

John Lewis – Product Insurance

Insurance Product Information Document

Company: London General insurance Company (LGI)

Authorised in the United Kingdom by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. LGI Financial Services Register number 202689.

Product: Added Care Product Insurance



This document provides a summary of the key information. Complete pre-contractual and contractual information is provided in other documents.

What is this type of insurance?

Accidental damage insurance for the Product purchased from John Lewis. The Product is defined as either a television, a mobile phone or selected small appliances and technology. Confirmation that we can cover your particular item will be confirmed through the sales process, and will be detailed on your schedule of insurance.



What is insured?

- ✓ **Accidental damage:** Defined to be damage resulting from an unforeseen or sudden incident
The maximum amount this policy provides cover for is up to the purchase price of your Product.
- ✓ **Worldwide cover:** For single trips of up to 30 days (Not applicable to Television policies)
- ✓ **How we settle your claim**
 - We will either repair or replace your Product
 - If a replacement of the same make and model or of similar specifications is not available, we will contact you to discuss an alternative settlement
 - Where we replace your Product, we may use refurbished (not brand new) products. (With the exception of televisions)
 - No excess charges to pay



What is not insured?

- ✗ Deliberate or malicious damage
- ✗ Cosmetic damage
- ✗ Accessories and replaceable items (for example headphones, chargers/power cables, batteries, fuses etc.)
- ✗ Business use
- ✗ Any incident where you have knowingly put your Product at risk or not taken care of it

These and all other exclusions can be found in section 4 "What you are not covered for" in the Added Care terms and conditions



Are there any restrictions on cover?

- ! If the authorised service facility determines that the Product is in working condition or the fault or damage is not covered by your policy, we will return the Product to you or dispose of it at your request.
- ! This policy can only be purchased within 30 days of purchasing your Product
- ! You must be a resident of the UK, Isle of Man or the Channel Islands and be 18 years old or over



Where am I covered?

- ✓ UK only for televisions
- ✓ Worldwide on all other products for single trips of up to 30 days in any 12 month period



What are my obligations?

- Let us know as soon as possible if you need to make a claim.
- You must take reasonable care to answer any of our questions open and honestly and to the best of your knowledge. Failure to do so may affect the validity of your policy and the assessment of your claim.
- Inform us if you wish to transfer the policy to someone else. The option to transfer the policy to someone else is available for all Products except mobile phones.



When and how do I pay?

The full premium is payable at the policy start date.



When does the cover start and end?

Cover will begin from the date you purchase this policy, or the date you receive your Product if it is delivered to you, whichever is the later.

Cover under this policy expires on the earliest of:

- The date your Product is replaced or you receive an alternative settlement. This does not apply where you receive a refurbished product; or
- The expiry date as shown on your confirmation schedule; or
- The date the insurance is cancelled by you or the insurer; or
- In the event of any accidental damage occurring to the product as a result of any unauthorised repair, modification or upgrade.

The insurer can cancel the insurance without notice if you make a claim which we believe to be fraudulent. Otherwise the insurer can cancel your insurance by giving you 60 days written notice to your last known address or an email to the email address you provided.



How do I cancel the contract?

You may cancel the insurance within the 60 days of receipt of the insurance documents and providing you have not made a claim you will receive a full refund of any premiums paid. If you have made a claim you will receive a pro rata refund based on the number of full unexpired months remaining on your policy.

You can cancel your policy at any time by contacting the administrator's Added Care Team by telephone on 0330 100 3637; or write to John Lewis Added Care Team, PO Box 99, Mitcheldean GL17 0SX. You can also email the team at johnlewis@thewarrantygroup.com.

If you have not made a claim and cancel within 60 days from the date of purchase or receipt of the terms, whichever is the later, you will receive a full refund of the premium paid. If you have made a claim or cancel after the 60 days then you will receive a pro rata refund of the premium you paid based on the number of full unexpired months of cover.