

# Extended Warranty Insurance

Insurance Product Information Document



Company: AIG Europe S.A. Product: DID Electrical Extended Warranty Insurance

AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances, and is regulated by the Central Bank of Ireland for conduct of business rules

## The document provides a summary of cover only.

Full details of your cover can be found in your Extended Warranty Insurance Schedule and Certificate of Insurance provided to you by Home Appliances Unlimited Company t/a DID Electrical (DID).

## What is this type of insurance?

Extended Warranty insurance (which starts after the manufacturer's warranty expires) on your new kitchen appliances and/or other household appliances purchased from DID in the Republic of Ireland. Optional accidental damage cover can also be purchased, for which the cover starts from the day you purchase the cover.



### What is insured?

#### Appliance Breakdown:

- ✓ We will repair the appliance, as soon as reasonably possible, using new or refurbished parts, to normal operating condition, after it has suffered a covered failure during normal use.
- ✓ This includes the cost of labour, parts and any call-out charge necessary to repair the appliance.
- ✓ Where an appliance is beyond economic repair, we will, at our option:
  - (a) Replace it with one of the nearest possible specifications up to the value of the original purchase price; or
  - (b) If such an appliance is not available, offer you DID store vouchers up to the value of the original purchase price.

#### Food Spoilage:

- ✓ In the event of a mechanical or electrical component failure of a fridge-freezer or freezer to which this insurance applies, we will reimburse you to a maximum of €400 per claim to replace spoiled frozen food.

#### Accidental Damage (an optional cover):

- Where you have purchased this optional additional cover (it will be recorded on your extended warranty schedule), we will cover you against the cost of accidental damage resulting in breakdown of your appliance.



### What is not insured?

#### Appliance Breakdown due to:

- ✗ Failure to follow the manufacturer's instructions.
- ✗ Any external cause such as computer virus, fire, theft or weather, or faults in any electrical supply or connection or plumbing.
- ✗ Neglect, abuse or misuse.
- ✗ Accidental damage of any kind caused by third parties including during delivery of the appliance.

#### This Insurance does not cover:

- ✗ Business or commercial use.
- ✗ Replacing consumable items as listed in your certificate of insurance.
- ✗ Repairing or replacing any computer software.
- ✗ Repairing cosmetic damage where the function of the appliance is unaffected.
- ✗ Loss of use of the appliance or any consequential loss or any amount you are able to recover under another insurance contract.
- ✗ Routine maintenance, servicing, cleaning, lubrication or adjustments.
- ✗ Costs where no fault is found with the appliance.
- ✗ Reception or transmission problems from external causes.
- ✗ Defects caused by normal wear and tear and/or usage of the appliance.



## Are there any restrictions on cover?

### Appliance Breakdown:

- ! If the repairs to a covered appliance fall within the cover provided under a repair guarantee, we reserve the right to refer you to the original repairer and you will not be entitled to recover under this insurance.
- ! If your appliance is replaced, cover under this insurance will end immediately with no refund and the original defective appliance will become our property.

### Food Spoilage:

- ! You must notify us immediately of any claim so that the spoilage can be verified and inspected within 2 working days by our authorised repairer.

### Transferable Cover:

- ! If you sell or give away your appliance named in your extended warranty insurance schedule, you can transfer the benefits of any remaining insurance period to the new owner, provided:
  - The new owner is resident in the Republic of Ireland, and
  - Is at least 21 years of age.

### Accidental Damage (an Optional cover):

- The appliance must be in the possession of the policyholder named in the extended warranty schedule at the time of the accidental damage resulting in damage of the appliance.



## Where am I covered?

- ✓ This insurance is only valid in the Republic of Ireland.



## What are my obligations?

- You agree to abide by the conditions set out in your certificate of insurance.
- Contact the DID Service Plan Helpline on 1850 211 507 within 5 days of any appliance failure to enable appropriate repair arrangements to be made or immediately in respect of any frozen food claims.
- Present your certificate of insurance or original sales receipt to the appointed repairer.



## When and how do I pay?

When you purchase your new appliance from DID you can decide whether you wish to buy extended warranty insurance.

Your insurance cover payment can be made in cash or by credit or debit card to DID.



## When does the cover start and end?

Cover starts from the date that you purchase your new appliance from DID and you decide to purchase extended warranty insurance for your appliance.

Your extended warranty insurance schedule issued to you by DID will specify the start date for your cover and the plan expiry date.



## How do I cancel the contract?

If this cover does not meet your needs, you can cancel this insurance in the first year of purchase by returning to the DID store where you purchased the insurance and surrendering the original certificate of insurance.

Any cancellation request during this period will be refunded at 100% of the premium paid.