



DOMESTIC APPLIANCES

Terms & Conditions

**CONTACT US:
02039 836 570**

Mon to Fri 09:00 – 18:00

Saturday 11:00 -16:00

Sunday closed

customerservices@quickcover.co.uk



1. INTRODUCTION

This **Agreement** is organised by Quick Cover which is a trading name of SDF Services LTD, a company registered in England and Wales. Company No. 11521995. Registered Office: Ebenezer House, 5a Poole Road, Bournemouth, Dorset, England, BH2 5QJ.

It is important **You** review the Terms & Conditions stated below carefully. This document, **Your Schedule** and any changes **We** notify **You** of (at renewal or otherwise) forms the basis of **Your Agreement** with **Us**. For **You** to benefit from this **Agreement**, it is important **You** understand the full extent of cover provided in the **Agreement** purchased. If **You** are unsure about anything and would like to query something, please contact **Us** immediately.

Quick Cover is a **Customer** centric **Provider** specialising in providing **Appliance** Cover, Cover for Electrical Goods, Boiler **Breakdown** Cover, Boiler Servicing and **Home** Emergency service **Agreements**. Quick Cover operates throughout the UK and has access to Gas-Safe registered **Engineers**, manufacturer approved **Engineers** and other qualified contractors nationwide.

Members of Quick Cover are guaranteed first class services for gas emergency repairs, electrical emergencies, plumbing repairs, drainage repairs, **Appliance** repairs and boiler repairs (subject to the **Agreement** purchased). Members who have a Quick Cover Boiler **Breakdown** plan are also entitled to an annual boiler service.

We, the service **Provider**, will regard this **Agreement** as void unless all payment amounts due are paid in full as initially agreed with the **Provider** or it has been agreed by a Quick Cover **Agent** and confirmation has been sent to **You**, the **Customer**. The information within **Your Schedule** along with the Terms and Conditions will provide **You** with a complete outline of the **Agreement** **You** have purchased that **You** will need to abide by in order to receive the benefits of the **Agreement**. It is at **Our** absolute sole discretion as the **Providers** that **We** provide the benefits stated in this **Agreement** for the duration of the term and any further terms agreed between **You** and **Us**, the **Providers**.

2. DEFINITIONS

Some of the words and phrases (in bold) **We've** used have a particular meaning. **We** have highlighted these words in bold and explained the particular meanings below.

Agent - means a person who works for and/or acts on behalf of the **Provider**.

Agreement - refers to these terms and conditions alongside **Your Schedule** confirming the product(s) **You** have with **Us**. These documents form the **Agreement** between the **Customer** and the **Provider**.

Appliance - is referring to the electrical and/or gas **Appliance(s)** approved to be used in domestic locations or approved commercial locations, if specified within the **Agreement**.

Assistance - refers to an approved **Engineer** making a visit to the **Customer's Home** and making reasonable efforts to complete a temporary repair to prevent or minimise risk of further damage or to carry out a permanent repair as outlined in this **Agreement**.

Authorised Contact - means someone who **You** have appointed to deal with **Your Agreement** on **Your** behalf. **You** must notify **Us** of this in writing.

Beyond Economical Repair (BER) - means in the opinion of **Our Agent(s)** based on all the conditions discovered, the repair cost is 65% or more than the present manufacturer's recommended retail price. The cost of repair includes all parts, labour costs, payable VAT together with depreciation being applied at the rate of 10% per annum at **Our** absolute sole discretion.

Breakdown - refers to a protected **Appliance** that is no longer working as a result of a sudden and unexpected electrical fault or mechanical **Breakdown**. For a **Call-out** request to be valid there must be a full **Breakdown** of the **Appliance**.

Call-out - means a request for **Assistance** made by **You** or **Your Authorised Contact** once **Your Appliance** has had a **Breakdown**.

Cosmetic Damage - means blemishes or defects that do not interfere with the functionality of the **Appliance**, including but not limited to; marks, dents and scratches.

