



retracare



Extended Warranty Package



Retracare

Extended Warranty Package

**Thank you for purchasing
this Retracare Extended
Warranty Package.**

This document sets out the protection that forms part of **your** Retracare extended warranty package in detail.

Please read **your** Retracare extended warranty package wording and the **Schedule** carefully to make sure that **you** have the cover **you** need.

You should contact Retracare Ltd on:
01234 245900 (option 2) immediately if
any details are not correct.

INTRODUCTION

The Retracare extended warranty package consists of two contracts:

1. The Retracare extended warranty which is a service plan offering Extended Warranty Cover (Section 1) which is administered by Retracare Ltd. This contract is between **you** and **us**.
2. Accidental Damage Cover (Section 2) which is an insurance cover underwritten by AmTrust Europe Limited and administered by Retracare Ltd. **You** have the option to purchase this cover at the same time as purchasing the Extended Warranty cover. This cover cannot be purchased separately from Section 1. This contract is between **you** and the **Insurer**.

The following elements form the contracts:

- **your** Retracare extended warranty package wording which contains details of Section 1: Extended Warranty Cover and the optional Section 2: Accidental Damage Cover;
- information contained on **your** application form and/or "Information Provided by **You**" document as issued by **us**;
- **your Schedule**;
- the information under the heading 'Important information' which **we** provide to **you** when **you** take out **your** cover;
- any changes to **your** contract contained in notices issued by **us**.

In return for **you** paying **your plan fee** and, if selected, **your Insurance Premium**, **we** will provide the cover shown on **your Schedule** subject to the terms and conditions of this contract. The cost of **your** Retracare extended warranty package has been calculated on the basis of the purchase price of the **product** covered, the cover options selected and the duration of cover, which is specified in the **Schedule**, the information **you** have provided and the declaration **you** have made.

The law of England and Wales will apply to this contract unless otherwise agreed.

IMPORTANT NOTICE

Your duty to provide information

You must take care to provide complete and accurate answers to the questions **we** ask when **you** take out, and make changes to **your** Retracare extended warranty package.

If the information provided by **you** is not complete and accurate:

- **we** may cancel **your** contract and refuse to pay any claim, or
- **we** may not pay any claim in full, or
- the extent of the cover may be affected.

CONTENTS

Making Changes	5
Changes To This Plan	5
Cancellation	6
Data Protection	7
Section 1 - Extended Warranty Cover	9
Information	9
<i>Definitions</i>	10
<i>Cover</i>	11
<i>Exclusions</i>	12
General Exclusions	13
General Conditions	13
Making a Claim	14
Complaints Procedure	15
Section 2 - Accidental Damage Insurance (Optional)	16
Information	16
<i>Definitions</i>	16
<i>Cover</i>	18
<i>Exclusions</i>	19
General Exclusions	20
General Conditions	20
Making a Claim	21
Complaints Procedure	22

MAKING CHANGES

Information & Changes We Need to Know About

You must take care to provide complete and accurate answers to the questions **we** ask when **you** make changes to **your** Retracare extended warranty package.

Please tell **us** immediately if there are any changes to the information set out in the application form, "Information Provided by **You**" document or on **your Schedule**.

You must also tell **us** immediately about the following changes:

- **you no longer own the product;**
- *any change to the person named on **your Schedule**, or to be named on **your Schedule**;*
- *if any member of **your** household or any person to be covered on this Retracare extended warranty package is charged with, or convicted of a criminal offence (other than motoring offences);*
- **you change your address.**

If **you** are in any doubt, please contact Retracare Ltd on: 01234 245900 (Option 2).

When **you** inform **us** of a change, **we** will tell **you** if this affects **your** Retracare extended warranty package, for example whether **we** are able to accept the change and if so, whether the change will result in revised terms and/or **plan fees** or **Insurance Premium** being applied to **your** Retracare extended warranty package. If **you** do not inform **us** about a change it may affect any claim **you** make.

