



DOMESTIC HOUSEHOLD MULTI APPLIANCE WARRANTY

Your Policy
December 2006 Edition



Be Life Confident



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AXA Insurance UK plc is 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 0845 606 1234.

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Introduction

This policy is underwritten by AXA Insurance UK plc, Registered Office: 5, Old Broad Street, London, EC2N 1AD. Registered in England No. 78950. AXA Insurance UK plc is authorised and regulated by the Financial Services Authority (FSA). This can be checked on the FSA's register by visiting the FSA website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

The policy is administered by A1 Warranty Services Ltd on behalf of AXA Insurance UK plc. A1 Warranty Services Ltd is an appointed representative of Lumley Auto Ltd. Lumley Auto Ltd is authorised and regulated by the Financial Services Authority (FSA). This can be checked on the FSA's register by visiting the FSA website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Understanding Your Policy

This **Insurance** is designed to pay for **Repair Costs** or **Replacement Costs** incurred as the result of mechanical, electrical and electronic **Breakdown** as defined in this policy.

Please read this policy carefully and make sure **You** understand fully and comply with its terms and conditions. Failure to do so may jeopardise the payment of any claim which might arise and could lead to the policy becoming void.

Please ensure **You** keep it in a safe place so **You** can read it again if **You** need to. **Your** attention is drawn to the conditions, which can be found on page 14 and also to the complaints procedure entitled 'Making Yourself Heard' on page 18.

The Policy

This policy is evidence of a contract of insurance. In return for having accepted **Your** premium, **We** will provide insurance as stated in this policy.

Your Proposal and undertaking to pay the premium, where appropriate, is the basis of the contract and forms part of the policy.

The policy contains details of the **Insurance** cover **You** have bought, what is excluded from the cover and the conditions of this **Insurance**.

This **Insurance** is for monthly periods and the **Monthly Premium** will be due monthly on the same date of the month as the **Start Date**. This **Insurance** will be automatically renewed on the same date provided the **Monthly Premium**

is paid, subject to the **Appliance(s)** remaining eligible for cover. In the event that an **Appliance** is no longer eligible for cover or is no longer owned by **You**, it may be substituted for another **Appliance** subject to the payment of an administration fee.

The Policy Schedule

The policy schedule contains details of the **Appliance(s)** which are insured, the **Period of Insurance** and the **Sum Insured**.

Please check that the information contained on the policy schedule is correct and that it meets **Your** requirements. If it does not, please contact the **Introducer** who arranged this **Insurance** for **You** or the **Administrator**.

Your Legal Rights

This **Insurance** is in addition to **Your** legal rights and is not to be substituted for the supplier's liability if the **Appliance(s)** are found to be unfit for the purposes for which they were intended, are not as described or are not of satisfactory quality.

The Law Applicable to this Insurance

You and **We** are free to choose the laws applicable to the policy. As **We** are based in England, **We** propose to apply the laws of England and Wales and by purchasing this policy **You** have agreed to this.

Policy Summary

Domestic Household Multi Appliance Warranty

This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording. Where a heading is shown in **Blue** in this policy summary, full details can be found in your policy booklet under the same heading.

Insurer

This insurance is underwritten by AXA Insurance UK plc.

Type of Insurance and Cover

Mechanical and electrical breakdown insurance for domestic appliances.

This insurance provides cover for repair costs or, at our option, replacement costs incurred as a result of mechanical, electrical or electronic breakdown.

Conditions

Regular service must be carried out in accordance with the manufacturer's recommendations as failure to comply with this may jeopardise your claim or cover.

All claims must be notified within 30 days of the breakdown (as defined in the policy wording) and no repairs are to commence until the claims office has given authorisation.

If the cause of the breakdown is uncertain, investigation, exploratory or dismantling work may be necessary. If this reveals that the failure is covered by your policy and the claim is duly authorised, then we will pay

the associated costs, subject to the policy excess.

There will be a charge if you are not available for an agreed pre-arranged repair appointment.

Eligibility

The purchase price of the appliance must not exceed £3,000 and must have been purchased in the UK for domestic use.

