

# **Merchandise, Jewellery and Bike Insurance**

## **Questions & Answers**

### **Why should I take out Merchandise, Jewellery & Bicycle Insurance when I already have a 1 year Manufacturer's Guarantee for breakdown?**

Our Merchandise, Jewellery & Bicycle Insurance complements the Manufacturer's Guarantee as it would protect you in the event of Accidental Damage and Theft which are not normally covered by the Manufacturer's Guarantee.

### **Will I be covered under my home contents insurance?**

Please check your household insurance policy carefully to see what you are covered for. Your Merchandise, Jewellery or Bicycle may not automatically be covered under your household insurance policy for Accidental Damage or Theft cover. You may also need to pay an excess charge and your premiums may increase as a result of claims. With our Merchandise, Jewellery & Bicycle Insurance you are protected against Accidental Damage & Theft with no excess to pay.

### **Is Merchandise, Jewellery & Bicycle Insurance available from other providers?**

Merchandise, Jewellery & Bicycle Insurance can be bought from other companies such as your Home Insurance company but they may not provide the same cover as us.

### **Isn't Merchandise, Jewellery & Bicycle Insurance expensive?**

The Merchandise, Jewellery & Bicycle Insurance cost is a small amount to pay in relation to what you may have to pay to replace your Merchandise, Jewellery or Bicycle

### **Is there an excess to pay on my Merchandise, Jewellery & Bicycle Insurance?**

No, there is no excess to pay. If your Merchandise, Jewellery or Bicycle needs to be repaired or replaced we will arrange for an engineer to repair your product at no cost to you, subject to the terms and conditions

### **Will my Merchandise, Jewellery & Bicycle Insurance end if I have any repairs?**

No, our Merchandise, Jewellery & Bicycle Insurance will continue after you have had a repair and there is no limit to the number of claims you can make, provided the cost does not exceed the original purchase price of the product. However if your item is replaced due to Theft or the damage to your Merchandise, Jewellery or Bicycle means

you need a replacement then the insurance will end and you will be given the option to purchase a new Policy for your new replacement product.

**How do I make a claim if my Merchandise, Jewellery & Bicycle has been damaged?**

The process is very straightforward. Simply telephone us to advise us of the accidental damage. You will be advised of the repair procedure and any actions you may be required to take

The policy will only cover repair or replacement costs as follows:

Bicycle: costs exceeding £20

Jewellery: costs exceeding £10

Merchandise: costs exceeding £50

**How do I make a claim if my Merchandise, Jewellery & Bicycle has been stolen?**

One call to us and we will arrange to replace your product.

**What happens if my Merchandise, Jewellery or Bicycle is stolen or cannot be repaired and the identical make and model is no longer available?**

If your Merchandise, Jewellery & Bicycle cannot be repaired, you will be provided with a replacement product of identical (if available) or equivalent specification.

**I am going on holiday abroad; will my Merchandise, Jewellery & Bicycle still be covered by the insurance policy?**

Yes, your insurance policy is valid outside the UK for a period of up to 30 days in a 12 month period. However, Your claim will be dealt with upon Your return to the UK as long as You have followed the relevant Claims procedure in the terms and conditions.

**I have decided that I no longer want the Insurance Cover; can I cancel the policy and get a refund of my premiums?**

If you are cancelling your policy within the first 14 days of taking out the cover you will receive a full refund of your premiums providing you have not made a claim. If you want to cancel after the first 14 days you will not receive a refund of your premiums.