If the information provided by **you** is not complete and accurate:

- **we may cancel your Retracare extended warranty package and refuse to pay any claim;**
- **we may not pay any claim in full;**
- *the extent of the cover may be affected;*
- *if any fraud is suspected cover will be cancelled with effect from the date of the fraudulent act*

CHANGES TO THIS PLAN

We may, at any time, make changes to **your** Retracare extended warranty package and/or terms and conditions:

- *to reflect changes (affecting **us** or **your** Cover) in the law or regulation or the interpretation of law or regulation, or changes in taxation;*
- *to reflect decisions or recommendations of an Ombudsman, regulator or similar person, or any code of practice, with which **we** intend to comply;*
- *in order to make them clearer and fairer to **you** or to rectify any mistakes that may be discovered in due course.*

Any change made under this section will be notified to **you** in writing at least 30 days in advance. There is no minimum period between changes **we** make under this section.

CANCELLATION OF COVER

You are free to cancel **your** Retracare extended warranty package in accordance with the Your Cancellation Rights section following notification of any such change.

Your Cancellation Rights

Section 1, the extended warranty forms the basis of **your** Retracare extended warranty package and **you** cannot include the Accidental Damage insurance (Section2) cover option without the extended warranty. If **you** ask **us** to cancel the extended warranty Section 1, **we** will also automatically cancel the Accidental Damage Section 2. If **you** have opted to include Accidental Damage insurance, **you** can cancel this Section of cover, subject to the terms below, without also cancelling the extended warranty.

Cooling Off Period

You may cancel **your** Retracare extended warranty package within 45 days from the day of purchase of the contract or from the day on which **you** receive **your Schedule**, whichever is the later (the 'cooling off period'). If **you** cancel this cover within the cooling off period, **you** will receive a full refund unless **you** have made a claim.

Alternatively, if **you** wish to cancel after the cooling off period **you** will be entitled to a proportional refund of the **plan fee** and/or **Insurance Premium** paid. If **you** have made a claim under **your** Retracare extended warranty package **you** will not be entitled to any refund.

If **you** do not exercise **your** right to cancel **your** Retracare extended warranty package, it will continue in force and **you** will be required to pay the **plan fee** and **Insurance Premium**.

To cancel please contact Retracare Ltd on: 01234 245 900 (Option 2) or write to **us** at: Retra House, St. John's Terrace, 1 Amphill Street, Bedford MK42 9EY. Or email **us** at: serviceplans@retracare.co.uk

Our Right to Cancel Your Retracare Extended Warranty Package

We or **your Insurer** may cancel this Retracare extended warranty package where there is a valid reason for doing so, by sending at least 7 days' written notice to **your** last known address setting out the reason for cancellation.

Valid reasons include but are not limited to the following:

- *If the **plan fee** and **Insurance Premium** are not paid when due **we** will write to **you** to request payment by a specific date. If payment is received by the date set out in the letter **we** will take no further action. If payment is not received by this date **we** will cancel **your** Retracare extended warranty package from the cancellation date shown on the letter or from the start date if the initial payment is not made in full.*

- Where **we** suspect fraud.
- Where **you** fail to co-operate with **us** or provide **us** with information or documentation **we** require, and this affects **our** ability to process a claim or defend **our** interests. See the ‘**Claims**’ section of the General Conditions in this Retracare extended warranty package booklet.
- Where **you** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask. See the Terms and Conditions, and Changes We Need to Know About information in this Retracare extended warranty package booklet.

If **we** or **your Insurer** cancel the Retracare extended warranty package, **you** will be entitled to a refund of the **plan fee** and **Insurance Premium** paid in respect of the cancelled cover, less a proportionate deduction for the time **we** have provided such cover.

PRIVACY & DATA PROTECTION NOTICE

For the purposes of this section **We** means Retracare Limited and AmTrust Europe Limited.

Data Protection

Retracare Limited and AmTrust Europe Limited (the Data Controllers) are committed to protecting and respecting your privacy in accordance with the current Data Protection Legislation (“Legislation”). Below is a summary of the main ways in which **We** process your personal data.