The appliance must be used for private or domestic use only and be sited at the address where you permanently reside.

The appliance must be less than 8 years old at the start date.

Significant Features and Benefits

What is Covered

- Breakdown of all mechanical, electrical and electronic components of the appliance that were the manufacturer's original fitment except:
 - a) Service items, normally replaceable components or limited life consumables including but not limited to: fuses, batteries, disks, records, tapes, styli, cartridges and software, vacuum cleaner bags, belts, brushes and tools, light bulbs and fluorescent tubes, remote controls, home computer printer heads, games controls, mice.
 - b) Cosmetic items including but not limited to: light covers, knobs, buttons, paintwork, plastic or metal casings, trim, badges or other insignia.

Significant or Unusual Exclusions or Limitations:

What is not Covered

Any claims occurring in the first 14 days following the start date. This does not apply after the first renewal of the policy.

- Service items, normally replaceable components or limited life consumables including but not limited to: fuses, batteries, disks, records, tapes, styli, cartridges and software, vacuum cleaner bags, belts, brushes and tools, light bulbs and fluorescent tubes, remote controls, home computer printer heads, games controls, mice.
- Cosmetic items including but not limited to: light covers, knobs, buttons, paintwork, plastic or metal casings, trim, badges or other insignia.
- Where the appliance is used for any purpose other than private or domestic use or where the appliance is sited at an address other than the policyholder's permanent residence in the United Kingdom.
- Any appliance purchased outside the United Kingdom.
- Defects in external wiring, electrical connection or plumbing that are not an integral part of the appliance.
- Any external cause including but not limited to: fire, flood, lightning, theft, attempted theft, explosion or water damage.
- Repairs carried out by anyone other than an authorised repairer or not carried out in the United Kingdom.
- Costs incurred where no breakdown has been found.
- Design, manufacturing or other faults which are the subject of a recall by the manufacturer.
- The insurance will not apply if the appliance(s) is modified in any way.
- Property more specifically insured by any other policy.
- Reduction in market value following repair or re-installation.
- Any appliance with a purchase price of over £3,000.
- Any appliance over 8 years old.
- Computers, PDA's (personal digital assistants), mobile phones or other appliance categories that are not included on the scheme literature offering this policy to you.

Duration

This is a monthly renewable policy and will continue until cancelled in writing by either party subject to payment of monthly premium and the policy conditions. Cover ceases on the date at which a monthly premium has remained unpaid by you for a period of 7 days after it is due.

We reserve the right to revise the premium payable by providing a minimum of 21 days prior written notice by registered post to your last known address. As you pay separately for each month of cover, if you choose not to accept the revised premium you may cancel your policy and we will continue to provide cover for any remaining period for which you have already paid after the expiry of our notice period.

Cancellation Period

You are free to cancel this policy at anytime. For more information regarding cancellation including your statutory rights please refer to the section headed 'Cancelling Your Cover' in this policy booklet.

Claim Notification

To make a claim contact 02476 527814

Making Yourself Heard

Any complaint you may have should in the first instance be addressed to the claims office or helpline as applicable.

If you are not satisfied with the way in which your complaint has been dealt with, you should write to The Head of Customer Care of AXA Insurance.

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the policy wording.

Financial Services Compensation Scheme (FSCS)

AXA Insurance is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme.

Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at www.FSCS.org.uk

Definitions

*Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy. These words are highlighted by the use of **bold print** and start with a capital letter.*

Administrator

means A1 Warranty Services Ltd whose address is 3rd Floor, 4, Copthall House, Station Square, Coventry CV1 2FL

Claims Office

means A1 Warranty Services Ltd whose address is 3rd Floor, 4, Copthall House, Station Square, Coventry CV1 2FL

Appliance

means the domestic **Appliance(s)** shown on the policy schedule.

Appliance Limit

means the maximum number of **Appliances** which may be covered under **Your** policy as shown on **Your** policy schedule.

Breakdown

means the sudden and unforeseen failure of an insured **Component(s)** arising from any permanent mechanical, electrical or electronic defect, causing sudden stoppage of its function, necessitating immediate repair or replacement before normal operation can be resumed.

