

BundleBox Home Electrical Warranty Terms & Conditions

INTRODUCTION

Thank you for choosing Pier Insurance to supply **Your** BundleBox Warranty. **We** hope that **Your Product** will be trouble free. However should it **Breakdown** or be **Accidentally Damaged** during the **Policy Period** please follow the claims procedure detailed in **Your** policy.

DEFINITIONS

The words or expressions detailed below have the following meaning wherever they appear in this policy in bold:-

Accidental Damage - Damage caused suddenly and unexpectedly, by an outside force, other than by a deliberate act.

Administrator - Pier Insurance Managed Services Ltd (Pier Insurance), Tel: 0844 815 1010 for queries relating to the issue of **Your** policy / policy amendments and to report details of any claim.

Call out - The attendance of an engineer appointed by **Us** to **Your Home** during normal working hours (9am – 5pm Monday to Friday).

Claim Limit - **Your** policy provides unlimited claims up to the original purchase price of the **Product** in total.

Home - The domestic permanently sited property situated in the United Kingdom, Channel Islands or Isle of Man, as detailed on **Your Schedule**.

Insured/You/Your - The person named on the policy **Schedule**.

Breakdown - The sudden and unforeseen mechanical/electrical failure or breakdown which results in the sudden stoppage of the **Product's** normal functions and which necessitates repair to resume those functions. Failure or breakdown that ultimately results from wear and tear is excluded from the scope of cover afforded by this policy.

Policy Period - The duration period noted on **Your** policy **Schedule**.

Product - As detailed on the **Schedule**, cover extends only to the **Product** detailed on **Your** policy **Schedule**.

RMA Period - the first seven (7) days following delivery of **Your Product** by BundleBox and/or its appointed agents.

Schedule - Contains details of **You** and the **Product** the subject of this insurance.

We/Our/Us/Insurer - UK Underwriting Limited on behalf of Fortis Insurance Limited.

In consideration of the **Insured** being accepted for cover, **We** agree to indemnify the **Insured** up to the **Claim Limit**, subject always to the definitions, conditions, and exclusions.

CONTRACT OF INSURANCE

Your policy has been arranged by Pier Insurance with UK Underwriting Limited on behalf of Fortis Insurance Limited, Registered Office: Fortis House, Tollgate, Chandler's Ford, Eastleigh, Hampshire SO53 3YA, Registered in England No. 00354568.

Pier Insurance, UK Underwriting Limited, and Fortis Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0300 500 5000.

WHAT IS COVERED

Your policy provides cover against **Breakdown** and **Accidental Damage** within **Your Home** of the **Product** identified on **Your** policy **Schedule**. Cover includes parts, labour and **Call out** charges (inc VAT) during normal working hours (9am – 5pm Monday to Friday) subject to the terms, conditions and exclusions of **Your** policy.

WHAT IS NOT COVERED

- Any failures of **Your Product** during the **RMA Period**.
- **Call out** charges where a fault cannot be found with the **Product**.
- Any failures of **Your Product** due to the use of an incorrect power supply.
- Any repairs due to the failure of any voltage transformer supplied with **Your Product**.

