**What is this type of insurance?**
Replacement insurance covering your product, for example, electronic appliances, household goods and/or mobile phones against breakdown and accidental damage.

**What is insured?**
- ✔ immediate protection of your product from accidental damage (including water damage)
- ✔ breakdown of your product after the end of the manufacturer’s guarantee period
- ✔ instant replacement in store
- ✔ the cost of replacing accessories originally purchased and provided with your product

**What is not insured?**
- ❌ breakdown or accidental damage covered by another guarantee or warranty
- ❌ loss, cosmetic damage, theft, neglect, deliberate damage or damage caused by animals
- ❌ the cost of replacing any accessories (other than those provided with your product) or consumables

**Where am I covered?**
- ✔ your product is covered anywhere in the world; however you will need to return to the Republic of Ireland to claim

**What are my obligations?**
- ✔ you must give us true, factual and not misleading information
- ✔ your product must be installed (if appropriate), maintained and used in accordance with the manufacturer’s instructions
- ✔ appliances must be used or installed (if appropriate) in a private home, occupied by a single household and not used for business purposes
- ✔ to make a claim you must follow our claims process which can be found in our terms and conditions

**When and how do I pay?**
You must pay the total premium in one full payment before the policy starts.

**When does the cover start and end?**
Cover starts on the purchase date and lasts for 2 or 3 years depending on your product and its manufacturer’s guarantee (unless ended in accordance with our terms and conditions). The duration will be confirmed on your receipt. If you cancel within the 45 day cooling off period you will receive a full refund. If we give you a replacement or vouchers for a replacement the policy will end immediately and no premium will be refunded.

**How do I cancel the contract?**
To cancel your policy within the first 45 days, please return to the store with your documentation and receipt. To cancel your policy after the first 45 days, write to us at Domestic & General Insurance Europe AG, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP, United Kingdom; or download a cancellation form from www.domesticandgeneral.com and send it to us by post. You will need to provide your documentation, receipt and contact details.