Direct Debit - refers to the sum **You** pay to the service **Provider**, either monthly or annually (as selected by **You**) for the **Agreement**.

Engineer - refers to a qualified **Engineer** who has been instructed to carry out repair work and has been approved by the service **Provider**.

Excess - the amount **You** have chosen (if applicable) to pay towards each **Call-out**. This fixed fee will be collected before **Assistance** is provided.

Exclusion Period - The duration when, if **Your Appliance(s)** has a **Breakdown** or suffers any form of damage **You** will not be able to request a **Call-out**.

This period ends:

- 60 days from the **Start date**.
- 60 days after any amendments have been made to **Your Agreement** in which **You** replace an **Appliance** that was previously on **Your Agreement** or if **You** add an **Appliance(s)**. In this case, the **Exclusion Period** would apply.

An additional **Excess** of £250 will be charged for any **Call-out** request made within 90 days of the **Start date**. If **Assistance** has been requested for an **Appliance** that **You** have replaced or added on **Your Agreement** the same **Excess** will apply.

Helpline - refers to the telephone number **You** must call to request **Assistance**. The telephone number is 02039 836 570

Home - the building and any attached garage or conservatory where **You** live or a **Home** **You** own, including holiday **Homes** or rental **Properties**.

Intermittent fault - means a malfunction of an **Appliance** that occurs at intervals, usually irregular.

Landlord - the owner of a **Property** that is not occupied by them and may be occupied by a tenant(s).

Managing Agent - refers to a person who provides a managed service to a **Landlord** for one or more **Properties**.

Model Number - An identifier of an **Appliance** given by its manufacturer, often a combination of letters and numbers.

Property/Properties - a **Home** and all the land up to **Your** boundary – including any detached outbuildings.



Protection Period - means the duration of which the **Agreement** is in force. This will be either a monthly or annual **Rolling Agreement** as determined by **You** and outlined within the **Agreement**.

Reference Number - is the number (found on **Your Schedule**) used by **Us** to pinpoint **Your** details and identify **You** as a **Customer**.

Rolling Agreement - unless notice has been given, **Your Agreement** will renew automatically upon receipt of **Your Direct Debit** payment. If **You** have selected an annual payment, **Your Agreement** will continue. This will be collected annually from the initial account used to set up the **Agreement** as provided by **You**.

Schedule - refers to the documentation sent to **You** via e-mail and/or post containing the relevant details of the **Agreement**, **Your** personal details and confirms **Your Start date**, **Reference Number**, payment amount and frequency.

Serial Number - the **Serial Number** is a unique combination of characters that identifies **Your Appliance(s)**.

Start date - refers to the date in which the **Agreement** commences as shown with in **Your Schedule**.

Territorial limit - refers to the territorial areas or locations where the **Agreement** may not be in force. **You** can request a **Call-out** if a **Breakdown** was to occur within the United Kingdom.

Third party - indicates any external party other than contractors working with or on behalf of the service **Provider**.

Unlimited Call-outs - refers to the amount of times **You** can request a **Call-out**. **You** can request a **Call-out** as many times as **You** like as long as **Your** request is not evaluated by the service **Provider**, as being **Beyond Economical Repair (BER)**.

Unoccupied - signifies a consecutive period of time (30 days) where there has not been a resident living at the **Property**.

We, Us, Our, Provider - Quick Cover which is a trading name of SDF Services LTD, a company registered in England and Wales. Company No. 11521995. Registered Office: Ebenezer House, 5a Poole Road, Bournemouth, Dorset, England, BH2 5QJ. **We** are the **Provider of Your Agreement** and to whom **You** must report any details of **Your Agreement** to.

You/Your/Customer - indicates the individual (over the age of 18) that acquired the **Agreement** and whose name appears on the **Schedule** within **Your Agreement**. **We** reserve the right to request proof of residency as **You** must be a permanent UK resident in the United Kingdom with the right to indefinite leave to remain in the UK. This can be either a full birth certificate or passport.

