or in monthly instalments by direct debit.

Period of Insurance

Your cover starts on the date shown in the **Schedule** and will end and all benefits automatically cease upon the earliest of the following:

- a) The date upon which the **Maximum Liability** is exhausted;
- b) The expiry date shown in the **Schedule**;
- c) 30 days following a first missed instalment, if **You** pay by monthly instalments;
- d) The date **You** or **We** cancel **Your** cover under the terms and conditions of this Policy.

Limitations:

No claims will be accepted within 28 Days from the Commencement Date of this Policy as shown in the **Schedule**, other than if a renewal of an existing cover with **Us**.

If during the period of Insurance **You** register with **Us** an additional product(s), or substitute an existing product(s), no claims will be accepted within 28 days from the date of first registration of this product(s).

What is Covered

Cadet Cover Level

We will indemnify **You** against the cost of repairing **Domestic Appliances**, including parts and labour charges, as a result of **Breakdown** up to a **Maximum Liability** of £1,000.

Captain Cover Level

We will indemnify **You** against the cost of repairing **Insured Products**, including parts and labour charges, as a result of **Breakdown** up to a **Maximum Liability** of £3,000.

Limitation

Televisions are covered up to a maximum limit of £1,500 and Home Theatre Systems for a maximum limit of £750

Commander Cover Level

We will indemnify **You** against the cost of repairing **Insured Products** including parts and labour charges as a result of **Breakdown** up to a **Maximum Liability** of £5,000.

Limitations:

Televisions are covered up to a maximum limit of £1,500 and Home Theatre Systems for a maximum limit of £750.

Claim Excess

You are required to pay in advance of a claim being registered with **Us** a claim **Excess**.

Your Cover Level and **Excess** are shown on **Your** **Schedule**.

What is Not Covered

We shall not be liable for:

1. any loss, damage, malfunction or **Breakdown** resulting from or as a consequence of:
 - a. fire, lightning, explosion, flood, heat, earthquake, storm, frost, burst pipes, vermin, rusting or corrosion;
 - b. war, invasion, act of foreign enemies, terrorism, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, coup, riot or civil disturbance;
- c. theft or any attempted theft;
- d. accidental damage meaning a sudden, unforeseen and unintended event which causes physical damage;
- e. the variation and/or failure to public services (including water, electricity, or gas supply) however caused

(including adverse weather conditions), or gas leaks;

- f. any wilful act or neglect;
- g. damage caused by sand, sea water, the action of sunlight, wind, weather or other natural elements;
- h. the **Insured Product** not being installed or operated in accordance with the manufacturer's instructions;
- i. Use other than domestic use by **You** or **Your** family permanently living with **You**;
- j. Use of non-approved accessories;
- k. any repairs carried out outside the United Kingdom, Channel Islands or Isle of Man;
- l. any pixel defects or failures that are within manufacturer's tolerance;
- m. damage caused by the constant projection of the same image or images (screen burn);
- n. foreign objects or substances;
- o. software or firmware upgrades;
- p. the incorrect installation, maintenance or cleaning of filters;
- q. the incorrect installation of the Insured Product;
- r. normal wear and tear e.g. belts, fuses, seals, handles, runners, etc.;
- s. ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from combustion of nuclear fuel, the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or its nuclear component;
- t. any repairs carried out without **Our** authority.

2. the cost of:

- a. repairs that have not been authorised by **Us**;
- b. routine cleaning, service, inspection and maintenance;
- c. rectifying cosmetic damage not affecting the safe use of the product, or the replacement of or adjustment to plastic or metal trim, badges or insignia;
- d. repair or replacement of taps;
- e. consumable items requiring routine replacement such as any projection lamps, light bulbs, disposable bags, filters, oven liners, batteries or styli;
- f. materials or labour charges for which the manufacturer, supplier, installer or repairer may be responsible under any

guarantee or warranty;

- g. work covered by the manufacturer's recall of the product;
 - h. adjustment of aerials, sockets and re-alignment of satellite antennae;
 - i. removal, installation or fitting costs to the **Insured Product(s)** or a replacement product;
 - j. unblocking drainage channels on refrigeration equipment;
 - k. **Call Out** charges where no fault is found or where **You** or an authorised representative aged over 18 years are not in attendance when the **Authorised Repairer** arrives;
 - l. modifying the **Insured Product** in any way;
 - m. loss of or damage to refrigerated or frozen food, drink and medicine;
 - n. removal of the **Insured Product** if the **Insured Product** is considered a **Total Loss**;
 - o. **Your** claim **Excess** as specified on **Your Schedule**.
3. any **Breakdown** claims arising within the **Manufacturer's Guarantee Period**.
4. loss of use of the **Insured Product** or any other costs that are indirectly caused by the event which led to **Your** claim or any loss other than the repair or the replacement cost of the product.
5. Any **Breakdown** claim for an **Insured Product** which is more than 8 years old.
6. Any **Insured Product(s)** that do not meet the current electrical regulations in force at the time of **Your** claim.
7. Any **Breakdown** known to **You** prior to the start date of cover or the registration date of an additional or substituted product under this

Policy as shown on **Your Schedule**.