Component

means any mechanical, electrical and electronic **Component** insured under this policy which forms part of the **Appliances** original specification.

End Date

means the earliest of the following dates:

- a) The date on which **You** fail to pay **Your Monthly Premium** when it becomes due
- b) The date **We** cancel **Your** policy on receipt of **Your** authority
- c) The date **We** cancel **Your** policy following at least 21 days written notice
- d) The date on which **Your** circumstances change if any such change renders the cover invalid.

Excess

means the specified portion of any claim, of which **You** must bear the cost before **We** will pay **Our** liability.

Family

means **Your** domestic partner, children and any other person permanently residing with **You** and not paying commercial rent.

Home

means the private residence shown in the schedule as the Policy Holders Address.

Monthly Premium

means the premium shown on **Your** policy schedule that **You** pay monthly by Direct Debit to have this insurance.

Period of Insurance

means a period of one month from the **Start Date** and for each subsequent month, until the **End Date**, for which a **Monthly Premium** is received and accepted by the **Administrator**.

Pixelisation

means the failure of either a Liquid Crystal Screen (LCD) or Plasma screen pixel to react to the signal applied to it.

Proposal

means any application and declaration together with any additional information **You** may have supplied to **Us** in support of **Your** application for **Insurance** cover.

Repair Cost

means the reasonable cost of materials and labour of repairing the **Component** which has suffered **Breakdown**, limited to the manufacturer retail **Component** cost and published repair times.

Repairer

means a domestic appliance repairer approved by the **Claims Office**.

Repairer Deposit

means:

- a) a sum of money equal to the **Excess** amount to cover possible charges invoiced to **Us** by an authorised **Repairer** where **Your Appliance** is inspected and no fault is found in the event of a claim being notified; or
- b) a sum of money equal to the **Excess** amount which is retained as the **Excess** in the event that an electrical or mechanical fault, causing **Breakdown**, is found with **Your Appliance**.

Replacement Cost

means the cost of a replacement **Appliance** of similar make and quality as the **Appliance** that had suffered **Breakdown**, including the labour cost of fitting the new **Appliance**, in line with manufacturer list prices.

Servicing Handbook

means the handbook which was issued with the **Appliance** when new by the manufacturer and which details the servicing and maintenance requirements for the **Appliance**.

Single Claim Limit

means the maximum amount per claim/event that can be claimed. *Please refer to **Your** policy schedule for further details.*

Start Date

means the date **Your** application for this insurance is accepted by **Us** as shown on **Your** policy schedule.

Sum Insured

means the maximum amount that can be claimed in total within 12 months of the **Start Date** and each subsequent 12 month period thereafter. Please refer to **Your** policy schedule for further details.

We/Us/Our

means AXA Insurance UK plc.

Wear and Tear

means the gradual deterioration associated with the age and use of the **Appliance**.

Worn Out

describes **Components** which have reached the end of their normal effective lives because of their age and/or usage.

You/Your/Yourself

means the policyholder named on the policy schedule.

What is covered

*This **Insurance** policy is designed to pay for **Repair Cost** or, at **Our** option, the **Replacement Cost** incurred as the result of mechanical, electrical or electronic **Breakdown** as defined in this policy, which occurs during the **Period of Insurance**. This **Insurance** does not pay for the repair or replacement of **Components** which were faulty or had suffered a **Breakdown** prior to the **Start Date** of this cover.*

If the **Component(s)** of the **Appliance** stated in the schedule suffer a **Breakdown** during the **Period of Insurance** then **We** will pay for the repair or replacement of the **Components** or, if this is not economical, at **Our** option **We** will arrange for the **Appliance** to be replaced, however this is subject to the **Sum Insured** being adequate to replace the **Appliance**. In the event **Your Single Claim Limit** and/or **Sum Insured** are inadequate then **We** may, at **Our** option, make a settlement to **You** up to the **Single Claim Limit/ Sum Insured**. **We** may, with **Your** agreement, provide a replacement of a lower value if this better meets **Your** needs.