3. MAINTAINING YOUR AGREEMENT

This **Agreement** will be paid for via **Direct Debit** on either a monthly or annual basis and will be collected from **Your** bank account on **Your Start date** as agreed by **You**. The **Start date** of this **Agreement** will be the same date as the first payment date. The cover will only be provided once all due payments have been paid in full.

3.1 If **You** have chosen the annual option, the payment will be collected on **Your** preferred payment date via **Direct Debit** and the next payment will not be due until the same date the following year. If **You** have chosen the monthly option, the payment will be collected on the same date of each calendar month. If there is ever a change to the payment

amount based on length of time on cover, **Call-out** frequency, inflation or any unforeseen circumstance then **We** will notify **You** either via, email, post or any other form of communication.

3.2 This **Agreement** does not have a specific end date. Once the first payment has successfully been collected, the cover will start and will continue until either **You** or **We** cancel this **Agreement**. Should **You** fail to make a payment, **We** will attempt to recollect the payment the following week. Should **You** fail to make the recollection payment, **Your** cover will be suspended until further notice.

3.3 Unless notice has been given, **Your Agreement** will renew automatically upon receipt of **Your Direct Debit** payment.

4. PROMOTIONAL OFFERS

If **You** have received a discounted price (e.g. half price for 6 months) **Your** price will return to normal after the agreed duration. If **You** have received a promotional offer (e.g. 2 months for free) **You** will receive 2 months cash back once **You** have been a **Customer of Ours** for 12 months and all payments due have been received by **Us**.

5. WHAT'S COVERED

You are covered under this **Agreement** for the cost of repair or replacement of **Your Appliance** following **Breakdown** or accidental damage of the **Appliance(s)** covered, selected by **You** and outlined within **Your Schedule**.

5.1 In the event of a **Breakdown** **We** will attempt to resolve the issue through **Our Helpline**. However, if **We** cannot resolve the issue through **Our Helpline** **We** may send an approved **Engineer** to carry out a repair. 5.2 Once a **Call-out** request has been approved, **We** will arrange a visit from an **Engineer** approved by **Us**. The **Engineer** will make reasonable efforts to complete the repair. In some instances, spare parts or components are needed to resolve the issue.

5.3 If **We** deem **Your Appliance** as **Beyond Economical Repair** after an approved **Engineer** has visited, **We** will, at **Our** discretion, replace **Your Appliance** with a new or reconditioned **Appliance** of the same or similar make and specification or offer **You** a settlement in the form of vouchers or cash in line with the current market value of **Your Appliance**.

5.4 **We** may collect **Your** faulty **Appliance** which may not be returned if a replacement is issued. If **We** do not take **Your** faulty **Appliance** away, once replaced, **You** will be responsible for the disposal of the old **Appliance** and the installation of the new **Appliance**.

5.5 Any service offered, by **Us** the **Provider**, under this **Agreement** will only be granted in accordance with the terms and conditions. To avoid any misconception or doubt, any service **We** offer will be permitted at **Our** utmost sole discretion as the service **Provider**.

In the event of a **Breakdown** where **Our Assistance** is required, solely upon **Our** discretion, **We** will:

- Protect the **Appliance(s)** (as selected by **You** and found on **Your Schedule**) against electrical faults, mechanical faults and accidental damage. **Appliance(s)** include, but are not limited to, washing machines, fridge freezers, hobs, ovens, tumble dryers, dishwashers, refrigerators, chest freezers, extractor fans and microwaves. In the event of a **Breakdown**, an **Engineer** approved by **Us**, will make reasonable efforts to repair **Your Appliance(s)**. If **Your Appliance** is deemed **Beyond Economical Repair**, **We** will (at **Our** absolute sole discretion) provide a replacement **Appliance** or contribute towards a replacement.
- Offer **Assistance** once an **Appliance** no longer operates, preventing its usage.
- Provide **You** with the relevant information to help **You** protect **Yourself** and **Your Property**.