- Consumable or auxiliary items e.g. batteries, styli, scart leads, light bulbs (including rear projection television bulbs) or disposal bags.
- Use of the **Product** by anyone other than **You** and **Your** resident family.
- Failure to comply with the manufacturers instructions for the care of the **Product**.
- Any amount recoverable under any guarantee, warranty or other insurance.
- A **Product** installed in a commercial environment or where the level of use is deemed beyond normal domestic use.
- A **Product** that does not meet the current electrical regulations in force at the time.
- Costs not authorised by the **Administrator** or its appointed engineers.
- Costs associated with the initial installation and/or setup including but not limited to faults on digital receiving equipment including faults due to poor signal strength.
- Deliberate damage or neglect of the **Product**.
- Claims for rectifying maladjustment or incorrect configuration or setting of manual controls.
- Any cost arising from the change from analogue to digital broadcasting including the termination of analogue transmissions of any type.
- Radioactive contamination or the effects of weather such as lightning, flood and high winds.
- Faults known to **You** before commencement of cover under **Your** policy.
- Work, which relates to a manufacturer recall.
- Repair to or damage of a cosmetic nature caused by but not limited to denting, scratching, chipping, staining, and rust or corrosion.
- Routine maintenance of the **Product**, supplies or service in **Your Home**.
- Claims arising from the interruption, failure, disconnection or power surge in the power supply to **Your Home** however caused or due to inadequate ventilation of the **Product**.
- Claims arising as a result of normal wear and tear (e.g. screen burn, fuses, batteries etc).
- Total loss of use of the **Product** due solely to the non availability of replacement or substitute parts, in which case **We** shall offer settlement based on the depreciated value of the **Product** and the estimated cost of repairs had the parts been available.
- Consequential loss of any type including but not limited to any damage or fault caused by any form of electronic virus and/or the cost of replacing any stored data.
- Any repair to a laptop or desktop PC that does not have the manufacturer's security seal in place.
- Any claims arising from the failure of the **Insured** to check that the **Product** is in full working order within the **RMA Period**.
- Repairs to LCD/Plasma televisions due to or arising from:-
 - unusual physical or electrical stress, burned screen or software interface problems;
 - faulty installation;
 - pixel failure where the location or number does not exceed the manufacturer's acceptable limit;
 - any damage caused during delivery or installation.

CLAIMS PROCEDURE

Cover under this policy starts after the expiry of the **RMA Period**. The **RMA Period** commences from the date of delivery of **Your** insured **Product** to **Your Home**. If **You** have a problem with **Your** purchase during the **RMA Period**, this is not covered by this insurance.

For claims outside of the **RMA Period**, it is vital in order to obtain cover under **Your** policy in the event of a claim that **You** contact the **Administrator** by telephone on 0844 815 1010 or by fax 0844 815 1011.

Please provide the Administrator with as much information about what has happened as soon as possible. Before registering a claim for Breakdown of a television please ensure that You have suitable digital coverage in Your area.

Please have Your policy number and details of the Product with You at the time of reporting the fault.

In the event that **Your Product** should **Breakdown** or suffers **Accidental Damage** You must:

- a. Firstly disconnect, check the plug, the fuse, all connecting leads and the manufacturer's instructions. If no fault or damage is found **You** may be required to pay a Call-out charge to the authorised repairer.

- b. If the fault or damage still exists and **Your RMA Period** has expired or (for **Accidental Damage**) is inappropriate report the fault or damage to **Us** immediately on 0844 815 1010.
- c. Providing **You** present **Your** policy and **Schedule** to the authorised repairer **You** will not normally be asked to pay for the repair. In some circumstances this may not be possible. In such an instance, settle the repair bill and obtain an invoice which includes the following information – the date and cause of breakdown, the remedial work carried out, parts use and their replacement cost, the date of the repair, the cost of labour and the VAT amount.
- d. The invoice should be sent to Pier Insurance, Suite 7 Chalkwell Lawns 648-656 London Road Westcliff on Sea Essex SS0 9HR quoting **Your** policy number for prompt reimbursement of the amount **You** have paid for the repair.

UK Underwriting Limited are an agent of Fortis Insurance Limited and in the matter of a claim act on their behalf.