For more information about **We** process your personal data, please see the relevant websites below:

- Retracare Limited – www.retracare.co.uk
- AmTrust Europe Limited – www.amtrusteurope.com

1. HOW WE USE YOUR PERSONAL DATA

We may use the personal data **We** hold about you for the purposes of providing insurance, handling claims and any other insurance related purposes (this may include underwriting decisions made via automated means), for offering renewal, research or statistical purposes and to provide you with information, products or services that you request from us. **We** will also use your data to safeguard against fraud and money laundering and to meet our general legal or regulatory obligations.

2. SENSITIVE PERSONAL DATA

Some of the personal information, such as information relating to health or criminal convictions, may be required by us for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for us to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes set out in our notice.

3. DISCLOSURE OF YOUR PERSONAL DATA

We may disclose your personal data to third parties involved in providing products or services to us, or to service providers who perform services on our behalf. These include our group companies, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, medical service providers, fraud detection agencies, loss adjusters, external law firms, external accountants and auditors, regulatory authorities, and as may be required by law.

4. INTERNATIONAL TRANSFERS OF DATA

We may transfer your personal data to destinations outside the European Economic Area (“EEA”). Where **We** transfer your personal data outside of the EEA, **We** will ensure that it is treated securely and in accordance with the Legislation.

5. YOUR RIGHTS

You have the right to ask us not to process your data for marketing purposes, to see a copy of the personal information **We** hold about you, to have your data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to restrict the processing of your data, to ask us to provide a copy of your data to any controller and to lodge a complaint with the local data protection authority.

6. RETENTION

Your data will not be retained for longer than is necessary, and will be managed in accordance with our data retention policy. In most cases the retention period will be for a period of seven (7) years following the expiry of the insurance contract, or our business relationship with you, unless **We** are required to retain the data for a longer period due to business, legal or regulatory requirements.

SECTION 1: Extended Warranty

The Retracare Extended Warranty Contract

Section 1 outlines the cover under this Retracare Extended Warranty between **you** and **us**. Please read **your** Retracare Extended Warranty and the **Schedule** carefully to make sure that **you** have the cover **you** need. **You** should contact Retracare Ltd on: 01234 245900 (Option 2) immediately if any details are not correct.

The following elements form the contract between **you** and **us**:

- **your** Retracare Extended Warranty wording;
- information contained on **your** application form and/or "Information Provided by **You**" document as issued by **us**;
- **your Schedule**;
- the information under the heading 'Important information' which **we** provide to **you** when **you** take out **your** Extended Warranty;
- any changes to **your** Retracare Extended Warranty contained in notices issued by **us**.

In return for **you** paying your **plan fee**, **we** will provide the cover shown on **your Schedule** subject to the terms and conditions of this Extended Warranty. **Your plan fee** has been calculated on the basis of the purchase price of the product covered and the duration of cover, which is specified in the **Schedule**, the information **you** have provided and the declaration **you** have made.

The law of England and Wales will apply to this contract unless otherwise agreed.

Information

Your Retracare Extended Warranty Administrator:

Retracare Limited will administer Section 1: Extended Warranty and all claims made under it. Retracare Limited is registered in England, company number 2621451, registered office: St Johns Terrace, 1 Amptill Street, Bedford, MK42 9EY. Retracare Limited is authorised and regulated by the Financial Conduct Authority under registration number 800236.

Retracare Limited is the appointed service provider for RETRA Insurance Services PCC Limited registered in Guernsey under number 62159. Registered office: Level 5 Mill Court, La Charroterie, St. Peter Port, Guernsey GY1 1EJ. RETRA Insurance Services PCC Limited is authorised and regulated by the Guernsey Financial Service Commission.

Definitions

SECTION 1: Extended Warranty

Wherever the following words or phrases appear in **bold** in this Retracare Extended Warranty, they will have the following meanings unless otherwise shown for any other section.

Breakdown

The internal failure or burning out of any part of **your product** whilst in ordinary use arising from internal electronic, electrical or mechanical defects causing sudden stoppage of the function of **your product** and necessitating immediate repair before it can resume normal operation.

