

SFL Breakdown Cover

Insurance product Information Document

This is a summary of our Breakdown Cover.



WHAT IS COVERED?

- ✓ Immediate accidental damage cover
- ✓ Breakdown cover after your manufacturer's warranty ends (for 2 year SFL Breakdown Cover)
- ✓ Unlimited repairs of your product
- ✓ Instant replacement, if the item cannot be fixed



WHAT IS NOT COVERED?

- ✗ Loss, theft, neglect, cosmetic and deliberate damage
- ✗ The cost of installation and/or disposal of your item
- ✗ Breakdown or accidental damage covered by another guarantee or warranty
- ✗ The cost of replacing any accessories to your item
- ✗ If 2 products were purchased, the SFL Breakdown Cover only applies to one



ARE THERE ANY RESTRICTIONS ON COVER?

- ! You must be at least 18 years old and resident in the UK
- ! Your product must have been bought from Smartwatch for Less



WHAT ARE MY OBLIGATIONS?

- To give us true, factual and not misleading information
- To install, maintain and use the product in a private home and to follow the manufacturer's instructions

WHEN CAN I PURCHASE THE SFL BREAKDOWN COVER?

You can purchase the SFL Breakdown Cover up to 30 days after buying your product.

WHEN DOES THE SFL BREAKDOWN COVER START?

The SFL Breakdown Cover commences on the date it is purchased.

WHEN DOES THE SFL BREAKDOWN COVER END?

Your SFL Breakdown Cover will end after the duration specified on your receipt (unless ended in accordance with the terms and conditions). If you get a replacement or vouchers for a replacement, the SFL Breakdown Cover will end immediately and no cost of the SFL Breakdown Cover will be refunded.

Terms and conditions

It is important for your benefit and protection that you read these terms and conditions. These terms and conditions, and any changes we notify you about, form your agreement with us. We have not given you a personal recommendation as to whether this policy is suitable for your specific needs.

Definitions

policy: this contract of insurance.

product(s): the appliance protected by this policy.

we/us/our: Smartwatch for Less Ltd, the provider of the policy.

you/your: the customer.

Is this policy for you?

You must be at least 18 years old and resident in the United Kingdom to be eligible. Your product must:

- be less than 30 days old and in good working order when this policy starts; and
- have been bought from Smartwatch for Less.

What we require from you

All information you give must be true, factual and not misleading when you take out the policy and when you make a claim. Your product must:

- have been installed (if appropriate), maintained and used in accordance with the manufacturer's instructions;
- be owned by you and not used for business purposes;
- be used in a private home, solely occupied by a single household (at the address you gave to us); and
- (if it is able to store data or images, e.g. laptops or PCs) not contain any content that may be considered to be illegal, and if we find any content we consider to be illegal, we reserve the right to inform the relevant authorities.

You must arrange any work required to make your product accessible and compliant with all relevant safety standards and safe to work on (as determined by our engineer).

Where you have made a claim, you must also notify us if such work is required, let us know when it has been completed and provide us with the relevant certification (if applicable). We won't consider your claim until you have fulfilled these obligations.

What this policy covers

Breakdown

If your product suffers a mechanical or electrical breakdown after the end of the manufacturer's parts and labour guarantee period, we will (at our option) do one of the following: arrange a repair, arrange a replacement or pay the cost of replacing your product in vouchers.

Accidental damage

If your product suffers accidental damage (including water damage) at any time (so that the product is no longer in good working order), we will (subject to products with swimming mode only) do one of the following: arrange a repair, arrange a replacement or cover the cost of replacing your product in vouchers.

Territorial limits

Your product is covered under this policy while it is situated anywhere in the world;

however any repairs or replacement under this policy will only be carried out within the United Kingdom.

How to make a claim

To make a claim for your product please contact us as soon as possible by emailing customerservice@smartwatchforless.com.

Limits of the policy

There is no limit to the number of repairs you can request, unless your policy ends, for example, following a replacement of your product (see 'What happens if your product is replaced?' below).

Repairs information

Important information about repairs

Only repairers approved by us are authorised to carry out repairs under this policy, unless we agree otherwise in advance. Please keep a copy of your invoice to send to us.

Replacements

- For accepted claims, we will either arrange for you to receive a replacement (of the same or similar make and technical specification) or give you Smartwatch for Less vouchers that will be for either Smartwatch for Less current retail price of a replacement product of the same or similar make and technical specification or will be product specific. If you receive a product specific voucher, this means you will only be able to purchase the product detailed on the voucher.
- All vouchers will be valid for 12 months from the date of issue. Product specific voucher settlements will be sent by email.

Product disposal and delivery, installation and other costs

- If we arrange a replacement or give you vouchers for a replacement, we will pay the supplier's delivery charge.
- If the product is taken or sent away from your home for repair but is then replaced, the original product will become our property and we will dispose of it. If your product remains in your home, you will be responsible for disposing of it at your own cost.
- In all cases you will be responsible for installing the new product and paying any related costs.

What happens if your product is replaced?

If we arrange a replacement (or give you vouchers for a replacement), your policy will end immediately and no cost of the SFL Breakdown Cover will be refunded.

What is not covered

The following are excluded from the policy, and we will not pay for claims which relate to or arise from:

Third party issues

- Damage during delivery, installation or transportation of the product by a third party not under our instruction.
- Any breakdown during any manufacturer's, supplier's or repairer's guarantee or warranty on a product.
- Replacement or recall of the product (or any part) by a supplier or the manufacturer.

Unauthorised repairs or maintenance

- Repairs, maintenance work, or use of spare parts, where not approved by us.

- Routine maintenance, cleaning, servicing.
- Your failure to follow the manufacturer's instructions, including with respect to maintenance, use and installation

Modifications

- Modification or work on a product to comply with legislation or to make it safely accessible.

