



**PRODUCT  
PROTECTION**

# PRODUCT PROTECTION

## ACCIDENTAL DAMAGE AND EXTENDED WARRANTY

### HOW DOES IT WORK

Product Protection is provided by our partner, XCover.com. XCover.com's Product Protection covers your product, anywhere in the world. You will also be covered if repair or replacement costs are not covered by the manufacturer's warranty.

This protection applies for the life of the policy and is available for both new items or Amazon Renewed Items.

You're covered up to the cover limit, as shown on your certificate of insurance.

This protection starts on the date shown on your certificate of insurance

You can cancel anytime. Full refunds are available within 45 days of purchase if there are no pending claims.

### IMPORTANT! YOUR POLICY DOCUMENTS

As Amazon doesn't share your email address with us, you first need to find the confirmation email from XCover.com and click the link to set up your XCover Account where you can view your policy documents, make changes and start a claim.

### CONTACTING AMAZON ABOUT YOUR AMAZON PURCHASE

If you have a specific question regarding your item or delivery, please contact Amazon or your Amazon seller. Simply log in to your Amazon account and from here, you can access your order history where you can select 'problem with order' and 'contact seller'. Amazon sellers should respond to your message within 2 business days.

### YOUR TOP QUESTIONS ANSWERED

- › [How do I make a change, cancel or get a refund for my policy?](#)
- › [How do I make a claim?](#)
- › [Who is XCover? How long is my Amazon item protected?](#)
- › [When does my XCover Protection start?](#)
- › [Can I add a company name to my policy?](#)
- › [Does XCover Protection cover items damaged during transit?](#)
- › [My item is damaged, do I contact the Amazon seller, manufacturer or XCover.com?](#)

- › [Is there an excess?](#)

Got another question? [Visit our dedicated Help Centre for Amazon customers.](#)

## ABOUT YOUR COVER

Your Certificate will show the benefits applicable for your protection.

### YOU'RE COVERED WHEN...

#### Your insured product is accidentally damaged

Accidental damage protection.

Your product is covered up to the cover limit for accidental damage including, damage caused by weather, liquids, fire and mishandling. Repairs, replacements, delivery, call-outs and installation are all covered up to the cover limit.

#### Your insured product's failure or damage is not covered by an existing warranty

This coverage expands and extends your existing product warranty to cover gaps.

Your product includes a warranty from the manufacturer or retailer, however there are duration-based (how many years is the warranty valid) and coverage-based limits (for instance, water-based damage is often excluded by manufacturers). This cover applies when your existing product warranty does not cover your claim.

Your products are covered in your residence country and worldwide on trips not exceeding a duration of 183 consecutive days, and the benefits listed below endure for the life of the policy.

### WE REPLACE WHEN...

#### It's more expensive to repair than replace a product

For the life of the policy, your products can be REPLACED.

The amount paid is the same as your cover limit, shown on your certificate.

The claims team will either replace your product if it is inoperable or they will issue a monetary payment that you can use as you wish. If we replace a product, the condition will be the same as your original purchase (i.e. a refurbished product will be replaced with a similar refurbished product or the same refurbished product).

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Replacement products may be similar in specification to the insured product, or they will be the same. If a monetary payment is made, the value will be the same as the cover limit.

## WE REPAIR WHEN...

### It's cheaper to repair than replace a product.

For the life of the policy your products can be REPAIRED.

You can have up to 3 repairs in any 12-month period up to the total claims limit stated on your certificate of insurance.

Our claims team will notify you of the steps to undertake to repair your inoperable product.

## REPAIRS

The following applies to all repairs:

- A 6-month guarantee is included.
- If the same issue occurs 3 times within 12 months we will replace the item free of charge.
- We will pay up to £50 for any installation costs.
- We will only use original spare parts.
- The insured item will be covered for damage while in transit to and from the repairer.

If the repair is not successful:

- We will provide an option of replacement of a new or refurbished item of equal features or functionality.
- If replacing your item is not possible we will offer a financial reimbursement. In this case, the payment will be done within one business day from our acknowledgment to pay.