Schedule

The document which shows **your** details and details of the cover and cover limits **you** have. The Schedule sets out the cover **you** have chosen and **you** may need it if you want to make a claim.

Cover Limit

The amount shown on **your Schedule** is the most **we** will pay for claims resulting from one incident unless otherwise stated in this Retracare Extended Warranty booklet or any clause. The **cover limit** should represent the purchase price of **your product**.

Home

The house or flat and its outbuildings (including garages), at the address shown on **your Schedule**, all used for domestic purposes only.

Plan Fee

The sum payable by **you** for the cover provided under this Extended Warranty and as shown on **your Schedule**. The **plan fee** includes VAT at the current rate. **Your plan fee** has been calculated on the basis of the purchase price of the **product** covered, which is specified in **your Schedule**, the information **you** have provided and the declaration **you** have made.

Portable

Products designed to be carried, mobile or easily transported including but not limited to: VCRs; DVD players; portable audio equipment; laptop computers; tablets; televisions with a screen size of 26" or less; and any other mobile device. These items cannot be covered under this Extended Warranty.

Product

The item of equipment shown in **your Schedule** and as evidenced by an original proof of purchase showing details of the **product** purchased as new from a UK VAT registered Retra member dealer supplied with full UK consumer rights and warranties. To be eligible for this Retracare Extended Warranty, **your product** must have been purchased at a retail price of more than £100.00 including VAT.

We/Us/Our

Retracare Limited (unless otherwise shown for any Retracare Extended Warranty section).

You, Your

The person named on **your Schedule**, their domestic partner and members of their family (or families) who are permanently living with them and their foster children who live with them.

SECTION 1: Extended Warranty Cover

Period of Cover

The period of cover for Extended Warranty starts from the date that the supplier's or manufacturer's guarantee expires.

Cover continues either:

- *For the period shown on **your Schedule**;*
- *Until **you** advise **us** you no longer own the **product**;*
- *Until the **product** has been replaced or where the **product** cannot be replaced a cash settlement may be approved at the discretion of **Your Insurer** following a claim;*

whichever happens earlier, unless it is cancelled by **you** or **us** before then.

What is Covered

We will repair or replace **your product** if it suffers **breakdown** which happens in the **home** during the effective period of cover up to the amount of the **cover limit** shown in **your Schedule**.

Where a **breakdown** occurs which is covered by this Retracare Extended Warranty, **we** will also pay for call-out and labour charges which have been authorised by **us**.

Exclusions

What is not covered by Section 1:

Extended Warranty

1. Any electronic devices which are designed to be **portable**;
2. Repairs due to **breakdown** which occur during the period of the supplier's or manufacturer's guarantee.
3. **Breakdown** which occurs outside of the period of this Extended Warranty;
4. Repairs due to **breakdown** caused by:
 - a. any wilful act of neglect;
 - b. theft, attempted theft, malicious damage or damage caused by fire or explosion;
 - c. use of the **product** on any incorrect voltage;
 - d. incorrect or illegal installation;
 - e. failure to comply with the manufacturer's operating instructions;
 - f. an endemic fault;
 - g. software or firmware failures;
 - h. any external equipment.
5. Any repairs not authorised by **us** or undertaken by anyone other than **our** appointed engineer;
6. The cost of a service call where no fault has been found;
7. Costs for:
 - a. replaceable items or accessories including but not limited to batteries, fuses, light bulbs, filters, plugs, light covers, knobs, etc.;
 - b. rust, corrosion or water damage including but not limited to damage caused by excessive lime in the water supply;
 - c. routine maintenance, cleaning, overhaul, modification, descaling, washing, or restoring any **product**;
 - d. cleaning or unblocking of filters, drainage systems or soap drawers;
 - e. delivery and installation charges if a replacement takes place;
 - f. removal or disposal of the **product**;
 - g. refitting or replacing any doors and panels to integrated or built-in appliances;
8. Costs arising from:
 - a. any problem with the supply of electricity, gas or water;
 - b. floods, lightning, storms, frosts or other bad weather;
 - c. **accidental damage**.
9. If the **product** is kept outside the UK;
10. If the **plan fee** has not been paid;
11. Any **breakdown** subject to a Manufacturers' recall;
12. **Breakdown** caused by chewing, scratching, tearing or fouling by domestic animals;
13. **Breakdown** caused by wear and tear or anything which happens gradually;
14. Food in freezers;
15. Any loss that is not the direct result of the **breakdown** incident itself;
16. Loss in value;
17. Any other costs that are indirectly caused by the event which led to **your** claim, unless specifically stated in this document;
18. Anything set out in the General Exclusions section of this booklet.

