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## Next Directory RPC

### Policy Document

#### **Introduction to the insurance**

This is your policy document for your product valued up to but not exceeding £150 and should be read in conjunction with your certificate of insurance. In return for the payment of your premium, Allianz Insurance plc (we, us, our) will provide insurance cover for your product up to a maximum of 36 months, (this includes the manufacturer's guarantee), from the date of delivery, subject to the terms, conditions and limitations shown below.

We shall not offer renewals on any item after 36 months from the original delivery date.

#### **Your Statutory Rights**

Whether or not you purchase an extended warranty, consumers have various statutory rights that apply to the purchase of your electrical goods. These include the right to claim for a repair or replacement for up to six years (five in Scotland) if your electrical goods when sold were not of satisfactory quality or fit for their purpose. Within the first six months, the burden of proof is on the retailer to establish that the goods you purchased were of satisfactory quality and fit for their purpose. However, after the first six months, you will have to prove that the goods had a fault when sold to you.

Further information on your rights can be obtained from your local trading standards department

#### **Other Extended Warranty providers**

We offer a range of extended warranties for your purchase. Extended warranties may also be available from other high street outlets, insurance companies and other providers. Extended warranty cover may also be available for free if your purchase was made using some credit cards.

#### **Household insurance**


Some household contents insurance policies cover for accidental damage, fire or theft of electrical goods. However, an excess may be payable and a claim may affect the cost of subsequent insurance premiums. You do not have to purchase an extended warranty at the same time as you purchase your electrical goods you do not have to purchase an extended warranty at the same time you purchase your domestic electrical goods. You are entitled to shop around for one. We will be happy to offer you a written quotation for the price and duration of one of our extended warranties, which will remain valid for 30 calendar days from the date of issue of the written quotation. Any offers, such as discounts/vouchers etc, which are linked to the purchase of the extended warranty or electrical goods will also remain available for that period.

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### What is Covered

#### A. Electrical and Mechanical Breakdown

At the expiry of any manufacturer's guarantee we will replace your product if it breaks down due to an electrical or mechanical fault, up to the original price you paid for it. If an identical product is unavailable, we will replace it with one of an equivalent specification up to but not exceeding the price paid for your original insured product. Alternatively at our discretion, we may credit your Next Directory account up to the original purchase price paid for the insured product. 

#### B. Accidental Damage

Cover for accidental damage from the start of your policy for repair costs if your product fails to operate as the result of an accident, up to the original price you paid for it. If your product proves impossible or uneconomic to repair, we will replace it. If an identical product is unavailable, we will replace it with one of an equivalent specification up to but not exceeding the price paid for your original insured product. Alternatively at our discretion, we may credit your Next Directory account up to the original purchase price paid for the insured product. 

### What is not covered

1. Mobile phones, including any form of hand-held portable communication device.
2. Breakdown or damage caused by:
  - a) use other than domestic use by you or your resident family;
  - b) not following the manufacturer's instructions;
  - c) you deliberately damaging or neglecting the product;
  - d) incorrect or faulty installation;
  - e) the weather such as lightning, flood and high winds;
  - f) accessories or peripherals that were not an integral part of the original installation;
  - g) any form of portable external storage media (not limited to but including computer tapes, diskettes, CD's);
  - h) software;
  - i) wear and tear or gradual deterioration of performance;
  - j) any form of virus.
3. Any costs suffered as a result of not being able to use the product or any cost other than the replacement cost of the product.
4. Any cost or damage caused by the failure of any electrical or computer equipment, software, micro-controller, microchip, accessories or associated equipment to correctly recognise and process any calendar date or time.
5. Any cost or damage where you have failed to follow applicable legislation on the fitting of your insured product.
6. Any costs covered under the manufacturer's warranty or if your product is recalled.

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7. Any cost or damage caused by war, terrorism, invasion, act of foreign enemy, hostilities (whether war be declared or not), riot, strike, civil commotion, civil war, rebellion, revolution, insurrection or military or usurped power.
8. Any cost arising from any problem with the supply of services such as electricity, gas or water;
9. Any damage caused during delivery or installation.

