

# ***Extended warranties for your home appliances***

## **Terms & Conditions**

### **DETAILS OF OUR PARTS & LABOUR ONLY PLAN**

**EXAMPLE 3 YEAR PLAN: 1<sup>st</sup> Year with the manufacturer 2 and 3rd Years with Domestic & General**

**EXAMPLE 5 YEAR PLAN: 1<sup>st</sup> Year with the manufacturer 2-5<sup>th</sup> Years with Domestic & General**

### **What is protected?**

The cost of repairs to the equipment, including parts and labour charges following mechanical or electrical breakdown.

We will always, subject to the full terms, conditions and exclusions of your plan, repair your equipment unless:

- a) we cannot repair it
- b) we cannot obtain the spare parts to repair it
- c) we can replace it for less than the cost of the repair

We will only replace your equipment if we have agreed to do so before a repair is carried out. When we have replaced your equipment, your plan will end immediately. When we have replaced your equipment you may dispose of the original equipment if it is in your possession.

If we do not repair the equipment we will replace it with equipment of the same manufacturer and same or similar specification. You must pay us for our supplier's delivery and/or installation charges.

If we cannot reasonably arrange a replacement we will pay you a contribution towards the cost of the new equipment - usually this will be vouchers redeemable from a retailer chosen by us.

We will base this contribution on the price we would normally obtain directly from our chosen supplier.

We will not be responsible for any costs that you may incur while disposing of your original equipment.

### **What is not protected**

Repairs or replacements will not be provided if they are still covered by any supplier's or repairer's guarantee, or arise from:

- a) The equipment being recalled by us or the supplier
- b) Any modification to the equipment
- c) Your failure to follow the manufacturer's instructions
- d) Use of your equipment in a non-domestic or commercial environment unless we agree to the use in writing beforehand
- e) Theft, attempted theft, malicious damage or damage caused by fire or explosion
- f) Floods, lightning, storms, frost or other bad weather conditions
- g) Any problem with the supply of electricity, gas or water

- h) No fault being found with your equipment
- i) Routine maintenance, cleaning and servicing
- j) Repairs carried out outside the United Kingdom, unless we agree otherwise in writing
- k) Costs arising from not being able to use your equipment or from damage caused when the equipment breaks down, including any costs to remove or reinstate built-in or fitted equipment
- l) Cosmetic damage such as damage to paintwork or dents or scratches to the equipment
- m) Replacement of any item or accessory that is intended to be replaceable. These include: fuses, batteries, light bulbs, fluorescent tubes and related starters, filters, attachments, cables, plugs, light covers or rain covers
- n) Rust, corrosion or water damage
- o) Labour charges for work outside our repairer's normal working hours which are normally Monday to Friday 9am to 5pm
- p) Damage caused by accidents
- q) TVs: costs due to unusual physical or electrical stress, burned screen or software interface problems; claims arising from a failure to install the display in line with the manufacturer's instructions; costs associated with gaining access to cables within the fabric of a building or wall; repairs due to pixel failure where the number or location is not in excess of the manufacturer's acceptable limit; LCD TVs and wall-mounted units if not fitted as per manufacturer's recommendations; damage during delivery

### **Your right to change your mind/cancellation**

You need to contact The Electric Incentive Co. Ltd. (CheapElectricals) advising them you wish to cancel the policy within the first 30 days.

### **Governing law and statutory rights**

Purchasing this plan does not affect your statutory rights.

This plan is governed by English Law unless we have agreed otherwise with you.

### **Rights of third parties**

This plan is for the benefit of you and anyone else we have agreed with your consent. No benefits will be given to anyone else.

### **Additional information**

Your Repair Protection Plan is provided by The Electric Incentive Company Ltd and is administered for them by Domestic & General Services Limited (registered number 1970780) a member of the Domestic & General group of companies and our registered office is at Swan Court, 11 Worple Road, Wimbledon SW19 4JS.

