

kbbPROTECT

Kitchen Warranty Document Silver Cover includes Appliance Cover

This insurance is provided by kbbProtect Ltd which is registered in the UK and is underwritten by xxxxxx Underwriting Limited on behalf of xxxxxx Insurance Company Limited. The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.

What is this type of insurance?

You are covered under this Insurance for repairs to your kitchen (outside the manufacturer's warranty) and repairs caused by accidental damage.

What is Insured?

You are covered for the following items:

- Frontals, Panels & Trims
- Cabinets & Cabinet Furniture
- Pull-Outs, Bins Internal Components
- Worksurfaces
- Sinks & Taps
- Appliances

Your policy includes accidental damage to any of the above items due to:

- Accidental stains
- Water damage to specific items
- Dents & Chips
- Burns
- Scratches
- Scuffs
- Pet damage (Limited to three (3) claims during the period of insurance)
- Broken Glass
- Spillage

Structural damage following the expiry of the manufacturer's warranty due to:

- Cracking Peeling & Delamination
- Warping
- Product failure on pull-outs, Bins or other internal components purchased.
- Bending or breakage to metal components

What is not Insured?

Main exclusions only

Any damage (structural or otherwise) caused:

- Prior to or during delivery
- To insured item(s) used for rental / sublet or commercial purposes, or furniture in storage or transit
- By or resulting from misuse, mishandling, abuse, neglect, violence or vandalism;
- By or resulting from deliberate damage by any person, including children;
- By any spill or stain not attended to in a manner described by the administrator;
- By fire, smoke, ash, flood, wind, lightning, the act of sunlight, oxidation, or any other natural disaster;
- Products damaged as a result of the use of strong chemicals

Colour loss or any change in colour as a result of usage or wear and tear;

By any other cause not specifically mentioned under What is Insured.

Any removal of odours in the kitchen

Fading, effect of sunlight or non-colour fast materials

Failed repairs carried out under the manufacturer's warranty

What is Insured? (Continued)...

Structural damage following the expiry of the manufacturer's warranty continued:

- Excessive loss of resilience
- Defects of mechanical components
- Timber expansion or contraction
- Tap failure including plumbing
- Sink failure including plumbing
- Worksurface failure including joints

Cabinets must be used within the environment intended by their design, for example kitchen cabinets used within a kitchen and not kitchen cabinets used in, for example, a garage;

Items in the kitchen which are not covered under this policy:

Any items not listed under What is Insured including:

- Flooring
- Issues caused by poor workmanship
- Any products not listed on your initial purchase contract or receipt.

What is not Insured? (Continued)...

Failed repairs carried out under the manufacturer's warranty

Damage caused by insects, non-domestic animals or wild birds; *(Pet damage which is extensive and not a single incident);

Hardwood or Natural product imperfections eg, knots in real timber or markings in natural stone. Natural characteristics including small knots and blemishes and variations in the colour including sap and mineral streak or texture in wood are not to be considered as defects.

Damage caused or contributed to by poor, faulty or incorrect use, installation or maintenance;

Damage including paint finish damage or colour deterioration caused or contributed to as a result of normal wear and tear;

Restrictions to cover:

This insurance does not cover business use or residential premises which you have let.

More than 3 claims during the period of insurance due to Pet damage.

If you do not allow kbbProtects representative to review the product which is subject to the warranty claim you will invalidate the warranty in respect of that claim.

Additional Appliance Cover?

This insurance will cover you for the cost of repairs or replacements of domestic appliances as specified in your schedule following mechanical/electrical breakdown or accidental damage. The age of the appliance will determine to what extent a repair or replacement will be provided. Full details can be found in your policy booklet.

Appliance cover covers appliances (White goods) purchased at time of sale from the retailer the the rest of your kitchen goods (White goods are appliances such as Oven, hob, extractors, Fridge/Freezer, wine coolers, built in appliances, Dishwasher, Washer & Dryers).

- You covered for accidental damage to appliances
- Mechanical and Electrical breakdown

What's not included with your appliance cover:

- Appliances owned by a landlord
- Any pre-existing faults
- Any claims in the first 28 days of operation
- Call out charges where a fault cannot be found with the appliance/product.
- Costs not authorised by the claims administrator or its appointed engineers.
- Appliances which are second hand

Restrictions on appliance cover:

- Call outs are arranged during normal working hours (Monday - Friday, 8am - 5pm).-
- There is a compulsory £50 excess on all claims occurring within the first 90 days of cover.
- The compulsory £50 excess is also applied to all appliances over 6 years of age.

Where am I covered?

The United Kingdom, the Channel Islands and the Isle of Man.

What are my obligations?

Disclosing important information

(This applies if you are a private individual taking out the insurance wholly or mainly for purposes unrelated to your business, trade or profession.) You must take reasonable care to provide complete and accurate answers to questions you are asked when you take out or make any changes to your policy.

Duty of fair presentation

(This applies if you are taking out the insurance contract in any other capacity.)

Under the Insurance Act 2015, you have a duty to make fair representation of the risk to us before the policy starts, when you make any amendments to your cover and when you renew your policy. This means you must:

a. Disclose all material facts which you know or ought to know (A “material fact” is information that would influence our decision as to

whether to insure you and, if so, on what terms)

b. Make the disclosure in a reasonably clear and accessible way and;

c. Ensure that every material representation of fact is substantially correct and made in good faith

Full details of what constitutes “fair presentation” and the consequences of breaching this duty are given in the Policy Document.

When and how do I pay?

You pay for this insurance as a one-off payment by credit or debit card at the beginning of each annual period of cover.

When does the cover start and end?

Your cover starts on the policy start date shown on your Policy Schedule and continues for a period of 60 months.

How do I cancel the contract?

You have the right to cancel this policy within 30 days of the date you purchased the policy or when you received the policy documents, if this is later. This is known as your cooling off period. You do not need to provide a reason for cancellation, and we will provide a full refund of any premium paid, unless you have made a claim or there has been an incident likely to result in a claim.

Thereafter, you may cancel the insurance cover at any time by information of the administrator however no refund of premium will be payable.

Cancellation by us

We may at any time cancel any insurance policy by giving 30 days' notice in writing, where there is a valid reason for doing so. A cancellation letter will be sent to you at Your last known address. Valid reasons may include but are not limited to:

- a. Non-payment of premium;
- b. Threatening and abusive behavior;
- c. Failure to provide documents;
- d. Non-compliance with policy terms and conditions.

If we cancel your policy, we will provide a refund of Your premiums less a charge for the cover already provided, unless the reason for cancellation relates to Fraud.