### **Are there any other conditions or limitations?**

1. This insurance is limited to products bought and used in the United Kingdom, Isle of Man and Channel Islands.
2. Unless Allianz Insurance plc agrees otherwise:
  - a) the language of the policy and all communications relating to it will be English; and
  - b) all aspects of the policy, including negotiation and performance, are subject to English law and the decisions of English courts.
3. This insurance will be immediately cancelled if you submit a claim knowing it to be false, fraudulent or a misrepresentation.
4. This insurance is non transferable.
5. If you receive a replacement product or credit to your account:
  - a) we may take possession of the original product and dispose of it. If we choose not to take possession of the original product, we will not be responsible for any disposal charges.
  - b) the cover ceases.
6. This insurance may only be altered, varied or its conditions relaxed or premium changed by one of our authorised officials, giving you 30 days notice in writing.
7. You must take all reasonable precautions to prevent any costs or damage.
8. Cover excludes costs or payments recoverable from any party, under the terms of any other guarantee, warranty, or insurance.

### **Cancellation Procedure**

You have the right to cancel this insurance within 45 days of the date of delivery. If you cancel within this 45 day cancellation period you will receive a full refund of any premium paid provided you have not made a claim which leads to the termination of the insurance. If you decide to do this please call Allianz Schemes on 0844 391 4078 quoting your certificate number as shown on your certificate of insurance. The 45 day cancellation period includes the 14 days required by statutory regulation.

After this period, you may cancel your policy at anytime by calling Allianz Schemes on 0844 391 4078. You may be entitled to a pro rata return of premium.

We may cancel the policy at any time by giving 30 days written notice to you. If this occurs you will be entitled to a pro rata return of premium.

Any refund in premium will be credited to your Next Directory account.

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#### **How to make a claim in the event of electrical or mechanical breakdown or accidental damage**

1. In the event of a claim, check that it is not a simple problem such as a blown fuse or a faulty plug, and refer to the manufacturer's instructions.
2. If the fault persists and the manufacturer's guarantee has ended or if the product was damaged as a result of an accident call Allianz Schemes on 0844 391 4078.
3. We will assess your claim and subject to the Terms and Conditions of this insurance, Next will provide you with a replacement product.
4. Where a claim is declined we will notify you by phone.
5. Should you choose a more expensive product as a replacement, you will be required to pay the difference.

#### **Complaints Procedure**

Our aim is to get it right, first time, every time. If we make a mistake we will try to put it right promptly.

##### **Please contact us at:**

Customer Satisfaction Manager  
Allianz Schemes  
PO Box 589  
Great West House (GW2)  
Great West Road  
Brentford  
TW8 1AH  
Telephone: 01483 260758  
Email: [schemescsm@allianz.co.uk](mailto:schemescsm@allianz.co.uk)

We will always confirm to you the receipt of your complaint within five working days and do our best to resolve the problem within four weeks. If we cannot we will let you know when an answer may be expected.

If we have not sorted out the situation within eight weeks we will provide you with information about the Financial Ombudsman Service.

**Using the complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.**

#### **Fraud**

If you or anyone acting on your behalf makes any false or fraudulent claim or supports a claim by false or fraudulent document, device or statement, this policy shall be void and you will forfeit all rights under the policy. In such circumstances, we retain the right to keep the premium and to recover any sums paid

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by way of benefit under the policy. If we receive a claim under your policy we may ask you or any person covered under the policy to give written consent, during the claims process, for us to obtain specified information and material from the police and to exchange information and material with them. The purpose of these measures is to help us verify claims and to guard against fraud. If you or a covered person gives such consent you or the covered person will be given the opportunity to receive a copy of the information and material the police release to us. Should you or any covered person decline to give such consent we may in turn decline to settle the claim without the required information and material. We will not normally release information or material about a covered person to you without their consent.

### **Notice to Customers**

You are advised that any telephone calls made to our administration and claims handling units are recorded. These recordings are used to monitor the accuracy of information provided by customers and our own staff. They may be used to allow additional training to be provided to our staff or to prove that our procedures comply with legal requirements. Our staff are aware that conversations are recorded.

### **Financial Services Compensation Scheme**

If Allianz is unable to meet its liabilities you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on 0207 892 7300

### **Data Protection**

The details you supply will be stored and used by Next and Allianz Insurance plc, to administer your insurance cover. Your personal details may be transferred outside of the EU. They will at all times be held securely and handled with the utmost care in accordance with all principles of the UK law. We may exchange your details with other insurers through various databases to help us check information provided and also to prevent fraudulent claims. Your details will not be kept for longer than necessary.

### **Underwriter**

This insurance is underwritten by Allianz Insurance plc: Registered in England No. 84638. Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB United Kingdom. (ACS1516/1)

Allianz Insurance plc is authorised and regulated by the Financial Services Authority. Our FSA registration number is 121849. Authorisation can be confirmed by the FSA by calling 0845 606 1234 or this can be checked by visiting the FSA website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register).

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