### **Data protection**

Your details will be held and used by Domestic & General Services Limited, Domestic & General Insurance PLC and The Electric Incentive Company Ltd (us), and selected companies acting on our behalf to administer your plan. We may pass your data to any relevant regulator or dispute resolution provider. We may also use your data for training and testing purposes. If you have given us permission, your details may also be used by us for other marketing purposes. We may disclose your information to our service providers and agents for these purposes. We and the third parties (if applicable) may contact you by mail, telephone or email. If you no longer want your data to be used by third parties or by us for marketing purposes, and you have not already notified us, please write to the Data Protection Officer at:

Domestic & General, Freepost CV2560, Bedworth, Warwickshire CV12 8BR.

To help keep your details accurate we may use information we receive from our partners. You can ask us for a copy of your details (for a small fee) and to correct any inaccuracies. To improve our service we may monitor or record our communications with you.

### **Transferring your plan**

You can transfer your plan to a new owner of the equipment by giving us written details of the new owner. Your plan cannot be transferred to any other equipment.

### **How to contact us or complain**

a) Call the Customer Service Department on 08444 810 457

b) Write to the Domestic & General Services Limited Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP

c) Email us by clicking on 'contact us' on our website [www.domgen.com](http://www.domgen.com)

We want you to contact us so that we know what you think of us and the services we provide. We hope that you are satisfied with our response to your enquiry. If you are not satisfied, you can ask for your case to be reviewed by Domestic & General and a final decision made on behalf of the Managing Director.

If you are still not satisfied we will agree to seek to resolve our differences with the assistance of the ADR group, an independent dispute resolution service provider. Their address is Grove House, Grove Road, Redland, Bristol BS6 6UN.

### **Telephoning Domestic & General Services Limited**

Your telephone calls may be recorded to monitor and improve the quality of the service provided.

## **DETAILS OF OUR REPAIR PROTECTION PLAN YOUR PLAN INCLUDES:**

**EXAMPLE 3 YEAR PLAN: 1<sup>st</sup> Year with the manufacturer 2 and 3rd Years with Domestic & General**

**EXAMPLE 5 YEAR PLAN: 1<sup>st</sup> Year with the manufacturer 2-5<sup>th</sup> Years with Domestic & General**

### **Repairs to your equipment**

The provision of repairs to or replacement of your equipment in the event of a breakdown caused by electrical or mechanical breakdown or by damage caused by accidents.

### **New for old protection**

We will always, subject to the full terms, conditions and exclusions of your plan, repair your equipment unless:

- a. we cannot repair it; or
- b. we cannot obtain the spare parts to repair it; or
- c. we can replace it for less than the cost of the repair.

We will only replace your equipment if we have agreed to do so before a repair is carried out. When we have replaced your equipment, your plan will end immediately and there will be no refund of the fee you have paid.

If we do not repair the equipment we will replace it with equipment of the same or similar make and specification. You must pay us for our supplier's delivery and/or installation charges and any outstanding fee instalments.

If we cannot reasonably arrange a replacement we will pay you a contribution towards the cost of the new equipment, usually this will be vouchers redeemable from a retailer chosen by us. We will base this contribution on the price we would normally obtain directly from our chosen supplier.

### **Disposing of your old equipment**

If we have replaced your appliance, you may dispose of the original equipment if it is in your possession. We will not be responsible for any costs that you may incur for disposal.

## **YOUR PLAN DOES NOT INCLUDE**

Repairs or replacement will not be provided if they are still covered by any supplier's or repairer's guarantee, or arise from:

- a. The equipment being recalled by the manufacturer
- b. The cost of modifying the equipment;