If an identical **Appliance** is unavailable, **We** will replace it with a new or refurbished **Appliance** of the same or equivalent specification and quality.

If **You** receive a replacement **Appliance** because the **Appliance** is considered uneconomical or impossible to repair, then:

- A. **We** may take possession of the **Appliance** and dispose of it. If **We** choose not to take possession of the **Appliance** **We** will not be responsible for any disposal charges.
- B. **You** may notify us of a wish to register a substitute **Appliance** under **Your** policy as the replacement **Appliance** will have a manufacturer's warranty.
- C. **You** may choose to have cover on the replacement **Appliance** but cover will not commence until after expiry of the manufacturer's guarantee period on the new **Appliance**.

Components Insured by this Policy:

All mechanical, electrical and electronic **Components** of the **Appliance** that were the manufacturer's original fitment except those listed below:

- A. Service items, normally replaceable **Components** or limited life consumables including but not limited to: fuses, batteries, disks, records, tapes, styli, cartridges and software, vacuum cleaner bags, belts, brushes and tools, light bulbs and fluorescent tubes, remote controls, home computer printer heads, games controls, mice.
- B. Cosmetic items including but not limited to; light covers, knobs, buttons, paintwork, plastic or metal casing, trim, badges or other insignia.

What is not covered

We will not pay for costs caused by, arising from, or in connection with the following:

1. Any claim arising within the first 14 days from the **Start Date**. This exclusion does not apply after the policy has been renewed.
2. Where the **Appliance** is used for a purpose other than private or domestic use or where the **Appliance** is sited at an address other than the address where **You** permanently reside.
3. Any **Appliance** purchased outside the UK.
4. Any modification to the **Appliance** or use which is not in accordance with the manufacturer's instructions or use of any accessory which has not been approved by the manufacturer.
5. Application of incorrect or abnormal electrical, gas or water supply or signal connection to the **Appliance**.
6. Defects in external wiring, electrical connection or plumbing that are not an integral part of the **Appliance**.
7. Permanent or temporary interruption of gas, electricity or water supplies.
8. Foreign bodies (unwanted matter that has entered the **Appliance**) neglect, wilful abuse or misuse of the **Appliance**.
9. Any external cause such as fire, flood, lightning, theft, attempted theft, explosion or water damage.
10. Corrosion, blockages, denting or scratching.
11. Transportation, delivery or installation/re-installation of the original **Appliance**.
12. Routine maintenance or service, inspection, cleaning or adjustment to the **Appliance** or any normal replaceable or limited life consumables.
13. Repairs carried out by anyone other than an authorised **Repairer** or not carried out in the UK.
14. Realigning of aerials, receivers or satellite dishes.
15. Cleaning of soap dispensers, video or audio heads and lasers.
16. Design faults, manufacturing faults or faults which are the subject of a recall by the manufacturer.
17. Any faults, damage or consequential loss arising from errors, viruses, omissions or defects in any application or systems software.
18. Any faults, damage or consequential loss arising directly or indirectly from the failure of any computer, data processing equipment, microchip or similar device or any computer software, whether **Your** property or not, to treat any date as the correct date and/or correctly to manipulate other information or process other commands using such date.
19. Costs incurred where no **Breakdown** has been found.

20. This **Insurance** will not apply if the **Appliance(s)** is modified in any way or is used for business purposes.
21. Damage caused by any gradually operating cause or any domestic animals.
22. Detention, seizure or confiscation by any legal authority.
23. Damage to records, disks or tapes, hard drives, memory cards or other media and any loss arising from the cost of remaking any film, disk or tape or the value of any information contained on it.
24. Property more specifically insured by any other policy or guarantee (i.e. manufacturer guarantee).
25. **Pixelisation**, gas discharge, re-gassing or image burn on any surface or screen.
26. The cost of modifying any cupboards or storage unit and work surface where the **Appliance** is built in and has become obsolete and a replacement has been supplied.
27. Computers, PDA's (personal digital assistants), mobile phones or other **Appliance** categories that are not included on the scheme literature offering this policy to **You**.
28. Products which are more than 8 years' old at the time of **Breakdown**.
29. Loss of the **Appliance** or accidental damage to the **Appliance**.
30. Any loss arising from the change to digital broadcasting from analogue including the withdrawal of analogue transmissions of any type.
31. Any loss arising from the non provision of service by any signal, cable or provider.
32. The **Excess** as specified on **Your** policy schedule.
33. Consequential loss of any description.
34. **Wear and Tear** generally, and **Worn Out Component(s)**.
35. Any damage caused by the **Appliance** being used after any fault became apparent.
36. Accidental damage or damage to plastics, cases, covers or other non mechanical or electrical **Components**.