- Authorise a repair, arrange a replacement **Appliance** or pay the full amount or contribute towards a replacement **Appliance** subject to **Our** terms and conditions.
- Arrange a visit from an **Engineer** approved by the **Provider** to carry out works required for the repair of an **Appliance**.
- Take responsibility for sourcing parts and components (if required) as quickly as possible.
- Cover the costs of a repair including the **Call-out**, labour and parts if required, excluding any **Excess** if chosen by **You** and outlined in **Your Schedule** subject to **Your** terms and conditions.

6. WHAT'S NOT COVERED

There are specific exclusions and conditions that must be read and fully understood by **You**. Please ensure **You** have read through and are happy with these limitations before a **Breakdown** occurs so that **You** are fully aware of what is and what isn't covered as these terms and conditions highlight the basis of **Your Agreement**.

7. REQUESTING ASSISTANCE

You and/or **Your Authorised Contact** must comply with the following when requesting **Assistance**:

7.1 Notify the **Provider** within 24 hours of first knowledge of a **Breakdown** occurring on any of **Your Appliance(s)** highlighted on **Your Schedule**.

7.2 Provide proof of purchase when requested, such as a dated receipt from a UK VAT registered company.

7.3 Provide all relevant information as truthfully and accurately as possible such as information regarding the **Appliance(s) Breakdown** and how the incident occurred to the best of **Your** knowledge as well as the **Appliance(s)** brand, **Model Number** and **Serial Number** if requested. Any attempt to intentionally provide false information will invalidate **Your Call-out** request.

7.4 **Our Assistance** will only be provided at **Our** absolute sole discretion providing all of the terms as detailed above have been complied with.

7.5 Where a request for assistance is raised and has been placed with our investigation team, after 3 failed communication attempts, your request for assistance may result in your request being rejected.

8. REPAIRS

Once an issue arises and **Assistance** is required, **You** must inform **Us** either by phone, email or through **Our** QuickCover app. Should **You** need **Your** appointment rescheduled, please contact **Us** immediately.

8.1 Once a **Call-out** request has been approved, **We** will arrange a visit from an **Engineer** approved by **Us**. The **Engineer** will make reasonable efforts to complete the repair. In some instances, spare parts or components are needed to resolve the issue.

8.2 Quick Cover will take all reasonable steps to complete all repairs as quickly as practically possible. However, there are rare instances in which **We** may not be able to complete a repair. These instances include, but are not limited to:

- Health and safety risk to the **Engineer** whilst repairing an **Appliance(s)**.
- When the **Appliance(s)** does not meet the required legal standards
- If a **Breakdown** is a direct result of a fault in design.
- If the **Appliance** has been subject to a product recall.

8.3 **We** may replace parts or components supplied by **Third party** companies or sourced directly through the manufacturer. **We** shall not be liable for any losses incurred due to delay of parts.

8.4 Once replacement parts are received, a revisit from the approved **Engineer** will be arranged. Reasonable access must be given for repair work to take place.

8.5 If, for any reason, when attempting to repair an **Appliance(s)** a part or component needed is not readily available and will take longer than 30 days to source **We** may, at **Our** discretion, source or contribute towards a replacement **Appliance**.

8.6 In some rare instances, such as extreme weather conditions, natural disasters or any other unforeseen circumstances, **We** may be forced to reschedule **Your** appointment. If this is the case, **We** will inform **You** as soon as possible.

8.7 **We** shall not be liable for the replacement or repair of any **Appliance(s)** in the event of a **Breakdown** arising as a direct result of the act or default of a **Third party**. If a **Breakdown** should occur, it is **Your** responsibility to take the necessary steps against the **Third party**.