General Exclusions

Section 1: Extended Warranty

1. War & Terrorism

Any claim resulting from terrorism, war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, terrorist activity of any kind.

2. Sonic Bangs

Any damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

3. Radioactivity

Any claim resulting from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

4. Pollution or Contamination

Loss, damage or liability arising from pollution or contamination.

5. Deliberate or Criminal Acts

Any loss or damage deliberately caused by or arising from a criminal act committed by **you**, or by any other person living with **you**.

6. Exclusion of Third Party Rights

This Retracare Extended Warranty is for the benefit of the Extended Warranty holder only. Any permitted transfer is at **our** discretion and no rights or benefits will be given to any other third party under the Extended Warranty. The provisions of the Contracts (Rights of Third Parties) Act 1999 will not apply.

General Conditions

Section 1: Extended Warranty

1. The Cover Limit

The **cover limit** should represent the purchase price of **your product**.

2. Your duty to prevent damage

You and any other person this Retracare Extended Warranty applies to must take precautions to prevent damage to **your product**.

You must keep property that is covered under **your** Retracare Extended Warranty in good condition. **Products** should be used within the Manufacturers' Instructions and regular cleaning and maintenance carried out as required at **your** own expense.

Your Retracare Extended Warranty is intended to cover **you** against **breakdown**. It does not cover wear and tear or damage which happens gradually over a period of time.

3. Fraud

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit in relation to the fraudulent act or claim under this Retracare Extended Warranty or return any **plan fee** to **you** and **we** may cancel **your** Retracare Extended Warranty immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and notify the police.

4. Other Cover

If there is any other insurance, service plan or warranty covering the same claim, **we** will only pay our share of the claim.

5. 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 seller. In practice, the manufacturer will usually deal with any reliability or quality issues during their guarantee period, and **you** should ensure that **you** are clear as to what the guarantee periods are.

Nothing in these conditions will reduce or affect **your** statutory rights; for further information about **your** statutory rights, contact **your** local authority Trading Standards Department or Citizens Advice Bureau.

Making a Claim

SECTION 1:

Extended Warranty

How to Get Help

Please contact Retracare Ltd on: 01234 245900 (Option 1) or email: claims@retra.co.uk to notify **us** of any incident likely to give rise to a claim under this Retracare Extended Warranty. Our claims lines are open Monday to Friday 9am to 5pm.

Settling Claims

We will send an engineer to inspect **your product**. If the **product** is not repairable any replacement will be on a like for like basis or based on the nearest equivalent available in the market.

If the **product** cannot be replaced, a cash settlement may be approved at the discretion of **Your Insurer**. **You** will only be paid what it would cost to replace the item as new as long as this does not exceed the **cover limit** shown on **your Schedule**.

To Help Us Settle your Claim

It is **your** responsibility to prove any **breakdown** and therefore **we** may ask **you** to provide receipts, photographs, instruction booklets and guarantee cards and any other relevant information, documents and assistance **we** may require to help with **your** claim.

Limit

Once **we** have replaced the **product**, or if the **product** cannot be replaced and a cash settlement is agreed, all cover under this Retracare Extended Warranty will end.

Our Promise of Service

Our goal is to give excellent service to all **our** customers but **we** recognise that things do go wrong occasionally. **We** take all complaints **we** receive seriously and aim to resolve all **our** customers' problems promptly. To ensure that **we** provide the kind of service **you** expect **we** welcome **your** feedback. **We** will record and analyse **your** comments to make sure **we** continually improve the service **we** offer.