- c. Claims arising from your failure to follow the manufacturer's instructions;
- d. Claims arising from using your equipment in a non-domestic or commercial environment unless we agree to the use in writing beforehand;
- e. Theft, attempted theft, malicious damage or damage caused by fire or explosion;
- f. Claims arising from floods, lightning, storms, frost or other bad weather conditions;
- g. Claims arising from any problem with the supply of electricity, gas or water;
- h. Costs if no fault is found with your equipment;
- i. Routine maintenance, cleaning and servicing;
- j. Labour charges for work outside our repairer's normal working hours which are Monday to Friday, 9am to 5pm;
- k. Repairs carried out outside the United Kingdom, unless we agree otherwise in writing;
- l. Costs arising from not being able to use your equipment or from damage caused when the equipment breaks down, including any costs to remove or reinstate built-in or fitted equipment;
- m. Cosmetic damage such as damage to paint work or dents or scratches to the equipment;
- n. The cost of replacing any item or accessory that is intended to be replaceable. These include: fuses, batteries, light bulbs, fluorescent tubes and related starters, filters, attachments, cables, plugs, light covers or rain covers;
- o. Costs due to rust, corrosion or water damage;
- p. Any cost arising from the change from analogue to digital broadcasting including the termination of analogue transmission of any type;
- q. Problems with:
  - i. Cooking equipment: ceramic or glass surfaces (unless protected for damage caused by accidents) and oven liners.
  - ii. Vacuum cleaners and floor polishers: bags, brushes or belts.
  - iii. Shower equipment: scale damage.
  - iv. Audio visual equipment: tuning, styli or cartridges.
  - v. Satellite equipment: realigning or re-siting the dish, rust, tuning and water damage.
  - vi. Computer games and equipment: software (applications or operating system), damage caused by viruses, accessories which you have not told us about in writing including joysticks, replaceable printer heads.
  - vii. In-car equipment: removing or re-installing the equipment.
  - viii. Refrigeration equipment: food spoilage.
- r. Delivery and installation charges if a replacement takes place.
- s. Protection is also not provided for the following:
  - i. Plasma Televisions:
    - a) Costs due to unusual physical or electrical stress, burned screen or software interface problems.
    - b) Claims arising due to failure to install the display in line with the manufacturer's instructions.
    - c) Costs associated with gaining access to cables within the fabric of a building or wall.
    - d) Repairs due to pixel failure where the number or location is not in excess of the manufacturer's acceptable limit.
    - e) Damage during delivery.

## **TRANSFERRING YOUR PLAN**

You can transfer your plan to a new owner of the equipment by giving us details of the new owner. Your plan cannot be transferred to any other equipment.

## **YOU CAN CHANGE YOUR MIND AT ANY TIME**

Note : there will be no refund if a replacement has been carried out under the Plan.

- a. You may cancel the plan at any time by writing to Domestic & General Services Limited, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP. You can also cancel by ringing us on 08705 997799, by emailing [web.support@domgen.com](mailto:web.support@domgen.com), or by clicking on the 'contact us' at <http://www.domgen.com/>.
- b. We will provide you with a full refund of monies paid if you cancel the plan at any time during the manufacturer's guarantee. There will be no administration charge for this.
- c. If you cancel the plan after the manufacturer's guarantee has expired, through any of the routes in (a) above, then we will refund the proportion of the total fee representing the remaining months cover. The amount of this refund will be decided by calculating the proportion of full months protection remaining compared to the total period of protection (starting from the date you purchased the equipment) and applying that same proportion to the total fee paid.
- d. We reserve the right to cancel the plan giving you 14 days notice in writing to your last known address. A refund of the amount paid for the remaining full months of protection will be given.

## **IF YOU WANT TO COMMENT ON OUR SERVICE**

- Call our Customer Service Department on 08705 997799
- Write to the Customer Care Manager at Domestic & General Services Limited, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP
- Email at [web.support@domgen.com](mailto:web.support@domgen.com) or by clicking on 'contact us' at <http://www.domgen.com/>

We want you to contact us so that we know what you think of us and the services we provide. We hope that you are satisfied with our response to your enquiry but, if you are not satisfied, you can ask for your case to be reviewed and a final decision made on behalf of the Managing Director. If you are still not satisfied we will agree to seek to resolve our differences with the assistance of the ADR Group, an independent dispute resolution service provider. Their address is Grove House, Grove Road, Redland, Bristol BS6 6UN.