Other forms of damage or loss

- Costs or loss arising from not being able to use your product, or incidental costs caused by breakdown or repair (e.g. costs to remove or reinstate built-in or fitted equipment).
- Cosmetic damage such as damage to paintwork, dents or scratches.
- Damage to ceramic or glass surfaces.
- Any loss, damage or impairment to functionality caused by: theft, attempted theft, neglect, deliberate damage or damage caused by animals, plants or trees.
- Any loss, damage or impairment to functionality caused by: earthquake, flood, lightning, fire, wind, humidity, weather conditions, salt spray, storm or other natural events or catastrophes, abnormally high or low temperatures, plumbing problems, corrosion, chemical exposure, radiation, explosion, sabotage, terrorism, insurrection, revolution, war, riot, armed conflict, civil commotion, rebellion, man-made events or catastrophes or technological hazards (such as computer viruses or data-change faults).

Contents of your product

- Data loss or corruption, installing, modifying and upgrading software, the resolution of any software interface problems.

Accessories and consumables

- The cost of replacing any consumables (such as batteries, rechargeable batteries, power cells, changeable by the user).
- The cost of replacing any accessories such as watch straps or screen protectors.

Special exclusions

In addition to the 'General exclusions' above, the following are excluded from the policy, and we will not pay for repairs which relate to:

- marks on the screen, burned screens or pixel failure where the number or location of pixels does not exceed the manufacturer's acceptable limit;
- scale damage.

Paying your premiums

The SFL Breakdown cover is paid in advance in one payment, you must pay this amount (inclusive of all applicable taxes) before the policy will start. Any premium you pay is taken to be received by us as soon as it has been paid by you.

Duration and renewal of the policy

- The initial policy period begins on the purchase date and lasts for the number of months/years specified on your receipt or policy document (unless ended in accordance with these terms and conditions).
- If you purchased this policy online and you cancel the contract with Smartwatch for Less to purchase the product in its cooling off period, then this policy will be automatically cancelled with immediate effect and you will receive a full refund.

- Please refer to your contract with Smartwatch for Less for details of the cooling off period for your product purchase. Where your Smartwatch for Less contract is brought to an end at any other time, this policy will remain in place unless you cancel it.
- When your policy ends, it will not automatically renew.
- We reserve the right not to offer you a renewal on your policy.
- If your policy went unused and the policy period has passed, the premium is no longer usable nor refundable.

Your right to cancel the policy

- You will receive a full refund if you cancel the policy within the 14 day period from receipt of your documentation or from the policy start date.
- Note no refunds are available where your policy ends on a replacement (see 'What happens if your product is replaced' above).

Our right to cancel your policy

If we have reasonable grounds to suspect that your claim is in any way dishonest, exaggerated or fraudulent then we may cancel the policy immediately without any refund of premium or excess (see 'Fraudulent activity' below). We may cancel this policy where there is a valid reason for doing so by giving you at least 7 days' written notice. Valid reasons include but are not limited to the following:

- Where you fail to comply with certain conditions and obligations (see 'What we require from you' above);
- where you fail to pay for the policy (see 'Paying your premiums' above);
- where you have (or anyone acting for you has) previously engaged in fraudulent activity and/or provided us with false information (see 'Fraudulent activity' below); or
- where you have used threatening or abusive behavior or language towards our staff or suppliers.

If we cancel your policy using this provision, you will receive a pro rata refund of the premium paid for the remaining unexpired days of your policy.

Customer services details

For customer services: email
customerservice@smartwatchforless.com

- Customer team is available Monday-Friday 9am-5pm and aims to respond within 72 hours.

How to complain

If you wish to complain, please contact our customer services team (see 'Customer services details' above).

Transferring your policy to a new owner

With our permission you may transfer your policy to a new owner of the product by giving us their details either via email. You will need to give the new owner the receipts and this leaflet. You cannot transfer it to any other product.

Changes to these terms and conditions

We may modify or replace these terms and conditions in order to:

- comply with the law, regulations, industry guidance or codes of practice;
- rectify errors or ambiguities; and
- reflect changes in the scope or nature of the protection provided to you.

We will give you thirty (30) days' written notice of any change that could affect your rights or obligations and provide you with a brief explanation of such changes. The new terms and conditions will take effect from the date specified in the notice. If you do not agree with the changes, you may cancel the policy by notifying us within that notice period and you will receive a pro rata refund of any payments that you have made for the unexpired period of your policy.

Fraudulent activity

1. We may provide your details to third parties in order to detect possible fraudulent activity. If we have reasonable grounds to suspect that you have (or anyone acting for you has):
 - previously engaged in fraudulent activity; or
 - provided us with false information,
 - we may immediately cancel your policy and/or reject an application for a new policy. You will receive a refund of any premium paid for unused days of the policy.
2. If we suspect that you have (or anyone acting for you has) engaged in fraudulent activity or provided us with false information we may request extra information in support of your application or claim (such as proof of purchase).
3. If we have reasonable grounds to suspect that you have (or anyone acting for you has) made a claim under this policy knowing the claim to be dishonest, exaggerated or fraudulent, then we may:
 - request extra evidence in support of your claim (such as proof of purchase or other documentation);
 - decline your claim and immediately cancel your policy without any refund of premium or excess paid;
 - recover from you the cost of any claim already paid to you under this policy and the cost of any investigation into a fraudulent claim under this policy (and we may initiate legal proceedings to do so);
 - report you to the relevant authorities, including the police;
 - put the details of the fraudulent claim onto a Register of Claims through which insurers share information to prevent fraudulent claims. A list of participants names and addresses are available on request.