How to Make a Complaint

If **you** are unhappy with any aspect of the handling of this Retracare Extended Warranty **we** would encourage **you**, in the first instance, to seek resolution by contacting Retracare Ltd on: 01234 245900 (option 2) or write to us at: Retra House, St. John's Terrace, 1 Amphil Street, Bedford MK42 9EY

- **We** will acknowledge **your** complaint promptly.
- **We** aim to resolve all complaints as quickly as possible.

Most of **our** customers' concerns can be resolved quickly, but occasionally more detailed enquiries are needed. If this is likely, **we** will contact **you** with an update within 10 working days of receipt and give **you** an expected date of response.

If **you** are unhappy with the outcome of **your** complaint **you** may refer the matter to Trading Standards who may take action. Other alternatives include taking legal action against **us**.

Marketing

We will not use **your** data for marketing purposes. All information provided is used to manage **your** Extended Warranty only.

Telephone Call Recording

For **our** joint protection telephone calls may be recorded and/or monitored.

SECTION 2: (Optional) Accidental Damage Insurance

Information

Your Adviser:

Retracare Limited will administer the cover under Section 2 and all claims made under it. Retracare Limited is registered in England, company number 2621451, registered office: St Johns Terrace, 1 Amptill Street, Bedford, MK42 9EY. Retracare Limited is authorised and regulated by the Financial Conduct Authority under registration number 800236.

Your Insurer:

Your Accidental Damage Insurance cover is underwritten by AmTrust Europe Limited registered in England and Wales under number 01229676. Registered office: Market Square House, St James's Street, Nottingham, NG1 6FG. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The financial services registration number is 202189. These details can be checked on the financial services register at www.fca.gov.uk or by contacting the Financial Conduct Authority on 0800 111 6768.

Your Insurer is a member of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from this scheme if **your Insurer** cannot meet their obligations, depending on the type of insurance and the circumstances of **your** claim.

Further information about the scheme is available from the FSCS website: www.fscs.org.uk, or write to: Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street London, EC3A 7QU.

Section 2: Accidental Damage

Your Accidental Damage Cover is a contract of insurance and is underwritten by AmTrust Europe Limited.

This **Accidental Damage** cover can be purchased in addition to the Extended Warranty and will show as 'Insured' on **your Schedule** if **you** have opted to include this cover.

Definitions:

Wherever the following words or phrases appear in **bold** in this Retracare extended warranty package booklet, they will have the following meanings unless otherwise shown for any section.

Accidental Damage

Any sudden and unforeseen damage to **your product** which is not specifically excluded from this Retracare extended warranty package provided that such damage results in **your product** being unable or unsafe to function.

Schedule

Extended Warranty Package

The document which shows **your** details and details of the cover and **cover limit you** have. **The Schedule** sets out the cover **you** have chosen and **you** may need it if **you** want to make a claim.

Cover Limit

The amount shown on **your Schedule** is the most the **Insurer** will pay for claims resulting from one incident unless otherwise stated in this Retracare extended warranty package booklet or any clause. The **cover limit** should represent the purchase price of **your product**.

Home

The house or flat and its outbuildings (including garages), at the address shown on **your Schedule**, all used for domestic purposes only.

Insurance Premium

The sum payable by **you** for the cover provided under this Retracare extended warranty package as shown on **your Schedule**. The **Insurance Premium** includes IPT at the current rate. **Your Insurance Premium** has been calculated on the basis of the purchase price of the **product** covered and the duration of cover, which is specified in **the Schedule**, the information **you** have provided and the declaration **you** have made.

Insurer

AmTrust Europe Limited.

Portable

Products designed to be carried, mobile or easily transported including but not limited to: VCRs; DVD players; portable audio equipment; laptop computers; tablets; televisions with a screen size of 26" or less; and any other mobile device. These items cannot be covered under this Retracare extended warranty package.