9. REPLACEMENTS

In some cases **We** will look to replace **Your Appliance(s)** or contribute to a replacement once an approved **Engineer** has visited and assessed the fault. These cases include, but are not limited to, **Your Appliance(s)** being deemed **Beyond Economical Repair** by an **Engineer** approved by **Us**, where **We** cannot repair **Your Appliance(s)** or when the part needed to fix **Your Appliance(s)** is not readily available. In these circumstances, **We** will, at **Our** sole discretion, look to replace **Your** product with one of a similar or same make and specifications.

9.1 **We** will contribute towards a replacement via vouchers if **We** cannot reasonably arrange a replacement. If vouchers are not available **We** will provide a cash equivalent. If **Your Appliance(s)** is deemed as being **Beyond Economical Repair** and is 5 years old or more, **We** will, at **Our** discretion, contribute 75% towards a replacement. If **Your Appliance(s)** is deemed as being **Beyond Economical Repair** and is 8 years old or more, **We** will, at **Our** discretion, contribute 50% towards a replacement.

9.2 The delivery charge for a replacement **Appliance(s)** is arranged and covered by **Us**. **We** may collect **Your** faulty **Appliance** which may not be returned if a replacement is issued. If **We** do not take **Your** faulty **Appliance** away, once replaced, **You** will be responsible for the disposal of the old **Appliance** and the installation of the new **Appliance**.

9.3 Should **You** replace **Your** own **Appliance(s)** at **Your** own will, **You** must notify **Us** of the changes. Failure to do so may invalidate a future request for **Assistance** on that particular **Appliance(s)**.

10. GENERAL CONDITIONS

This **Agreement** is strictly for whomever took it up and cannot be transferred to anyone else.

10.1 **You** must ensure that **Your Appliance(s)** (in **Our** opinion) is accessible, it is **Your** responsibility to carry out the work required to ensure **Your Appliance(s)** is accessible for **Our Engineers**. **We** have the right to access **Your** faulty **Appliance(s)** during the period any repairs are being undertaken.

10.2 This **Agreement** will be made void if **We** deem any act on **Your** part as fraudulent. If false information has been provided in order to gain service under this **Agreement** then **We** will cancel **Your Agreement** with **Us** immediately.

10.3 All calls to **Our Helpline** are recorded for training and monitoring purposes. This is to help **Us** improve the quality of **Our** services.

10.4 It is **Your** responsibility to ensure **You** maintain **Your Appliance(s)** in accordance with the manufacturers guidelines, and take reasonable precautions to prevent damage. If, in **Our** sole opinion, **We** feel that the damage to **Your Appliance** is due to wilful force or negligence then it may result in an invalid request.



10.5 **You** must act in a respectful and courteous manner with **Our Agent(s)** and **Engineers** approved by **Us**. Any aggressive or inappropriate behaviour will result in **Your Call-out** being invalid and will result in immediate termination of **Your Agreement**.

10.6 **Engineers** approved by **Us** will take caution to ensure **We** avoid damaging **Your Appliance(s)** and **Property** during the course of **Your** repairs. By agreeing to a repair, **You** accept that some slight **Property** damage, in rare instances, may occur during the repair.

11. SERVICE AGREEMENT

To avoid any misconception or doubt, this is not a contract of insurance, a guarantee or an insurance policy. This is an **Agreement** between **Us** and **You** for specific services **We** provide at **Our** absolute sole discretion.

All Quick Cover **Agreements** were designed to function similarly to the underwriting model necessary in the insurance industry however **We** are solely independent unlike the traditional warranty companies that, in most cases, are owned by or contracted to an insurance company or are functioning on an insured basis. As a service **Provider**, Quick Cover operates on a non-insurance basis, which allows **Us** to keep **Our** costs low. **We** are not registered by the Financial conduct authority as **Our Agreement** falls outside of the FCA's remit.