## YOU ARE NOT COVERED...

- ✗ For any benefit not shown in your Certificate.
- ✗ For theft.
- ✗ For loss or damages sustained during transit to your nominated address or costs incurred for the return shipping of damaged products.
- ✗ For problems caused by the supply of electricity, gas, water, broadband or broadcast content.
- ✗ For accidental loss or misplacement of your product.
- ✗ For any cosmetic damage.
- ✗ For any pre-existing damage, general wear and tear or inadequate maintenance.
- ✗ For any damage where you breached the manufacturer's guidance.
- ✗ For any repairs not authorised and carried out by our claims team.
- ✗ If we arrange the attendance of a service provider to conduct a repair and they cannot gain access to your product. In this instance, you will be responsible for any costs incurred.
- ✗ If you do not exercise due care to avoid exposing the product to weather-related damages (unless the product is manufactured for sustained outdoor use).
- ✗ If your product is covered through any alternate policy with valid coverage, including but not limited to a manufacturer's warranty, manufacturer's recall, retail warranty or a home/contents policy.
- ✗ For any damage caused by sunlight or mould.
- ✗ If accessories that are included free of charge with your insured products are damaged and the insured product is operable without the accessory. This includes, but is not limited to, cushions, cables, external batteries, or cases.
- ✗ For routine repairs, services, inspections, maintenance, cleaning, alteration or restoration costs.
- ✗ For any claim resulting from your recklessness, such as your product being damaged or stolen after you've left it unattended.
- ✗ If you cannot provide valid proof of purchase or ownership, such as a receipt or photographs of the product.
- ✗ For any software applications, electronic data or other digital products that are lost, stolen or become inoperable or that cause physical damage such as operating or hardware issues.
- ✗ For any liability claims (including personal or professional) or lost income.
- ✗ For the removal or destruction of your product if deemed beyond economic repair.
- ✗ For any claims resulting from nuclear or radioactive risks, war or acts of terrorism.
- ✗ If your item is permanently kept within a property used for business activities such as short term rentals, leasing, and subletting.
- ✗ For any claims arising from business or holiday trips for a duration of longer than 183 days.
- ✗ For any claims if you are a resident of the Isle of Man or Channel Islands.

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## SPECIAL CONDITIONS

1. You can claim up to the cover limit during the protection period. Protection will automatically end when you have exhausted the maximum repair value or when we have provided you with the maximum amount of replacement items following a successful claim.
2. Your policy will end after having 3 repairs regardless of the total cost or having received 3 replacement devices in a 12-month period.
3. We will decide how to settle a claim (repair, replace or issue monetary payment) and may recover any claim payments through legal recourse.
4. If we replace your insured item(s), then we may arrange to take ownership of them.
5. After the policy has ended, any claims must be submitted within 14 days of the incident occurring.

## HOW TO MAKE A CLAIM

Please go to [xcover.com/claim](https://xcover.com/claim) to start your claim. It will only take a few minutes to submit a claim. Before you file a claim, [check what documents you need](#).

Here are the steps in the claims process:

1. [Submit your claim](#) with all the [required documents](#).
2. We will let you know how to get the item repaired (mail-in, home visit or walk-in) or replaced.
3. We will handle payment directly with the repairers or, on rare occasions, we will reimburse you. If your item needs replacing we'll either replace it with an equivalent item or arrange payment of an equivalent amount.

## CANCELLATION & REFUNDS

Visit [xcover.com/account](https://xcover.com/account) to cancel your protection.

You can cancel your policy at any time. If you cancel your policy within 45 days of the date you purchase the policy, you'll receive a full refund.

Following the expiry of your 45-day cooling-off period, you continue to have the right to cancel this policy and will receive a refund based on the amount of time remaining on your insurance plan.

If you have purchased a monthly subscription policy, the most recent monthly premium will be refunded to you.

If you have made a claim, the value of the claim will be deducted to any available refund premium due to you.

Your policy will be cancelled with immediate effect when you notify us.

### Cancellation by us

For reasons such as misrepresentation, non-disclosure, technical errors, and sanctions we may occasionally cancel a policy. You will receive an email notification and a refund.

## DEFINITIONS

The following keywords or phrases have the same meaning wherever they appear in this policy unless stated below.

### Accidental damage

Means any damage, including fire and liquid damage, caused to the product, which was not deliberately caused by you or bound to happen.

### Administrator/Claims administrator

XCover.com, a trading style of Cover Genius.

### Certificate of insurance

The document which names you as the policyholder and lists the insured item(s) covered under your policy. It will confirm the Period of Coverage, the cover level you have chosen and the claim limit. Your certificate of insurance will be replaced whenever you make any changes to your policy. The certificate of insurance and this wording combine to create your policy.

### Consequential loss

any other costs that are directly or indirectly caused by the event which led to your claim unless specifically stated in this policy. For example, the loss of use while a repair is carried out.

### Cosmetic damage

scratches, dents and corrosion that doesn't impact the function and use of the product is not covered. In the case of mobile phones, cosmetic damage means dents, scratches, screen cracks that do not obscure the viewing pane, or damage to the back panel not affecting the functionality of the insured item.

### Cover limit

the amount paid for the insured item.

### Delivery

transit of the product to your nominated address up until the product is installed.

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## Extended warranty

coverage for your insured product when your existing product warranty does not cover your claim. Either due to product failure that occurs after the existing warranty of the manufacturer or retailer has expired or for any coverage based exclusions.

## Period of coverage

the period between the start date and the expiry date which is shown on your certificate of insurance and that the policy will be in force for.

## Product(s)

the item or items detailed on your sales receipt and listed on your certificate of insurance.

## Product warranty

The warranty provided by the manufacturer or retailer of your product.

## Start date

the date the insurance cover commences as shown on your certificate of insurance.

## Territorial limits

worldwide.

## Theft

your insured item being stolen.

## Wear and tear

means the expected deterioration of a product over time due to use.

## We/Us/Our

Accelerant Insurance Europe SA.

## You/Your

the person(s) whose name and address as shown on the certificate of insurance.

