

**1. The Financial Conduct Authority (FCA)**

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

**2. Whose products do we offer?**

We only offer products underwritten by Acasta European Insurance Company Limited (registered no. 96218) which is authorised and regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority for the conduct of UK business. Details about the extent of Acasta's regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from Acasta on request.

**3. Which service will we provide you with?**

We will advise and make a recommendation for you after we have assessed your needs.

**4. What will you have to pay us for our services?**

You do not have to pay us for our services. We are remunerated by Alternative Propositions Ltd. in accordance with general practices in the insurance industry.

**5. Who regulates us?**

Home Appliance Guard Ltd. is an appointed representative of Alternative Propositions Ltd. whose contact address is Riverview, 1 The Embankment Business Park, Heaton Mersey, Stockport, SK4 3GN. Alternative Propositions Ltd. is authorised and regulated by the Financial Conduct Authority under the registration number 602443. Alternative Propositions Ltd. is permitted to arrange general insurance contracts.

You can check this on the FCA's Register by visiting the FCA's website [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on 0800 111 6768.

**6. What to do if you have a complaint?**

If you wish to register a complaint, please contact us either:

**In writing** Customer Services Department, Home Appliance Guard Ltd., Kingsland House, 21 Hinton Road, Bournemouth, BH1 2DE.

**By phone** Freephone 0800 652 6789.

**By email** [customer.support@homeapplianceguard.co.uk](mailto:customer.support@homeapplianceguard.co.uk)

**7. Are we covered by the Financial Services Compensation Scheme (FSCS)?**

The insurer is part of the UK Financial Services Compensation Scheme. You are protected by the UK Financial Services Compensation Scheme in the event that the insurer is unable to meet its liabilities to you.

**STATEMENT OF DEMANDS AND NEEDS**

**Home Appliance Guard Limited**

This insurance product will meet the demands and needs of those people who wish to protect their appliance from unforeseen costs of electrical and mechanical failure or accidental damage, please check your document for details of the full terms and conditions .

**We recommend the Acasta Insurance Policy to you as it fulfils the demands and needs identified.**

**YES**

I confirm that I have been provided with an initial Disclosure Document (Key Facts). The terms and conditions have been explained to me and I confirm that I am eligible to make a claim. I understand that the recommended product/s are optional. I am making an informed decision for the product/s and that they are affordable and within budget. I know how to cancel and how to claim, and understand that I will be liable for any costs/losses incurred in relation to any of the product/s I have declined.

**ACCEPTED  
and  
CONFIRMED**



## Summary of your cover

This Policy Summary does not contain full details of the terms and conditions as these are shown in the Policy Wording.

### Freephone Helpline Telephone Number

We provide a Helpline on 0800 652 6789 giving you access to our UK based call centre.

### Accidental Damage, Electrical or Mechanical Breakdown

In the event that your appliance breaks down or is accidentally damaged (physical damage as a result of a sudden cause which stops the appliance working properly) you will be covered against the cost of the repair including call out, evaluation, parts and labour.

### How to Claim

In the event of a claim just call our Claims Helpline on 0800 652 6789. If we cannot resolve the issue over the telephone, we will send out a repair agent.

### Policy Limits

You can make a claim under this policy for losses up to the maximum claims limit as specified in your policy schedule.

### Beyond Economical Repair

#### ● Television & Satellite Insurance

If our repair agent is unable to repair your appliance we will, at our discretion, decide whether to replace the appliance with a new appliance of the same or similar make and specification, or make a settlement in line with the current replacement value of the appliance up to the maximum claims limit shown on the Policy Schedule.

#### ● Kitchen Appliance Insurance

If our repair agent is unable to repair your appliance we will, at our discretion, decide whether to replace the appliance with a new appliance of the same or similar make and specification, or make a settlement in line with the current market value of the appliance up to the maximum claims limit shown on the Policy Schedule.

If your appliance is deemed to be beyond economical repair, depending on its age you may be required to pay a contribution towards the replacement cost.

### Unlimited Number of Claims

There is no limit to the number of times you can claim during the policy period.

### Cooling off Period

If, after purchasing your policy you decide that the cover does not meet your requirements you can cancel within 14 days of receipt of your documentation and receive a full refund less the cost of any claim.

### Cancellation

If you cancel this policy after the cooling off period the cancellation will be effective immediately. If you have a monthly or quarterly policy you will not receive a refund.

If you have an annual policy you will be entitled to receive a pro-rata return of the premium paid relating to the remaining number of months outstanding. We will apply an administration charge of £25.00 to cover the costs we incur when we cancel a policy.

### Policy Excess

If a claim occurs within the first 21 days from the policy start date you will be liable to pay the first £100 towards the cost of any claim.

### Renewal

At the annual anniversary of your policy start date and at each subsequent anniversary thereafter we will contact you about renewing your policy.

If you pay by Direct Debit, your renewal notice will show the amount we will automatically collect,

If you pay by any other means, your renewal notice will show the amount to pay.

You will need to continue your payment for the policy to continue.

We reserve the right not to offer renewal of your policy.

### Statement of Price

The current premium payable is shown on your policy schedule and is inclusive of IPT where applicable.

### Change of Details

If you change your address, appliance or any other personal details, please telephone us on 0800 652 6789 so that we can update our records.