Product

The item of equipment shown in **your Schedule** and as evidenced by an original proof of purchase showing details of the **product** purchased as new from a UK VAT registered Retra member dealer supplied with full UK consumer rights and warranties. To be eligible for this Retracare extended warranty package, **your product** must have been purchased at a retail price of more than £100.00 including VAT.

We/Us/Our

Retracare Limited (unless otherwise shown for any Retracare extended warranty package Accidental Damage section).

You, Your

The person named on **your Schedule**, their domestic partner and members of their family (or families) who are permanently living with them and their foster children who live with them.

SECTION 2:

Accidental Damage Cover

Period of insurance

The period of insurance cover for **accidental damage** starts from the date this Section is purchased.

Cover continues either:

- *For the period shown on **your Schedule**, following which it will cease;*
- *Until **you** advise **us** you no longer own the **product**;*
- *Until the **product** has been replaced or where the **product** cannot be replaced a cash settlement may be approved at the discretion of **Your Insurer**;*
- *Until you reach the **cover limit***

whichever happens earlier, unless it is cancelled by **you** or **us** before then.

What is Covered

The Insurer will provide cover for **accidental damage** to **your product** which happens in the **home** during the period of insurance up to the amount of the **cover limit** shown in **your Schedule**.

Where **accidental damage** occurs which is covered by this Retracare extended warranty package, the **Insurer** will also pay for call-out and labour charges which have been authorised by **us**.

Exclusions

What is not covered by Section 2:

Accidental Damage

1. Any electronic devices which are designed to be **portable**;
2. **Accidental damage** which occurs outside of the period of insurance of this Retracare extended warranty package;
3. Claims due to **accidental damage** caused by:
 - a. any wilful act of neglect;
 - b. theft, attempted theft, malicious damage or damage caused by fire or explosion;
 - c. use of the **product** on any incorrect voltage;
 - d. incorrect or illegal installation;
 - e. failure to comply with the manufacturer's operating instructions;
 - f. any external equipment.
4. Any repairs not authorised by **us** or undertaken by anyone other than **our** appointed engineer;
5. The cost of a service call where no **accidental damage** has been found;
6. Costs for:
 - a. replaceable items or accessories including but not limited to batteries, fuses, light bulbs, filters, plugs, light covers, etc.;
 - b. rust, corrosion or water damage including but not limited to damage caused by excessive lime in the water supply;
 - c. routine maintenance, cleaning, overhaul, modification, descaling, washing, or restoring any **product**;
 - d. cleaning or unblocking of filters, drainage systems or soap drawers;
 - e. delivery and installation charges if a replacement takes place;
 - f. removal or disposal of the **product**;
 - g. refitting or replacing any doors and panels to integrated or built-in appliances.
7. Costs arising from:
 - a. any problem with the supply of electricity, gas or water;
 - b. floods, lightning, storms, frosts or other bad weather.
8. If the **product** is kept outside the UK;
9. If the **Insurance Premium** has not been paid;
10. Cosmetic damage such as dents, scratches or any other type of damage that does not affect how the **product** works;
11. Damage caused by chewing, scratching, tearing or fouling by domestic animals;
12. Damage caused by wear and tear or anything which happens gradually;
13. Food in freezers;
14. Any loss that is not the direct result of the insured incident itself;
15. Loss in value;
16. Use in a commercial or business environment;
17. Use in a property where **you** act as a landlord;
18. Any other costs that are indirectly caused by the event which led to **your** claim, unless specifically stated in this document;
19. Anything set out in the General Exclusions section if this Retracare extended warranty package booklet.

GENERAL EXCLUSIONS

SECTION 1:

Accidental Damage

1. War & Terrorism

Any claim resulting from terrorism, war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, terrorist activity of any kind.

2. Sonic Bangs

Any claim directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

3. Radioactivity

Any claim resulting from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

4. Pollution or Contamination

Loss, damage or liability arising from pollution or contamination.

5. Deliberate or Criminal Acts

Any damage deliberately caused by or arising from a criminal act committed by **you**, or by any other person living with **you**.

General Conditions - Section 2:

Accidental Damage

1. The Cover Limit

The **cover limit** should represent the purchase price of **your product**. Once the **cover limit** has been reached, no further claims will be paid.