GENERAL CONDITIONS

1. Claims are only valid where authority has been issued by the **Administrator** or their appointed engineer.
2. The **Administrator** will make reasonable attempts to obtain a suitable tradesman, provided that provision of service is not precluded by:-
 - a) adverse weather conditions.
 - b) industrial disputes (official or not).
 - c) failure of the public transport system (including the road network) and repair thereto.
 - d) other circumstances preventing access to **Your Home** or otherwise making provision of cover impractical.
3. **We** shall be entitled to:-
 - a) decline cover if, in **Our** opinion, **Your Home, Product** or main services have not been maintained in a safe or serviceable condition.
 - b) decide on the most appropriate means of providing cover, although **We** will take **Your** wishes into account whenever possible.
 - c) settle any claim on a proportionate basis if **You** have any other insurance covering the same loss or damage.
 - d) void this insurance in its entirety if any misrepresentation or concealment of material facts is made by **You** or anyone acting on **Your** behalf.
4. **You** will be responsible for any **Call out** charges if having requested assistance **You** are not at **Home** when the tradesman arrives or a fault cannot be found with the **Product**.
5. If the cost of **Your** claim exceeds the cover provided by this policy, **You** will be required to pay any additional costs direct to the tradesman at the time they attend.
6. **We** will arrange to supply and fit replacement parts or components where required and covered under **Your** policy. If **You** request any additional work or replacement parts, **You** will be responsible for the additional cost. **We** are not responsible for any inconvenience, loss or damage caused by delay in the supply of spare parts or components by manufacturers or their suppliers or agents.
7. In the event that the parts for a **Product** are no longer available, or the **Product** is beyond economical repair, **We** will offer settlement based on the depreciated value of the **Product** or the estimated cost of repairs had the parts been available.
8. Under United Kingdom law the parties to the contract have the right to choose the law which should apply. In the absence of any agreement to the contrary English law will apply.
9. If **You** or anyone else claiming under this policy makes a claim that is false or dishonest in any way, **Your** policy will not be valid and **You** will lose all benefits under this policy.
10. If **You** move address then **You** must inform the **Administrator** in writing or by phone.
11. Where the **Insurer** deems the **Product** to be beyond economical repair or makes financial settlement in lieu of repair all benefits under this policy will cease. **We** may take possession of the original **Product** and dispose of it. If **We** choose not to take possession of the original **Product**, **We** will not be responsible for any disposal charges.
12. **You** cannot transfer the insurance to someone else without **Our** written permission. A maximum administration fee of £10.00 can be charged by the **Administrator** for the transfer of the insurance.

13. This insurance is automatically cancelled:
 - a. if **You** submit a claim knowing it to be false, fraudulent or a misrepresentation; or
 - b. if **We** replace the **Product** following a valid claim.
14. Cover under this policy is subject to the payment of the premium by direct debit or credit card. Premiums must be up to date and are non-refundable after the insurance cover has commenced other than during the cooling off period.

PERIOD OF INSURANCE

This policy commences at the time of purchase of the **Product** for a period as indicated in **Your Schedule**.

CANCELLATION (COOLING OFF PERIOD)

We hope **You** are happy with the cover this policy provides. However, if after reading this policy, this insurance does not meet with **Your** requirements, please return it to the **Administrator** within 14 days and **We** will arrange to cancel **Your** cover. The **Insurer** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by sending 14 days notice to the **Insured** at their last known address.

OUR PROMISE OF SERVICE

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 in the first instance contact the Managing Director of the **Administrator**. The contact details are Pier Insurance, Suite 7 Chalkwell Lawns 648-656 London Road Westcliff on Sea Essex SS0 9HR.

Please ensure **Your** policy number is quoted in all correspondence to assist a quick and efficient response.

In the event **You** remain dissatisfied and wish to make a complaint, **You** can do so by contacting the following: The Head of Claims, UK Underwriting Ltd, 2 Gibraltar House, Bowcliffe Road, Leeds, LS10 1HB.

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 but have a group annual turnover of less than £1 million, or are a charity with an annual income of less than £1 million, or are a trustee of a trust with a net asset value of less than £1 million. **You** may contact the Financial Ombudsman Service at: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, Docklands, London, E14 9SR. Tel: 0845 080 1800.

Your statutory rights are not affected if **You** choose to follow the complaints procedure above. For further information about **Your** statutory rights contact **Your** local authority Trading Standards Service or Citizens Advice Bureau.

COMPENSATION SCHEME

Fortis 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 100% of the first £2,000 and 90% of the remainder of the claim. **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.