

# Hire Purchase Product Insurance

## Insurance Product Information Document

**Company:** Caversham Insurance Limited      **Product:** Product Insurance Cover

Caversham Insurance Limited is registered in Gibraltar and our head office is at Suite 827 Europort, PO Box 708, Gibraltar GX11 1AA. Caversham Insurance Limited is authorised by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority, registration number 447558.

This document contains some important facts about your Product Insurance Cover from Caversham Insurance Limited ("**the Policy**"). This summary does not contain the full terms and conditions so you should read it together with the full Policy Terms and Conditions to make sure that you understand the cover it provides and decide whether you need it. Keep this document together with your hire purchase agreement and the Policy Terms and Conditions.

### What is this insurance?

During the term of your hire purchase agreement only, this Policy provides cover for loss arising from the **theft** of your hire purchase goods or any loss or damage to them caused by **fire** or **accidental damage**. It does not cover anything other than hire purchase goods under the Agreement provided by BrightHouse. Your weekly insurance premium can be found in your Policy Terms and Conditions.



#### What is insured?

- ✓ Fire
- ✓ Theft
- ✓ Accidental damage



#### What is not insured?

##### Damage, or loss to, or caused by:

- ✗ Goods which are lost i.e. goods which have been misplaced and can no longer be located
- ✗ Normal wear and tear or gradual deterioration
- ✗ Consumables, that would need to be replaced in the normal course of use over time i.e. batteries, charges etc...
- ✗ Any process of unauthorised renovation or repair to the product
- ✗ Exposure to climatic conditions such as direct exposure to sunlight, storms, flood
- ✗ Civil commotion or war
- ✗ Dismantling in whole or part, or any repair attempted by any person other than a BrightHouse approved Technician
- ✗ Commercial use
- ✗ Wilful acts of neglect or misuse or intentional damage
- ✗ Using the product outside of the manufacturer's specifications and design
- ✗ The theft of hire purchase goods from your premises where there is no evidence of forcible or violent entry to your premises
- ✗ Product failure or the cost of routine maintenance.
- ✗ Compact discs, DVDs or any device which stores data electronically.
- ✗ Exposure to insect infestation (or similar phenomenon) or human/animal fluid/matter, including pets in the home chewing or scratching Goods repeatedly.
- ✗ Good that have been confiscated by any Enforcement body within or outside the UK for illegal activities or investigations



#### Are there any restrictions on cover?

! Cover applies only when the hire purchase goods are kept in your premises in accordance with the hire purchase agreement and while they are in transit, and in your custody, between a BrightHouse store and your premises. The insurance will not cover the hire purchase goods when they are located within a temporary building, unlockable garden shed, site, hut, tent, boat (including a narrow boat), caravan (whether mobile or fixed site) or mobile home. For cover anywhere else you will need to secure written consent from BrightHouse. Portable electronic items temporarily removed from the premises are covered but only if they are in your custody and only if they are in the UK at the time of the incident.



#### Where am I covered?

- ✓ England
- ✓ Scotland
- ✓ Wales



#### What are my obligations?

- If you need to make a claim, you should go online [www.brighthouse.co.uk](http://www.brighthouse.co.uk) or call BrightHouse's Customer Relations Department on **0800 526 069** or and make a claim.
- You must comply with all of the obligations imposed upon you under the hire purchase agreement, including providing us at all times with honest, complete and accurate information.
- You must notify the police in the case of theft within 48 hours of the known theft and submit a claim form and the police crime number to BrightHouse.
- You must notify BrightHouse of your claim within 30 days of the incident or knowledge of the damage caused
- You must give to us or our employees or agents such assistance and co-operation as we or they may reasonably require, including giving us or them access to the goods insured and/or the premises at all reasonable times for the purpose of inspection, repair, adjustment or removal. You must take all reasonable steps to prevent any theft of, or damage to, the hire purchase goods insured.
- This Policy is personal to you. You may not transfer or assign it (or any of your rights or duties under it) to any other person.



#### When and how do I pay?

Payment should be made on the same date your weekly payment is due under your hire purchase agreement. You can pay by automated card payment **Easy Pay**, by paying in cash at any of the 28,000 **Paypoint** locations local to you, using **Fast Pay** Payment by phone during our opening hours, by using **TextPay** by text any time using a debit card and your smartphone and **Online** by logging into your Brighthouse.co.uk account to make a secure online payment.



#### When does the cover start and end?

Your Policy will start on the date you take delivery of the Goods and will remain in place whilst you continue to pay the premium, renewing each week. Once the hire purchase agreement ends or your Policy meets the Maturity Insurable Life or you cancel the Policy, the cover under this Policy will be discontinued and your Policy will be cancelled. Full details of the Policy conditions for cancellation are specified in your Policy Terms and Conditions.



#### Cancelling the Policy?

- You can cancel your Policy at any stage of your Agreement by writing to BrightHouse or by calling the Customers Relations Department on 0800 526069.
- We can cancel your Policy by giving you 30 days' notice of our intention to cancel