## COMPLIANCE AND REGULATORY INFORMATION

### POLICY ISSUER

This contract of insurance ("policy") is provided by XCover.com, a trading name of Cover Genius Ltd, a company registered in England and Wales under Company No 09408621, in its capacity as an FCA License, No 750711.

This insurance policy is administered by Cover Genius Ltd and underwritten by Acasta European Insurance Company Limited, Unit 1, 124 Irish Town, Gibraltar, GX11 1AA (registered no. 96218), which is authorised and regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority for the conduct of UK business. Details about the extent of our regulation by the Financial Conduct

Authority and Prudential Regulation Authority are available from us on request.

### IMPORTANT INFORMATION ABOUT YOUR INSURANCE INTERMEDIARY

Amazon EU S.a.r.l. (AEU), is a private limited liability company (société à responsabilité limitée) registered with the Luxembourg Register of Commerce and Companies under number B101818 whose registered office is 38 Avenue John F. Kennedy, L-1855 Luxembourg and whose UK branch is 1 Principal Place, Worship Street, London, EC2A 2FA. AEU is authorised and regulated by the Financial Conduct Authority to act as an insurance intermediary in the UK. AEU is included in the UK Financial Services register, available at [register.fca.org.uk](http://register.fca.org.uk) under reference number 746485.

AEU, in its capacity as a broker, is acting on your behalf when facilitating insurance arrangements in the marketplace but only provides information in relation to the insurance arrangements and does not give any personal recommendation or advice on insurance products sold on the marketplace. You do not pay a fee for AEU's brokerage services. AEU receives a commission from the insurer which is a percentage of the insurance premium.

Please inform AEU if you have a complaint regarding their brokerage services by visiting their customer help page. If your complaint is not resolved to your satisfaction, you may within 6 months of their final decision refer the matter to the Financial Ombudsman Service by telephone on 0800 023 4567 or on its website [www.financial-ombudsman.org.uk/](http://www.financial-ombudsman.org.uk/).

### BASIS OF ADVICE

Acasta and the administrator do not provide advice or a personal recommendation about the suitability of this product. It is your responsibility to ensure the product meets your needs.

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## INFORMATION FOR THE ENTIRE POLICY

Your policy consists of this policy wording and the certificate of insurance that is created at the time of purchase.

Your most recent certificate of insurance sets out the information we were given when we agreed to provide you with the cover and terms of your policy.

Your policy provides cover for the sections and the period of coverage shown in your certificate of insurance. You must read your policy and certificate of insurance as one single contract. Please read all documents to make sure the cover provided meets your needs. If this is not the case, please contact us as soon as possible.

If any of your information is incorrect or changes (e.g. change of address), please visit [xcover.com/account](https://xcover.com/account) to update your details. If we have wrong information this may result in an increased policy cost and/or claims not being paid in full, or your policy may not be valid, and claims will not be paid.

You should keep a record (including copies of letters) of all information supplied to us in connection with this policy.

If you transfer ownership of an insured item to another person, this policy can be transferred to them to update your details. Please note, this is not possible for monthly policies.

You may request printed versions of any hyperlinked information in this document by visiting [xcover.com/account](https://xcover.com/account).

## DATA PROTECTION AND PRIVACY

Both the administrator and us are committed to protecting your personal information, committed to the principles of data security in the configuration of the insurance services. With respect to European General Data Protection Regulation (GDPR), the administrator and us are joint data controllers, collecting and processing personal information about you from a variety of sources in order to meet obligations to You and for the purposes of legitimate interests.

The administrator and us receive personal information including your email address, name and phone number, which enables the issuing and modification of policies, the processing of claims, as well as to protect the administrator and our legitimate interests (for example to detect, investigate and prevent activities which may be illegal or could result in your product being cancelled or treated as if it never existed).

The administrator and us may monitor and record phone calls to help maintain our quality standards and for security purposes.

For more information about how Acasta use your personal information please see Our full privacy policy notice, which is available in the Privacy section of our website <https://www.acastainsurance.gi/privacy-policy/>

## JURISDICTION AND LAW

This policy shall be governed and construed and resolved within the jurisdiction of the courts under the laws of the country of your residence.

## OUR COMPLAINTS PROCEDURE

If you have a complaint regarding your policy, you should as a first step email [complaints@xcover.com](mailto:complaints@xcover.com).

We'll respond within 5 days.

If you remain dissatisfied after your complaint has been considered, or if we haven't provided you with a decision within 8 weeks, you may have the right to refer your complaint to the Financial Ombudsman Service:

The Financial Ombudsman Service  
Exchange Tower Harbour Exchange  
London E14 9SR,  
Tel: 0800 023 4567,  
Fax: 020 7964 1001  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

IMPORTANT: The Financial Ombudsman Service will expect you to have followed the above procedure before they accept your case.

Following this complaints procedure does not affect your legal rights.

## FINANCIAL SERVICES COMPENSATION SCHEME

You may be entitled to compensation from the Financial Services Compensation Scheme if Acasta European Insurance Company Limited is unable to meet its obligations to you under this insurance.

If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of the insurance. Further information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU) and on their website: [www.fscs.org.uk](http://www.fscs.org.uk).

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## SANCTIONS

We shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose Us to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where we transact business.