12. YOUR OBLIGATIONS

It is **Your** obligation to ensure that:

- **Your Appliance(s)** is installed, maintained and used in accordance with the guidelines of the manufacturer.
- **Your Appliance(s)** is owned by **You**.
- **Your Appliance(s)** is used for personal use only and not for commercial purposes.
- **You** provide **Us** with any information that **We** request at any point during the duration of the **Agreement**. All information **You** give must not be false, misleading or exaggerated.
- **Your Appliance(s)** is easy to access, is safe to work on and meets all relevant safety standards.
- **You** are available when an **Engineer** approved by **Us** arrives at the place of repair. Failure to do so will result in a £75 fee.
- To obtain the **Landlords** permission (if applicable) before any work/**Assistance** is carried out.
- **Your Appliance(s)** must be used in a private **Home**, solely occupied by a single household (at the address **You** provided).
- **You** promptly inform **Us** if there is a problem with **Your Appliance(s)**.
- **You** arrange any work required to ensure **Your Appliance(s)** is easily accessible and compliant with all relevant safety standards and to ensure **Your** product is safe for **Our Engineers** to work on. It is **Your** responsibility to notify **Us** of such work being required, also inform **Us** of such work being completed and provide **Us** with relevant certification (if applicable). **We** will not provide **Our** services until obligations have been met. If **You** do not arrange such work, **We** may charge **You** additional costs incurred by **Us** as a result. For example if **We** have visited **Your** premises to carry out a repair but **We** have been unable to do so, because the **Appliance(s)** is inaccessible or unsafe for **Our Engineer** to work on.
- **You** make any payment to **Us** within the timescales specified to **You**.
- **You** take reasonable steps to limit any further damage being caused to **Your Appliance(s)** e.g. stopping usage of a faulty product if **Your Appliance(s)** breaks down.

If **You** do not comply with the conditions above or do not fulfil **Your** obligations above, **We** may end **Your Agreement**.

13. COOLING OFF PERIOD AND CANCELLATIONS

We hope **You** are satisfied with this **Agreement**. If **You**, for any reason, change **Your** mind about entering this **Agreement** or if this **Agreement** does not meet **Your** requirements please contact **Us** immediately.

13.1 Please note **You** are entitled to cancel **Your Agreement** at any time. **You** have a 14 day cooling off period commencing 14 days before **Your** first payment is debited or 14 days from the date **You** receive **Your** documentation and **Schedule**, whichever is later.

13.2 If **You** change **Your** mind during the cooling-off period, **You** can cancel **Your Agreement** and **We** will refund any payment **You** have made to **Us**. If **You** have paid and wish to cancel **Your Agreement** after 14 days, **You** will not be entitled to a refund.

13.3 If **You** cancel **Your** plan after the cooling-off period and **You** have received a repair, no refund will be given and **You** will need to pay a cancellation fee equal to 24 months of cover for that particular **Appliance**. If **You** have made an annual payment and cancel after making a claim, **Your** cancellation fee shall be prorated accordingly.

14. OUR RIGHTS TO CHANGE OR CANCEL THE COVER

You will be notified if **We** need to change the terms and conditions of **Your Agreement** and/or the cost of **Your Agreement**. Changes may be made to:

- Comply with new laws and legislations or codes of practice.
- Rectify errors or clarify points in further depth.
- Rectify any wording that does not affect the nature of the **Agreement**.
- Reflect changes to the nature of the protection provided to **You**.
- Reflect changes to taxation relevant to **Your Agreement** including but not limited to VAT.
- Reflect increases or reductions in the projected or actual costs of providing the services under the **Agreement** including but not limited to, length of time on cover, **Call-out** frequency, inflation or any unforeseen circumstance.
- Cover the cost of any changes to the service **We** provide under the **Agreement** including but not limited to removal of any **Excess** or one or more exclusions.
- Cover the cost of changes to systems, services or technology in which **We** use or operate in order to provide the service under the **Agreement**.

14.1 **We**, at **Our** absolute sole discretion, reserve the right to increase **Your** fee payment to **Us** after the first 12 months of cover. **We** will provide **You** with notice to confirm any changes which will take place from the date specified in the documentation. If **You** do not wish to continue **Your Agreement** with **Us** as a result of any changes, **You** may cancel **Your Agreement** by notifying **Us** within that notice period.

