



retracare



Extended Warranty Package

Summary



Retracare Extended Warranty Package Summary



This is a summary of the cover and does not contain the full terms and conditions, which can be found in the Retracare extended warranty package documentation.



It is important that you read the documentation carefully when you receive it.



What is the Retracare Extended Warranty Package?

The Retracare extended warranty package is an extended warranty plan for Breakdown with an optional contract of insurance for Accidental Damage for your product. The Retracare extended warranty package is suitable for consumers who wish to protect their purchased electrical products against the internal failure or burning out of any part of the product whilst in ordinary use arising from internal electronic, electrical or mechanical defects and, where the optional Accidental Damage insurance has been purchased, damage caused by sudden and unforeseen accidents.

The purchase of the Retracare extended warranty package is completely optional, but it must be purchased at the same time as the product to be covered or by the date of delivery of the product to you, whichever is latest. The extended warranty forms the basis of your Retracare extended warranty package and you cannot include the Accidental Damage insurance cover option without the extended warranty.

The Retracare extended warranty package can only be purchased if the product to be covered has a purchase price of more than £100.00 including VAT.

We will not provide you with any advice on the purchase of this cover or make a recommendation, and customers should make their own decision regarding the suitability of the cover options offered.

The cost of Retracare extended warranty package is made up of two elements, these being:

- a. the plan fee which includes VAT at the current rate; and*
- b. the insurance premium which includes IPT at the current rate.*

Who is the insurer for the Retracare extended warranty package?

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**.

Retracare Limited will administer your Retracare extended warranty package 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.

What are the benefits and features of Retracare extended warranty package?

- *It provides an extended warranty for breakdown of the product specified in your Certificate which happens in the home.*
- *If Accidental Damage is shown as Insured on your Schedule, it provides cover for accidental damage to the product specified in your Certificate which happens in the home.*
- *Your product will either be repaired or replaced with a new like for like item up to the amount of the Cover Limit, depending on the extent of the damage caused. If the product cannot be replaced we will agree a cash settlement with you which will not be more than the Cover Limit shown on your Certificate.*
- *There is no excess payable by you in the event of a claim against your Retracare extended warranty package.*

What are the significant or unusual exclusions or limitations of Retracare extended warranty package?

Like all warranties and insurance, there are some things that are not covered. Importantly, Retracare extended warranty package does not cover:

- *Repairs due to breakdown which occur during the period of the supplier's or manufacturer's guarantee;*
- *Any electronic devices which are designed to be portable;*
- *Cosmetic damage such as dents, scratches or any other type of damage that does not affect how the product works;*
- *Loss or damage to your product by any cause not listed in the Retracare extended warranty package booklet (e.g. fire, theft or flood) including consequential losses;*
- *Wear and tear or anything which happens gradually, or damage caused by domestic animals;*
- *Any loss that is not the direct result of the breakdown incident itself;*
- *The cost of removing or disposing of damaged products, or delivery or installation of replacement products;*
- *Routine maintenance, cleaning, overhaul, modification, descaling, washing or restoring any product.*
- *Products that are used in a commercial or business environment or in a property where you are a landlord.*

How long does my Retracare extended warranty package run for?

The duration of your cover is shown in your Certificate and will be valid throughout the specified period for repair of the product specified, following which it will cease, unless you or we choose to cancel before then. If you make a claim which results in the replacement of the product your Retracare extended warranty package will automatically be cancelled and you will need to take out a new Retracare extended warranty package for the replacement product.

We recommend you review your cover on at least an annual basis to ensure it continues to meet your needs.

What happens if I take out cover and then change my mind?

You have the right to cancel your Retracare extended warranty package within 45 days either from the day of purchase of the policy or the day on which you receive your Retracare extended warranty package documentation, whichever is the later. If you wish to cancel within this cooling off period you will be entitled to a full refund of the plan fee and premium paid unless you have made a claim.

If you cancel after the 45 day period you will be entitled to a refund of the plan fee and premium paid in respect of the cancelled cover, less a proportionate deduction for the time we have provided cover, unless you have made a claim in which case you will not be entitled to any refund.

If you ask us to cancel the Extended Warranty Section, we will also automatically cancel the Accidental Damage Section. If you have opted to include Accidental Damage insurance, you can cancel this Section of cover, subject to the terms above, without also cancelling the Extended Warranty.

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

How do I 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 Ampthill 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 10 working days of receipt and give you an expected date of response.

If your complaint relates to the accidental damage insurance cover under this contract you may refer your complaint 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.

If your complaint relates to the extended warranty section of this contract and 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.

Protection for Customers

AmTrust Europe Limited is covered by the Financial Services Compensation Scheme (FSCS).

Further information is available from their website: **www.fscs.org.uk**



retracare

Retracare Limited

Retra House, St. John's Terrace, 1 Amphill 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.

Ref: EWPSV1/5/18