- 8. Any claim outside of the **Territorial Limits**.

Cancellation

You may cancel **Your** cover at any time by contacting the **Administrator**.

Provided **You** have paid the premium in full and **You** have made no claim under the terms of this **Policy** **You** will receive:

- a) a full refund of premium paid if **You** cancel within 14 days from receipt of this insurance;
- b) a refund calculated in proportion to the number of

complete unexpired months of cover for which **You** have paid the premium (pro-rata refund) if **You** cancel later than 14 days from commencement of this insurance. **You** will incur a cancellation fee of £15 to cover the administrative costs of cancelling this Insurance and dealing with refunds of premium, commission and Insurance Premium Tax.

If **You** are paying the premium by instalments and **You** cancel this **Policy** more than 14 days after commencement of this **Policy** then no refund of premium will be due as **You** will only have paid for the cover **You** have received. If there has been a valid claim under this **Policy** then the premium must be paid up to the expiry date as shown in the **Schedule**.

Termination

We may cancel **Your** insurance cover immediately without a refund of premium if **We** have proof of **Your** fraud in relation to the cover provided under this **Policy**. Otherwise, **We** may cancel **Your** insurance cover under this **Policy** by giving **You** 30 days' written notice in which case, provided **You** have not made a claim, a pro rata refund of premium will be made.

Renewal

On expiry of **Your Policy**, **We** will Write to **You** about renewal.

Fraud

- 1 If **You** gave false or misleading information when **You** applied for insurance cover and this information affected the decision to insure **You**, the cover will end and **We** will not pay **You** any benefits under this **Policy**.
- 2 In the event that any payments made by **Us** are found to have been made as a result of **Your** fraud, recklessness or negligence, **We** may terminate this **Policy** and **We** reserve the right to demand that any such benefits are repaid by **You** and/or take the appropriate legal action against **You**. **We** may demand that **You** reimburse **Us** for any investigation costs reasonably incurred.

Claims

How to make a claim:

Telephone Castelan Limited on 0370 320 0245 within 72 hours of discovering the problem, failure to do this may result in **Your** claim being declined, and quote **Your Policy** number (shown on **Your Schedule**) and the nature of **Your** claim. **You** may be required to complete a claim form. **You** will be required to pay **Your** claim **Excess** before a claim is registered therefore please have **Your** payment debit or credit card ready.

How **We** will settle claims:

a) **We** will where possible

complete a diagnostics check over the phone with **You**, therefore it is advisable when calling that **You** are with the **Insured Product(s)**. In the event this does not resolve the issue **We** will normally arrange for inspection and repair to be carried out through **Our** network of authorised repair agents. **Our Authorised Repairer** will undertake repairs covered by this **Policy** and charge the cost of a valid claim directly to **Us**. **You** will be required to pay the **Authorised Repairer** for any repairs falling outside the scope of cover provided by this **Policy**.

Please note: This provision of service may be affected by factors out of **Our** control such as but not limited to adverse weather conditions, industrial disputes (official or not), failure of the public transport system (including the road network) and other circumstances preventing access to **Your** home or otherwise making provision of cover impractical for which **We** cannot be held responsible.

b) If in **Our** opinion an **Insured Product** is considered a **Total Loss**, **We** will at **Our** discretion, pay for the cost of replacing it less a deduction for depreciation as below with one of identical or similar specification subject to the cost not exceeding the original purchase price and the remaining **Maximum Liability** being sufficient. In this instance **We** reserve the right to take ownership of the damaged Insured Product at **Our** discretion. However, **We** are not obliged to take ownership of or dispose of the **Insured Product** on **Your** behalf. At **Our** discretion **We** may settle **Your** claim with vouchers for a retailer of **Our** choosing.

c) Claims for **Total Loss** will be subject to a deduction for depreciation based upon the age of the **Insured Product** in accordance with the following scale:

Between 1 and 4 years old	NIL
Between 4 and 5 years old	10%
Between 5 and 6 years old	20%
Between 6 and 7 years old	40%
Between 7 and 8 years old	50%

d) **You** must give **Us** any proof **We** reasonably request with regard to **Our** assessment of **Your** claim, at **Your** own expense, otherwise **We** will not pay **Your** claim. Such proof may include (but is not limited to) evidence to support the age and purchase price of Products Insured.

