

Item Insurance

Insurance Product Information Document



Company: Domestic & General Insurance PLC Product: Item Policy

Registered in England and Wales. Domestic & General Insurance PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number 202111.

Complete pre-contractual and contractual information on the insurance policy is provided in other documents, including the terms and conditions.

What is this type of insurance?

Cover for your item, for example, digital camera and/or camera accessories, against breakdown and accidental damage.



What is insured?

- ✓ protection of your item from accidental damage
- ✓ breakdown after the end of the manufacturer's guarantee period
- ✓ replacements or vouchers for the full retail price of a replacement



What is not insured?

- ✗ breakdown covered by another guarantee or warranty
- ✗ costs that you may incur as a result of not being able to use your item
- ✗ loss, cosmetic damage, theft, attempted theft, neglect or deliberate damage
- ✗ any item or accessory which was not supplied as standard with the original item, e.g. extra items or accessories sold separately or as part of a bundle
- ✗ any form of portable external storage media (including but not limited to memory cards or USB sticks)
- ✗ extreme weather conditions and salt spray (except for cameras that are specifically designed for use in wet and salt spray conditions)



Are there any restrictions on cover?

- ! you must be at least 18 years old and resident in the UK and/or Channel Islands
- ! your item must be owned by you and in good working order when this policy starts
- ! your item must have been bought from Jessops and have a purchase price between £30 and £150



Where am I covered?

- ✓ everywhere in the world, although you need to be in the UK and/or Channel Islands to claim



What are my obligations?

- you must give us true, factual and not misleading information
- your item must be set up, maintained and used in accordance with the manufacturer's instructions
- you must follow our claims process which can be found in our terms and conditions
- your item must meet relevant safety standards and be safe to work on. We will not provide services until this obligation is met



When and how do I pay?

You must pay the total premium (inclusive of all applicable taxes) in one payment in full before the policy will start.



When does the cover start and end?

Cover starts on the purchase date and lasts until the item is 3 years old (unless ended in accordance with our terms and conditions). The duration of cover will be confirmed on your receipt. If you cancel within the 45 day cooling off period you will receive a full refund. If we replace your appliance, the policy will end immediately and no premium will be refunded.



How do I cancel the contract?

Call us on 0800 561 4493; write to us at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP; or download a cancellation form from www.domesticandgeneral.com and send it to us by post. You will need to provide your policy number and contact details.