

Domestic Appliance Insurance

Insurance Product Information Document

This insurance is provided by Mark Bates Ltd who is authorised and regulated by the Financial Conduct Authority under reference number 308390.

This insurance is underwritten by China Taiping Insurance (UK) Company Limited who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority FRN 202690.

This pre-contractual document provides a summary of cover relating to domestic appliance insurance. Other pre-contractual documentation in connection with this product is provided separately. Contractual information and further details are provided within the Policy Wording.

What is this type of insurance?

This insurance policy covers your domestic appliance as described in your policy schedule against accidental damage and mechanical or electrical breakdown.



What is insured?

- ✓ **Mechanical or Electrical Breakdown** The cost to repair or replace your appliance should it suffer a mechanical or electrical fault which stops the appliance working in accordance with the manufacturer's specification.
- ✓ **Accidental Damage** The cost to repair or replace your appliance should it suffer sudden or unforeseen damage which stops the appliance working in accordance with the manufacturer's specification.
- ✓ **Unlimited Repairs** There is no limit to the number of claims you can make during the period of cover, subject to the maximum claim limit per appliance shown on your policy schedule.
- ✓ **UK Customer Helpline** Access to a dedicated helpline, open 6 days a week.



What is not insured?

- ✗ Any costs incurred by you not being able to use the appliance.
- ✗ Claims covered by manufacturer's or repairers guarantees or where property is subject to recall.
- ✗ Claims relating to wear and tear or gradual deterioration.
- ✗ Loss, cosmetic damage, neglect, or deliberate damage.
- ✗ Replacing any accessories such as light bulbs, batteries, and fuses.
- ✗ Any fault or damage caused by any theft or attempted theft, malicious damage, or damage caused by fire or explosion.
- ✗ Installation, and disposal of the appliance.
- ✗ Routine maintenance, cleaning, and servicing.
- ✗ Any claim where you use the appliance for a non-domestic purpose.
- ✗ Call out charges where a fault cannot be found with the appliance.



Are there any restrictions on cover?

- ! You will be liable to pay £100 towards the cost of any claim made within 21 days of the policy start date.
- ! You can only claim up to the limit shown on your policy schedule for each individual appliance.



Where am I covered?

- ✓ In the United Kingdom.



What are my obligations?

- To give true, factual, and not misleading information.
- To ensure your appliance meets relevant safety standards and is safe to work on.
- To inform us immediately of any changes in personal data or contact information.
- To maintain and use the appliance in a private home, for non-business purposes and to always follow the manufacturer's instructions.



When and how do I pay?

You can pay for your policy by monthly or annual payment via direct debit or credit / debit card.



When does the cover start and end?

The cover will begin from the start date shown on your policy schedule. If you pay by monthly or annual direct debit, your policy will automatically renew unless you request to cancel.

If we arrange to replace your appliance, the policy will end immediately, and no premium paid will be refunded.



How do I cancel the contract?

You may cancel this policy at any time by informing us by email cancellations@markbatesltd.com, post or phone 01476 591104.

We will allow a full refund of premium if cancelled within the first 14 days or for every full quarter of the period of insurance that remains in force thereafter, from the date of cancellation.

We will not refund any part of your premium if there has been any claims during the period of insurance.