Conditions

You and Your Family must comply with the following Conditions to have the full protection of Your policy.

If You or Your Family do not comply with them, We may at Our option cancel the policy or refuse to deal with Your claim or reduce the amount of any claim payment.

1. Changes in Your Circumstances

You must notify Us as soon as possible of any change which may affect this Insurance and in particular any of the following:

- change of address
- if You or Your Family intend to use Your Home for any reason other than private residential purposes

You must also notify Us as soon as possible if You or any of Your Family have been declared bankrupt or have received a police caution for or been charged with but not yet tried for any offence other than driving offences.

We will then advise You of any change in terms.

2. Servicing Your Appliance

If any Appliance covered by this Insurance has a regular service requirement then it is a condition of this policy that any such service is carried out in accordance with the manufacturers recommendations detailed in the Servicing Handbook or similar document.

Additional Items Insured

Additional appliances may be added to the policy as long as the Appliance Limit has not been exceeded. The

additional appliances(s) must be eligible for cover under this policy.

Certain appliances may be excluded from cover or incur an additional premium. The Administrator will confirm if Your new appliance is eligible for cover and if the addition of the Appliance gives rise to any change in the Monthly Premium due.

Please contact the Administrator on 02476 527855 to add an additional Appliance to the policy.

The Administrator may charge a fee to add an additional Appliance to Your policy.

Cover will commence on the new Appliance 14 days after Our agreement to add the Appliance to Your policy.

Substitution of Appliances

Appliances may be substituted if any existing Appliance is no longer eligible for cover, has been replaced under the terms of this policy or is no longer owned by You. The new Appliance being insured must be eligible for cover under this policy.

Certain appliances may be excluded from cover or incur an additional premium. The Administrator will confirm if Your new appliance is eligible for cover and if the substitution gives

rise to any change in the **Monthly Premium** due.

Please contact the **Administrator** on 02476 527812 if **You** wish to substitute an **Appliance** to **Your** policy.

The **Administrator** may charge a fee to substitute an **Appliance** to **Your** policy.

Cover will commence on the new **Appliance** 14 days from **Our** acceptance of **Your** new **Appliance**.

Canceling Your Cover

Statutory Cancellation Rights

You may cancel this policy within 14 days of receipt of the policy documents by writing to the **Administrator** during this period at the following address:

Administration Office, A1 Warranty Services Ltd, 3rd Floor, 4 Cophall House, Station Square, Coventry, CV1 2FL.

If **You** cancel within 14 days of receipt of **Your** policy documents or the initial policy **Start Date**, whichever is later, **We** will refund any premium paid.

There is no refund of premium in the event of a total loss claim.

Cancellation Outside the Statutory Period

You may cancel this policy at any time by providing prior written notice to the above address.

If **You** cancel the policy after the first 14 days of receipt of the policy documentation no premium refund will be given. Because **You** pay separately

for each month of cover, when **You** cancel **Your** policy **We** will continue to provide cover for any remaining period for which **You** have paid.

We reserve the right to cancel the policy by providing 21 days prior written notice by registered post to **Your** last known address. As **You** pay separately for each month of cover, when **We** cancel **Your** policy **We** will continue to provide cover for any remaining period for which **You** have already paid after the expiry of **Our** notice period.