14.2 **We** reserve the right to terminate this **Agreement** without prior notice at any time. If **You** fail to comply within the terms and conditions **We** may bring **Your Agreement** to an end and revoke any further services to **You** under this **Agreement**.

15. GENERAL EXCLUSIONS

We shall not be liable for the following:

- Approving a **Call-out** where **We** deem **You** have breached the terms and conditions or failure to comply with **Your** responsibilities as part of this **Agreement**.
- Routine maintenance cleaning and servicing.
- Costs that incur from damage to, or destruction of, **Your Appliance** as a result of inherent defects. This will not be **Our** responsibility.

- Any defects in the **Appliance(s)** design or workmanship, wear and tear or gradual deterioration, corrosion, rust, dust or change in temperature, gradually developing defects, cracks, flaws or fractures.
 - Any parts or **Appliance(s)** that may need to be replaced as a result of **Cosmetic Damage** which includes but is not limited to wear and tear, marks, dents, scratches, chipping, abrasion, change of colour, texture or finish.
 - Any omission, deficient workmanship or any operational errors made by **You** or any person using the **Appliance(s)** with **Your** implied consent.
 - Any deliberate or careless act or omission on **Your** part or any other person operating the **Appliance(s)** with **Your** implied consent.
 - Any **Call-out** request where the make, model, **Serial Number** specifications or purchase price differs from the details provided by **You** prior to **Your Agreement** commencing.
 - Issues that occur due to the lack of regular maintenance of an **Appliance(s)**.
 - Pre-existing faults, damage, system errors or **Breakdowns** in which **You** were aware of prior to the commencement of **Your Agreement** or any issue that occurs during the **Exclusion Period**.
 - The cost of replacing any consumables and/or accessories.
 - Any **Assistance** for issues that arise once a **Home** has been **Unoccupied** for more than 30 consecutive days.
 - Theft or loss of **Your Appliance**.
 - Repairs on commercial **Appliance(s)** or domestic **Appliance(s)** used in a commercial environment.
 - **Breakdowns** that occur as a direct result of disruption or interference of the public supply of electricity, gas and water to **Your Home**.
 - **Homes** situated outside the UK.
 - **Breakdowns** that arise to **Appliance(s)** aged 8 or more years unless an additional **Excess** of £75 has been paid in full to the **Provider**.
 - Any personal injury or damage to **Property**.
 - **Appliance(s)** that have not been installed, maintained and used in accordance with the manufacturer's instructions.
 - Any damage that occurs due to the continued use of an **Appliance(s)** after a **Breakdown** occurred.
 - Any updates or improvements such as work that is required to bring the protected system up to the required current standards.
 - **Your** failure to handle and/or operate **Your Appliance** in accordance with the manufacturer's instructions.
 - Circumstances where it is apparent that no repair is required and the **Appliance** is functioning within the manufacturer's tolerances.
 - Replacing steel, lead or iron piping that has suffered from corrosion, rusting and/or gradual deterioration.
 - The replacement of bespoke or designer parts or components.
 - Any **Cosmetic Damage** that does not affect the functionality of the **Appliance**.
 - Any repair that, in **Our** opinion, is made unsafe, difficult or unworkable due to accessibility of the protected **Appliance(s)**.
 - **Appliance Breakdowns** caused by pollution or contamination of any kind.
 - Any **Breakdown** **Our** approved **Engineers** and/or **Our Agent(s)** deem as deliberate.
 - Any **Breakdown** **We** deem as abuse, misuse or neglect.
 - Any damage caused by an approved **Engineer** due to **Your** failure of making **Your Appliance** accessible at the sole discretion of the approved **Engineer**.
