

Accidental Damage Insurance

Insurance Product Information Document



Company: Domestic & General Insurance PLC

Product: Protect Plus Accidental Damage

Registered in England and Wales. Domestic & General Insurance PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number 202111.

This is a summary of our insurance policy. The full terms, conditions, limitations and exclusions can be found in other documents, including the terms and conditions.

What is this type of insurance?

Cover for your product, for example, electronic appliances and/or household goods against accidental damage.



What is insured?

- ✓ immediate protection of your product from accidental damage (including TV screen burn)
- ✓ unlimited repairs on your product (including call-outs, parts and labour), with no excess to pay
- ✓ a replacement product (for example where we cannot repair it or we decide that it is uneconomical for us to repair your product)
- ✓ a gift card for the full retail price of a replacement (if we cannot reasonably arrange a replacement)
- ✓ delivery of your replacement product
- ✓ replacement TV installation



What is not insured?

- ✗ costs arising from not being able to use your product or damage to other property
- ✗ loss, cosmetic damage, neglect or deliberate damage
- ✗ costs for replacing any accessories, and disposal
- ✗ mechanical or electrical breakdown of your product
- ✗ enhanced wall mount service for TV installation



Are there any restrictions on cover?

- ! you must be 18 years old or over and resident in the UK, Isle of Man and Channel Islands
- ! your product must have been purchased or (if delivered after purchase) received by you less than 60 days ago and be in good working order when this policy starts
- ! your product must have been bought from John Lewis & Partners



Where am I covered?

- ✓ everywhere in the world, although you need to be in the UK, Isle of Man and Channel Islands to claim



What are my obligations?

- to give us true, factual and not misleading information
- to install, maintain and use the product in a private home (other than portable products), for non-business purposes and to follow the manufacturer's instructions
- to ensure your product meets relevant safety standards and is safe to work on



When and how do I pay?

You need to pay the total premium (inclusive of all applicable taxes) in one payment in full in advance before the policy will start.



When does the cover start and end?

The policy period begins on the date your product was purchased or (if delivered to you) the date it was received by you and lasts for 2, 3 or 5 years (unless ended in accordance with these terms and conditions). The duration of cover will be confirmed on your receipt. If you cancel within the 45 day cooling off period you will receive a full refund. If we give you a remanufactured product as a replacement your policy will continue. In all other cases if we give you a replacement or a gift card, your policy will end and no premium will be refunded.



How do I cancel the contract?

Call us on 0333 000 4994; write to us at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP; or download a cancellation form from www.domesticandgeneral.com and send it to us by post. You will need to provide your policy number and contact details.