## **OTHER PROVIDERS**

You should be aware that extended warranties are available from other high street outlets, insurance companies and other providers. Cover may also be available for limited periods on some appliances from your credit card

provider. Some household contents insurance policies offer cover for accidental damage, fire or theft. You may, however, find that an excess is payable and a claim may affect the cost of subsequent insurance premiums

## **WHEN CAN I BUY A WARRANTY?**

If you decide not to buy the plan when you buy your equipment, any quote we give you in writing will be available on the same terms and conditions for a further 30 days. Any offers, such as discounts and vouchers, which are linked to the purchase of the warranty will also remain available for that period. Under this plan, you have the entire period of the manufacturer's guarantee in which to decide if you want to cancel the plan and receive a full refund. We will also send you a reminder about this right with your plan documentation.

## **DATA PROTECTION**

Your details will be held and used by Domestic & General Services Limited, Domestic & General Insurance PLC, and selected companies acting on our behalf to administer your plan. We may pass your data to any relevant regulator or dispute resolution provider. We may also use your data for training and testing purposes. If you have given us permission, your details may also be used by us or third parties for other marketing purposes. We may disclose your information to our service providers and agents for these purposes. We and the third parties (if applicable) may contact you by mail, telephone or email. If you no longer want your data to be used by third parties or by us for marketing purposes and you have not already notified us please write to the Data Protection Officer at: Domestic & General, Freepost CV2560, Bedworth, Warwickshire, CV12 8BR. To help keep your details accurate we may use information we receive from our partners. You can ask us for a copy of your details (for a small fee) and to correct any inaccuracies. To improve our service we may monitor or record our communications with you.

## **GOVERNING LAW AND STATUTORY RIGHTS**

When you buy electrical equipment you will have various statutory rights that apply to the purchase. These include the right to claim for a repair or replacement for up to six years (five in Scotland) if your electrical goods were not of satisfactory quality or fit for their purpose when they were sold to you. However, after the first six months, you will have to prove that the goods had a fault when sold to you and this may involve having to take legal action against the retailer. Purchasing this plan does not affect your statutory rights. In practice, the manufacturer will usually deal with any reliability or quality issues during their guarantee period. Guarantee periods do vary but are usually of one or two years' duration with some manufacturers offering a longer guarantee on parts (but not on labour costs)

This plan is governed by English Law unless we have agreed otherwise with you.

## **FINANCIAL PROTECTION FROM A LONG-ESTABLISHED PROVIDER**

The Domestic & General group of companies has been providing protection on equipment repairs for over 50 years. As the Financial Services Compensation Scheme does not apply to your plan, arrangements have been made to secure performance of the obligations under the plan by Domestic & General Insurance PLC, authorised and regulated by the Financial Services Authority, should Domestic & General Services Limited become unable to meet them.

## **SPREAD THE COST WITH DIRECT DEBIT**

You can spread the cost of protection and pay a low monthly fee by Direct Debit. It's safe too, thanks to the Direct Debit guarantee.

## **THE DIRECT DEBIT GUARANTEE**

The guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the scheme is monitored and protected by your own Bank or Building Society. If the amount to be paid or the payment dates change, Domestic & General Services Limited will notify you 14 days in advance of your account being debited or otherwise agreed. If an error is made by Domestic & General Services Limited or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid. You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy to Domestic & General Services Limited. The fee will be collected over 10 months commencing on the date shown on your plan document. Prior to the expiry of the initial period of protection, we will inform you of the commencement date, amount and frequency for the Direct Debit renewal fee.

## **RIGHTS OF THIRD PARTIES**

This plan is for the benefit of the plan holder only and any permitted transferee and no rights or benefits will be given to any other third party under the plan. The Provisions of the Contracts (Rights of Third Parties) Act 1999 will not apply.

## **CUSTOMERS WITH DISABILITIES**

We offer a number of services for customers who have disabilities. In particular we can provide this document in Braille, large print or audio formats. For further information please telephone us on 08705 997799.

## **ADDITIONAL INFORMATION**

Your Repair Protection Plan is provided by Domestic & General Services Limited (Registered Number 1970780). The company is part of the Domestic & General Group and their registered offices are at Swan Court, 11 Worples Road,

Wimbledon, SW19 4JS. Domestic & General Insurance PLC (Registered Number 485850 England), registered office at the above address, a member of the Association of British Insurers and of the Financial Ombudsman Service, and regulated by the Financial Services Authority