2. Your Duty to Prevent Damage

You and any other person this Retracare extended warranty package cover applies to must take precautions to prevent damage to **your product**.

You must keep property that is covered under **your** Retracare extended warranty package in good condition. **Products** should be used within the Manufacturers' Instructions and regular cleaning and maintenance carried out as required at **your** own expense.

Your Retracare extended warranty package insurance is intended to cover **you** against **accidental damage**. It does not cover wear and tear or damage which happens gradually over a period of time.

3. Fraud

If **your** claim is in any way dishonest or exaggerated **we** will not pay any benefit in relation to the fraudulent act or claim under this Retracare extended warranty package. **We** may cancel **your** Retracare extended warranty package immediately and backdate the cancellation to the date of the fraudulent action. **We** may also take legal action against **you** and notify the police.

4. Other Cover

If there is any other insurance, service plan or warranty covering the same claim, **we** will only pay **our** share of the claim.

Making a Claim: SECTION 2: Accidental Damage

How to Get Help

Please contact Retracare Ltd on: 01234 245900 (Option 1) or email: claims@retra.co.uk to notify **us** of any incident likely to give rise to a claim under this Retracare extended warranty package. **Our** claims lines are open Monday to Friday 9am to 5pm.

Settling Claims

We will send an engineer to inspect **your product**. If the **product** is not repairable any replacement will be on a like for like basis or based on the nearest equivalent available in the market.

If the **product** cannot be replaced, a cash settlement may be approved at the discretion of **Your Insurer**, **you** will only be paid what it would cost to replace the item as new as long as this does not exceed the **cover limit** shown on **your Schedule**.

To help us settle your claim

It is **your** responsibility to prove any **accidental damage** and therefore **we** may ask **you** to provide receipts, photographs, instruction booklets and guarantee cards and any other relevant information, documents and assistance **we** may require to help with **your** claim.

Limit

Once **we** have replaced the **product**, or if the **product** cannot be replaced and a cash settlement is approved by **Your Insurer**, all cover under this Retracare extended warranty package will end.

Our Promise of Service

Our goal is to give excellent service to all **our** customers but **we** recognise that things do go wrong occasionally. **We** take all complaints **we** receive seriously and aim to resolve all **our** customers' problems promptly. To ensure that **we** provide the kind of service **you** expect **we** welcome **your** feedback. **We** will record and analyse **your** comments to make sure **we** continually improve the service **we** offer.

How to Make a Complaint

If **you** are unhappy with any aspect of the handling of **your** Retracare extended warranty package **we** would encourage **you**, in the first instance, to seek resolution by contacting Retracare Ltd on: 01234 245900 (Option 2) or write to **us** at: Retra House, St. John's Terrace, 1 Amptill Street, Bedford MK42 9EY.

We will acknowledge **your** complaint promptly. Most of **our** customers' concerns can be resolved quickly, but occasionally more detailed enquiries are needed. If this is likely, **we** will contact **you** with an update within 5 working days of receipt and give **you** an expected date of response.

You may refer **your** complaint about your **Accidental Damage** cover to the Financial Ombudsman Service at any time by contacting: The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone: 0800 023 4567 (free from landlines) or: 0300 123 9123. Or simply log on to their website at www.financial-ombudsman.org.uk.

Whilst **we** are bound by the decision of the Financial Ombudsman Service, **you** are not. Following the complaints procedure does not affect **your** right to take legal action.

Customers with Disabilities

This Retracare extended warranty package booklet and other associated documentation are also available in large print, audio and Braille. If **you** require any of these formats please contact Retracare Ltd on: 01234 245900 (Option 2).



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Retracare Limited

Retra House, St. John's Terrace, 1 Amptill Street, Bedford MK42 9EY

Tel: **01234 245 900**

Email: **serviceplans@Retracare.co.uk**

Retracare Limited is the appointed service provider for RETRA Insurance Services PCC Limited. Retracare Limited is authorised and regulated by the Financial Conduct Authority.

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