Non Payment of Premiums

We reserve the right to cancel this policy immediately on written notice in the event **Your Monthly Premium** has remained unpaid by **You** for a period of 7 days after it is due.

Your cover will cease if **You** cease to be resident in the UK, **Your Appliance** ceases to be owned by **You** or **Your Appliance** becomes more than 8 years' old.

Varying Premiums

We reserve the right to revise the **Monthly Premium** payable by providing a minimum of 21 days prior written notice by registered post to **Your** last known address. As **You** pay separately for each month of cover, if **You** choose not to accept the revised premium **You** may cancel **Your** policy and **We** will continue to provide cover for any remaining period for which **You** have already paid after the expiry of **Our** notice period.

Fraud

You must not act in a fraudulent manner.

If **You** or anyone acting for **You**:

- make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect; or
- make a statement in support of a claim knowing the statement to be false in any respect; or
- submit a document in support of a claim knowing the document to be forged or false in any respect; or
- make a claim in respect of any loss or damage caused by **Your** wilful act or with **Your** connivance

Then **We**:

- will not pay the claim
- will not pay any other claim which has been or will be made under the policy
- will be entitled to recover from **You** the amount paid under the policy since the last renewal date
- may at **Our** option declare the policy void
- will not make any return of premium
- may inform the police of the circumstances

The Law Applicable to this Policy

You and **We** are free to choose the laws applicable to the policy. As **We** are based in England, **We** propose to apply the laws of England and Wales and by purchasing this policy **You** have agreed to this.

Claims Conditions and How to Make a Claim

You must comply with the following conditions to have the full protection of **Your** policy.

If **You** do not comply with them **We** may at **Our** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

All claims must be notified to the **Claims Office** to establish the cause of the **Breakdown** within 21 days of the **Breakdown**.

We recommend that **You** check **Your** policy schedule and this policy under the section 'What is Covered' to ensure that the cause of **Breakdown** is covered.

1. Claims Process

Before any work is undertaken telephone the **Claims Office** with details of the **Breakdown**.

To make a claim please telephone the **Claims Office** on: 02476 527814

They will decide whether **You** have a valid claim and if so, they will ask **You** for payment of the **Repair Deposit** by debit or credit card and make the necessary arrangements with **You** for the **Appliance** to be inspected and, if the claim is covered, repaired.

In the event that an electrical or mechanical fault, causing **Breakdown**, is found with **Your Appliance**, the **Repair Deposit** paid by **You** will be retained as the **Excess** on the claim.

If, however, a fault cannot be found during the service call by the authorised **Repairer**, the **Repair Deposit** paid by **You** will be retained to pay the charges invoiced to **Us** by an authorised **Repairer** where **Your Appliance** is inspected and no fault is found.

If **You** are not available for a pre arranged repair appointment there will be an additional fee charged to cover the call-out charges of the **Repairer**.

2. Repair Authorisation

Should **You** decide to give permission to the **Repairer** to commence work, without obtaining an authorisation number from the **Claims Office**, **You** do so in the full knowledge that **We** reserve the right not to meet **Your** claim because **You** have denied **Us** **Our** right under this insurance to agree cover, inspect the **Appliance** and manage costs prior to its repair. **You** will have to pay the bill in full and submit to the **Claims Office** for consideration.

3. Cause of Breakdown Uncertain?

If the cause of the **Breakdown** is uncertain, exploratory or dismantling work may be necessary. If this reveals that the **Breakdown** is covered by **Your** policy and the claim is duly authorised then **We** will pay the associated costs subject to retention of the **Repair Deposit** which will be deemed the **Excess** applicable to the claim.

If, however, it is revealed that the **Breakdown** is not covered or that no fault can be found, then the **Repair Deposit** paid by **You** will be retained to defray the call-out charges invoiced to **Us** by an authorised **Repairer** for such a service visit.

4. When Your Appliance has been repaired

After repair, check that all the work has been properly completed. If the repair is not satisfactory do not sign any note of satisfaction or provide any similar confirmation stating the work is acceptable to **You** and contact the **Claims Office** immediately.