 - Any repercussions of humidity, flood, lightning, fire, earthquake, weather conditions, wind, salt spray, storm and other natural events or catastrophes, plumbing problems, corrosion, radiation, explosion, sabotage, chemical exposure, invasion, terrorism, civil war, rebellion, revolution, strike, lockout, civil commotion, labour disturbances, act of foreign enemy, hostilities (whether war be declared or not), insurrection or military or usurped power, insurrection, revolution, war, riot, armed conflict, civil commotion, rebellion, man-made events or catastrophes or technological hazards.
 - **Assistance** needed, by **You** outside of the **Engineers** usual working hours (9.00am to 5.30pm Monday to Friday) or on any UK public holidays.
 - Any loss of earnings or incurred costs that have been a direct consequence of not being able to use the **Appliance** or any costs that emerge whilst waiting for an **Engineer**.
- #### 16. FRAUD
- All information **You** give must not be false, misleading or exaggerated when requesting **Assistance** under this **Agreement**. If **You** or anyone acting on **Your** behalf, submits a repair request or requests **Assistance** and is knowingly providing false information or fraudulently exaggerates an issue in any respect, or provides **Us** with a document in support of a repair request, knowing the document to be false or forged in any way, or if **You** or anyone has suffered loss in any way due to a deliberate act, then **We** will:
- Void any repair request and will not pay towards the repair or replacement of the particular **Appliance(s)**.
 - Be entitled to recover any amounts paid by **Us** towards the declared **Appliance** from the start of the **Agreement**.
 - May report **You** to the police, other authorities or fraud prevention agencies.
- #### 17. YOUR DATA
- We** take **Your** privacy very seriously. **We** will not share any of **Your** information with other bodies unless it is essential to **Your** repair.
- 17.1 SDF Services LTD trading as Quick Cover and its business partners will use **Your** information (which **You** or others have provided to **Us**) to provide the requested service and for administration (including the recovery of any amounts owing, where applicable), marketing, market research, **Customer** surveys, regulatory reporting, to check and verify **Your** identity, analytics and testing purposes.
- 17.2 In the event that **We** merge or **Our** business is partly sold to another organisation, **Your** details with **Your** consent will be passed on in this buyout. **You** are entitled to see any information **We** hold on the system for **You**.
- 17.3 Failure to make payments owed, may result in **Us** passing **Your** data to a **Third party** debt collection agency to recover any outstanding payments. **We** may also share **Your** information with fraud prevention and credit reference agencies to assess **Your** ability to afford any of **Our** services **We** may have on offer.
- #### 18. APPLICABLE LAW
- Nothing within this **Agreement** is intended to give directly enforceable rights to any other party. This **Agreement** may only be enforced by the **Customer** and the **Provider** meaning the provisions of the Contracts Rights of Third Parties Act 1999 do not apply.



This **Agreement** shall in all respects be governed and construed in accordance with the laws of England and Wales and the jurisdiction of the English Courts will apply. Nothing in these terms and conditions will affect **Your** statutory rights.

For further information about **Your** statutory rights contact the Citizens Advice Bureau website www.citizensadvice.org.uk or 03444 111 444.

19. CUSTOMER SERVICE AND COMPLAINTS

Quick Cover is committed to providing **Our Customers** with first class services at all times. If **You** ever feel **You** are dissatisfied with **Our** service please contact **Us** immediately via **Our** contact details below. **We** take all complaints seriously and will attempt to rectify any issues.

20. CONTACT DETAILS

The Quick Cover App allows **You** to report a **Breakdown**, view any of **Your** documents or book a service. Alternatively, **You** can log into 'My Account' on quickcover.co.uk by using **Your Reference Number**.

Contact us:

- Emergency 24hr Claims Line: 02039 838 270
claims@quickcover.co.uk
- Customer Services: 02039 836 570 (Mon to Fri 09:00 – 18:00)
(Saturday 11:00 -16:00) Sunday closed
customerservices@quickcover.co.uk
- Administration: admin@quickcover.co.uk
- Complaints: customerservice@quickcover.co.uk