

Electrical Coverplan Agreement

Service provided by Appliance World Online Limited (Company Reg: 4911776)

Your Service

- **Service Inclusions:**
 - No limit to the number of call outs.
 - Call out usually within **3 hours**.
 - Access to a **24-hour, 365-day** telephone number.

Agreement Period & Renewal

- **Agreement Period:** Your agreement runs for **12 months** from the date it begins or is renewed.
- **Start Date:** Your agreement begins **30 days** after your application is processed.
- **Renewal (Annual Payment):** We will contact you before the 12-month period ends with renewal details and offer you the chance to confirm your renewal.
- **Renewal (Monthly Direct Debit):** Your agreement runs until you or we cancel it. You may cancel at any time after the initial 12-month period.

Cancellation

- **Cancellation by the Provider:** We will cancel your agreement if:
 - You have given false information.
 - You do not make an agreed payment.
 - Circumstances arise which make it inappropriate for the contract to continue.
- **Refund Policy (Provider Cancellation):** We will give you a refund based on how long is left of any 12-month prepaid payment.
- **Cancellation by You:**
 - We will not normally give a refund if you cancel.
 - **Full Refund Exception:** You are entitled to a full refund if you cancel within **seven working days** of taking out the agreement, as long as we have not done any work.
 - If you cancel after we have done work, we may charge you an amount that brings your total payments up to the total annual cost.

Labour & Personal Information

- **Labour:** One of our engineers will usually carry out the work, but we may authorize a suitably qualified contractor in some cases.
- **Using Personal Information:** Information you provide may be used by us to identify you, run your accounts, detect fraud, and contact you about other services. We will not contact you in this way if you have told us not to.

Other Clauses

- **Third-Party Rights:** Nobody other than you will be able to benefit from this agreement.
- **Our Responsibilities:** We will meet our responsibilities within a reasonable time unless it is impossible due to circumstances outside our control. We are not responsible for delays caused by our suppliers.
- **Guarantees:** Our guarantees do not affect your legal rights.
- **Changes to this Contract:** We can change the terms or price at any time. If we make a change to your significant disadvantage, we will notify you in writing and you will have **14 days** to end the contract.
- **WHAT IS COVERED?**
- 1. You are covered for:
 - A breakdown and/or failure of the domestic electrical wiring.
 - Our liability to pay for such repairs shall apply to the permanent
 - Electricity supply system including wall sockets, switches, bulb sockets
 - Fuse boxes all beyond the electricity company's supply meter, which has failed or broken down for reasons other than a failure of external public services to the property.
 - The maximum amount we will pay per claim under this element of cover is £1000 (including VAT).
 - The claims limit includes the cost of call-out, labour, materials and VAT.

***WHAT IS NOT COVERED?**

The following are excluded from cover and therefore Appliance World will not be liable for any of the following:

Electrical Emergency Cover Exclusions

- wiring and electrics which are not permanent;
- wiring and electrics within sheds, greenhouses and other non-permanent garden structures;
- wiring and electrics which are situated outside or mounted on the external surface of any building, **except** for wiring to permanent security lighting and security lights or

garden lighting mounted on the main dwelling (excluding detached garages and outbuildings);

- the replacement of light bulbs, decorative and fluorescent tube light fittings, fuses in plugs, transformers controlling single low voltage light fittings, or any other routine electrical maintenance tasks;
- electrics which are connected to a pump to a swimming pool, pond, water feature or fish tank, whether inside or outside the property;
- wiring or anything connected to satellite dishes, radio and television aerials, their fittings and masts;
- control wiring of burglar alarms, telephone wiring, smoke detectors, doorbells, electrical garage door systems and electrical gates;
- domestic electrical appliances with a plug, shower units, portable and fixed heating or energy efficiency management systems;
- immersion heaters, **except** for the permanent wiring to the immersion heater, which is covered;
- power generation systems including solar panels, wind turbines, air conditioning units and combined heat and power systems and associated controls;
- any 3-phase electrical systems (including wiring, sockets and switches);
- any part of the domestic electrical wiring which is too difficult to access safely, or is impossible or impractical to maintain because of its position;
- any adjustment required to the timing and temperature controls of heaters or Economy 7 timer switches;
- any delays caused by our suppliers or their agents in obtaining spare parts that are not immediately available;
- repair or replacement costs if our contractor is unable to repair the domestic electrical wiring due to its age or poor condition;
- the resetting of circuit breakers, where it is not associated with permanent repair work and where it can be reset by you;
- garden areas;
- any loss in the event of damage occurring where the property has remained unoccupied for 60 or more consecutive days;
- any fixtures including wiring and earthing where its replacement is only necessary as a result of changes in legislation or health and safety guidelines;

- systems/equipment which have not been installed, serviced or maintained in accordance with established practice, British Standards or manufacturer's instructions;
- loss or damage arising as a result of disconnection from or interruption to the gas, electricity or water mains services to the property;
- any defect, loss or damage occasioned by fire, lightning, explosion, tempest, flood, earthquake, impact or other extraneous causes;
- any wiring or electrics in communal areas.

General Exclusions

- Any item not forming part of the policy coverage.
- Any event, loss, or damage from circumstances known to you before the insurance began.
- The replacement of items or parts that wear out naturally over time.
- Normal day-to-day maintenance.
- Damage caused to the property and/or its contents while dealing with a claim.
- Damage caused by malicious or willful action, negligence, or misuse.
- Damage from third-party interference.
- Attempted repairs or modifications that do not comply with recognized industry standards.
- Indirect losses (e.g., loss of earnings).
- Costs incurred where you have been informed of the need for permanent repairs to prevent a future incident.
- Costs for work carried out by you or unauthorized contractors.
- Any situation where a specialist contractor is required (e.g., where asbestos is present).
- Any costs above the maximum amount detailed under 'What is Covered?'.
 - Any investigative work after the incident has been resolved.
 - The like-for-like replacement of parts unless you supply an alternative.
 - Restoration of internal fixtures removed during the claim.
- Loss arising from subsidence, heave, or landslide.
- Loss or damage as a consequence of war, terrorism, civil disturbance, or nuclear contamination.