Please note:

- i) It is **Your** responsibility to meet any charges in excess of, or rejected as not being **Our** liability.
- ii) **We** reserve the right to instruct an appointed engineer to inspect the **Appliance(s)** before and/or after any repair or replacement is carried out.

5. Payment

Providing **You** present a valid policy schedule to the authorised **Repairer** **You** will not normally be asked to pay for the repair.

Occasionally, and subject to first obtaining consent from the **Claims Office**, it may not be possible to use an authorised **Repairer**, and in such circumstances a **Repairer** will ask for payment directly from **You**.

Where **You** have paid the **Repairer**, and **We** have authorised **Your** claim in advance, **We** will reimburse **You** up to the authorised repair cost, less the **Repair Deposit** which will be deemed the **Excess** applicable to the claim, if **You** send the **Claims Office** the receipted and itemised invoice.

This invoice must state:

- the date and cause of the **Breakdown**
- the date of the repair
- the remedial work carried out
- the cost of labour
- the parts replaced and cost
- the VAT amount

6. Salvage

We accept no liability for the disposal of **Your Appliance** or any part of it in any event if it has not been subject to a valid claim under this policy.

Making Yourself Heard

If **You** have cause for complaint, it is important **You** know **We** are committed to providing **You** with an exceptional level of service and customer care. **We** realise that things can go wrong and there may be occasions when **You** feel that **We** have not provided the service **You** expected. When this happens, **We** want to hear about it so that **We** can try to put things right.

Who to Contact

The most important factors in getting **Your** complaint dealt with as quickly and efficiently as possible are:

- to be sure **You** are talking to the right person, and;
- that **You** are giving them the right information.

When You Contact Us

- Please give **Us Your** name and a contact telephone number
- Please quote **Your** policy and/or claim number, and the type of policy **You** hold
- Please explain clearly and concisely the reason for **Your** complaint

So **We** begin by establishing **Your** first point of contact.

Step One – Initiating Your complaint

Does **Your** complaint relate to:

A: Your policy?

B: A claim on Your policy?

If **A**, please contact:

A1 Warranty Services Ltd
Customer Services
3rd Floor
4 Copthall House
Station Square
Coventry
CV1 2FL

Tel: 02476 527800

If **B**, **You** need to contact whoever is currently dealing with **Your** claim and state **Your** complaint.

In either case, if **You** wish to provide written details, the following checklist has been prepared for **You** to use when drafting **Your** letter.

- Head **Your** letter 'COMPLAINT'
- Give **Your** full name, post code and contact telephone number(s)
- Quote the type of policy and **Your** policy and/or claim number
- Advise the name of **Your** insurance agent/firm (if applicable)
- Explain clearly and concisely the reason(s) for **Your** complaint

The letter should be sent to the person dealing with **Your** complaint along with any other material required.

We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if **You** are not satisfied, **You** can take the issue further.

Step Two – Contacting AXA Head Office

If **Your** complaint is one of the few that cannot be resolved by this stage, contact the Head of Customer Care who will arrange for an investigation on behalf of the Chief Executive:

Head of Customer Care
AXA Insurance
Civic Drive
Ipswich
IP1 2AN

Tel: 01473 205926
Fax: 01473 205101

Email:
customercare@axa-insurance.co.uk

Step Three – Beyond AXA

If **We** have given **You Our** final response and **You** are still dissatisfied **You** may refer **Your** case to the Financial Ombudsman Service (FOS).

The FOS is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after **We** have provided **You** with written confirmation that **Our** internal complaints procedure has been exhausted.

The Ombudsman can be contacted at:

Insurance Division
Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Tel: 0845 080 1800
Fax: 020 7964 1001

Referral to the FOS will not affect **Your** right to take legal action against **Us**.

Our Promise to You

- Acknowledge written complaints promptly
- Investigate quickly and thoroughly
- Keep **You** informed of progress
- Do everything possible to resolve **Your** complaint
- Learn from **Our** mistakes
- Use information from complaints to continuously improve **Our** service

*To help **Us** improve **Our** Service, **We** may record or monitor telephone calls.*

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Be Life Confident

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