UK General Insurance Limited is an **Insurers'** agent and in the matters of a claim act on behalf of Ageas Insurance Limited. Castelan are appointed as the claims handler on behalf of UK General Insurance

General Conditions

- 1 Duty of Care: **You** are responsible for taking reasonable care of the **Insured Product** and for ensuring that it is maintained in accordance with the manufacturer's instructions. If **You** fail to do so **Your** claim may be rejected.
- 2 Transfer: **You** cannot transfer or assign this **Policy** to another person.
- 3 Law and Jurisdiction: This **Policy** shall be governed by English Law and any proceedings shall be brought in the English courts.
- 4 Telephone Calls: telephone calls may be recorded and monitored. **We** reserve the right to use any recordings made.

Complaints

It is the intention to give **You** the best possible service but if **You** do have any questions or concerns about this insurance or the handling of a claim **You** should follow the Complaints Procedure below:

In all correspondence please state that **Your** insurance is provided by UK General Insurance Limited and quote scheme reference MAP/T&C's/20150601/v1.0

For Complaints regarding:

SALE OF THE POLICY

Please contact Captain Cover who arranged the Insurance on **Your** behalf.

Captain Cover C/O Lexelle Limited
PO Box 4428
Sheffield
S9 9DD
Telephone 0333 400 8179
Email: assist@captaincover.co.uk

CLAIMS

Customer Care Team Castelan Limited Alpha House
Sunnyside Road North
Weston-super-Mare
North Somerset BS23 3QY Telephone: 0370 320 0333
Email: customer.care@castelanguroup.com

If **Your** complaint about **Your** claim cannot be resolved by the end of the next working day, Castelan Limited will pass it to:

Customer Relations Department
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ

Tel: 0113 272 9088

Email: customerrelations@ukgeneral.co.uk

If it is not possible to reach an agreement, **You** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **You** are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR.
Telephone 0300 123 9 123
www.financial-ombudsman.org.uk

The above complaints procedure is in addition to **Your** statutory rights as a consumer. For further information about **Your** statutory rights contact **Your** local authority Trading Standards Service or Citizens Advice Bureau.

COMPENSATION SCHEME

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

DATA PROTECTION ACT 1998

Please note that any information provided to **Us** will be processed by **Us** and **Our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

Product Registration Form



Your policy will not be activated until you have registered your products

In order to activate **Your** Multi Appliance Policy please complete the product details below and return within 14 days to Castelan Limited, Alpha House, Sunnyside Road North, Weston-super-Mare. BS23 3QY. **You** can also e-mail this completed form to MAP@castelanguroup.com or fax to 01934 423 779. **You** can also call **Us** on 0370 320 0245 to register **Your** products but please have the details below completed when **You** call.

Please see the following page for guidance on how to complete this form

PRODUCT Description of the product to be insured	MAKE Who makes the product	MODEL What is the model name	SERIAL NUMBER Usually found on the back or inside of the product	PURCHASE DATE On Your original sales receipt	PURCHASE PRICE The price You paid for the product
1					
2					
3					
4					
5					

COVER LEVEL CAPTAIN & COVER LEVEL COMMANDER COVERS UP TO 10 ITEMS.

6					
7					
8					
9					
10					

Please complete Your personal details:

Name _____

Address _____

Postcode _____

Telephone Home _____

Telephone Work _____

Telephone Mobile _____

Product Registration Form - Guidance Notes

When completing this form please give **Us** as much information as **You** can about the items that **You** wish to be covered on **Your** Multi Appliance Policy.

Below is an example of how to complete the details in the Registration Form:

	PRODUCT Description of the product to be insured	MAKE Who makes the product	MODEL What is the model name	SERIAL NUMBER Usually found on the back or inside of the product	PURCHASE DATE On Your original sales receipt	PURCHASE PRICE The price You paid for the product
1	Chest Freezer	Hotpoint	RCNAA300P	065812	01/01/2014	£549.99
2						
3						
4						

Your Multi Appliance Policy does not cover all electrical items. There is a description of the products that can be covered in the policy document and they are:

Consumer Electronic Product(s)

- DVD Player/Recorders
- Hi-Fi System
- LCD/LED/Plasma Television
- Digital Receiver (Sky, FreeView, FreeSat)
- Home Theatre Equipment
- Sound servers of Wi-fi MP3 units

Domestic Appliance(s)

- Dishwasher
- Free Standing Cooker
- Freezer
- Fridge/Freezer
- Hob, Oven
- Microwave Oven
- Refrigerator
- Tumble Dryer
- Washer/Dryer
- Washing Machine

Only products that fall into these categories can be insured and listed on the Product Registration Form.