

Appliance Protection

Insurance Product Information Document

Company: AWP P&C S.A. – Dutch Branch, trading as Allianz Partners Europe, located at Poeldijkstraat 4, 1059 VM Amsterdam, the Netherlands, Corporate identification No 33094603, is registered at the Dutch Authority for Financial Markets (AFM) No 12000535 and is authorised by L'Autorité de Contrôle Prudentiel et de Résolution (ACPR) in France and authorised by the Central Bank of Ireland for conduct of business and administered in Ireland by Frith Service Contracts Ltd, Business Number 373654 (trading as Brightside), who is registered and regulated by the Central Bank of Ireland under No C51103.

Product: Brightside Cover

This document only provides a basic summary of policy cover. The full terms and conditions of the contract are shown in the policy document, which you should read carefully to ensure you have the cover you need.

What is this type of insurance?

Brightside Cover is an appliance extended warranty plan and includes the following covers and exclusions:



What is insured?

- ✓ Breakdowns from mechanical, electrical and electronical faults
- ✓ Costs associated with repairing your product, including call out charges, parts and labour
- ✓ Faults caused by dust and overheating
- ✓ Faults caused by normal wear and tear
- ✓ Faults caused by electrical surge
- ✓ Food spoilage cover up to €150
- ✓ Laundry cover up to €50
- ✓ New-for-old replacement
- ✓ Defects in materials or workmanship
- ✓ Worldwide coverage
- ✓ Freight of your faulty product, within the Republic of Ireland, to the authorised service centre



What is not insured?

- ✗ Faults to your product during the manufacturer's warranty
- ✗ Repairs not authorised by us
- ✗ Accidental Damage
- ✗ Intentional or cosmetic damage
- ✗ Loss, consequential loss or theft
- ✗ Costs associated with maintenance, cleaning or adjusting your product
- ✗ Consumables or faults caused by consumables
- ✗ Faults or damage due to negligence



Are there any restrictions on cover?

There is no administration or excess fee applicable on a claim covered by your Brightside Cover plan.



Where am I covered?

- ✓ If your Product suffers a covered failure or fault, We will pay up to €150 of the cost of the repair. You will need to contact Us and receive authorisation prior to having Your Product repaired.
- ✓ If We authorise the repair, You will be required to pay for the repair and claim the cost back from Us, up to €150. You will be required to show an itemised invoice of the repair costs.
- ✓ If Your Product is covered under the Product Replacement Plan, the replacement will be done according to the Product Replacement Terms. You cannot claim both the cost of repair and replacement.



What are my obligations?

- ✓ In the case of a claim, the insured must contact the administrator to file the claim immediately after an event occurs, in concordance with the terms and conditions, and provide the insurer with all supporting documents to enable the claim to be processed.
- ✓ At all times you must keep your product in sound state of repair, and install, maintain and use your product as set out in the manufacturer's instructional manual.



When and how do I pay?

The premium is a single premium and immediately due after purchasing the extended warranty.



When does the cover start and end?

Your Brightside Cover Plan starts immediately after the manufacturer's warranty has ended and after the agreed period of cover. Cover will also end if we replace your Product.



How do I cancel the contract?

If you decide for any reason, within 14 working days of the purchase of your Product, that you no longer want your Extended Warranty Plan, you may return to the store from which you purchased your Product and cancel your Extended Warranty Plan and receive a full refund as long as no claims have been lodged in respect of your Product.

You may cancel your Plan after the 14 day cancellation period but no refund will be made.

You can contact the retailer or Brightside to cancel your Plan.