



brightcover

Accidental Damage & Extended Warranty Cover

Terms and Conditions

Available at Harvey Norman®
Insured and powered by AWP P&C S.A.

Allianz  | Allianz
Partners

Discover all the benefits of Brightcover*

Relax knowing Your Product comes with the advantage of these benefits:



Protection

With Brightcover You can relax knowing Your purchase comes with additional protection. Brightcover Policy covers all parts, labour and call out fees for repairs. Brightcover will only use a qualified repairer network.



Support

Our range of support options ensure You experience an easy and hassle-free process when You need someone to talk to about Your Brightcover Policy. If there is a fault with Your Product or Your Product is accidentally damaged, the Customer Service Team will provide You with guidance and support, every step of the way.



Advantage

Having a Brightcover Policy with Your new purchase means that You can benefit from cover such as: coverage for power surges for the length of the policy term and Accidental Damage in the first 12 months owning Your Product.

PROTECTION



Period of Brightcover Mechanical & Electrical Failure Cover

You can choose the length of Your Brightcover Policy to add additional benefits and breakdown cover for Your Product from the end of the manufacturer's warranty.

- If the Original Purchase Price of Your Product is £200 and over - You can choose from either 2, 3 or 4 years Mechanical & Electrical Failure cover.
- If the Original Purchase Price of Your Product is under £200 - You can get 2 years Mechanical & Electrical Failure cover.

All terms above come with Accidental Damage cover for the first 12 months owning Your Product.



New for Old Replacement

If We cannot fix Your Product, We'll replace it. SPEC for SPEC.

If no equivalent replacement product is available, a store credit or cash settlement may be provided at Our discretion.



Coverage for Wear & Tear & Environmental Factors

Brightcover covers wear and tear*, defects in materials and workmanship, after the manufacturer warranty of Your Product expires. It also covers breakdowns caused by dust and internal overheating.

Exclusions to wear and tear may apply, see pages 12 and 13 for exclusions.



Transferable

If You sell Your Product, or gift it to someone, Your cover and any unredeemed entitlements can be transferred to the new owner. Please see page 17 for details on how to transfer Your Policy.

*Cover is subject to terms and conditions.

The terms and conditions of Your Policy start at page 9. Exclusions apply.

*Cover is subject to terms and conditions.

The terms and conditions of Your Policy start at page 9. Exclusions apply.

SUPPORT

You have access to a range of support options to ensure You get the most out of Your Policy.



Customer Service Team

Customer service and administration of Your Policy, including claims handling, enquiries and complaints is handled on Our behalf by IC Frith Service Contracts Limited. Company Number 15543908 and are authorised and regulated by the Financial Conduct Authority, with Firm Reference Number: 1014736.

Call 0800 102 6280 to speak with the Customer Service Team who are available to help You with any enquiries or questions You may have.

The Customer Service Team are available:
Monday to Friday: 9:00am to 5:30pm. Closed weekends and public holidays.



Easy Claim Process

Making a claim is simple and the Customer Service Team are here to help You through every step of the process. Simply:

1. Register Your claim online at www.brightcoverclaims.co.uk or call the Customer Service Team on 0800 102 6280.
2. Have Your Original Documents handy to register the details of Your claim.
3. Please have a description of the fault with Your Product ready for the Customer Service Team.
4. Let the Customer Service Team take care of the rest!

For all enquiries or to lodge a claim contact the Customer Service Team on:

0800 102 6280

Monday to Friday 9.00am - 5.30pm

or email: customerservice@brightcover.co.uk

You can also register Your claim online, 24 hours a day, by visiting:

www.brightcoverclaims.co.uk

ADVANTAGE

Take advantage of exclusive benefits that are only available to Brightcover policyholders.



Accidental Damage Cover*

Brightcover covers You for accidental drops, spills, cracked screens and unintentional accidents for 12 months from the Purchase Date.



Food Spoilage Cover*

If Your Product is a fridge or freezer, Brightcover will cover up to £500 for any food spoilage that occurs as a result of a covered fault.



Laundry Cover*

If Your Product is a washer or dryer, Brightcover will cover up to £150 for laundry expenses if Your Product is out for service for more than 10 consecutive days from the time You notify the Customer Care Team of the fault.



No Lemon Guarantee*

If Your Product costs more than £200 and has had two qualified service repairs and requires a third during the term of Your Policy, Your Product will be replaced, SPEC for SPEC.



Surge Protection Cover*

Brightcover offers cover against breakdowns from electrical interference, power surges or voltage fluctuations.

*Cover is subject to terms and conditions.

The terms and conditions of Your Policy start at page 9. Exclusions apply.

Frequently Asked Questions

What are my rights as a consumer?

You may have statutory rights against the seller or manufacturer of the product under warranties or guarantees expressed or implied by mandatory provisions of law. Your Brightcover Policy does not replace these rights or make them void. These rights include the right to claim a refund, repair or replacement for up to six years (five years in Scotland) after You became aware, or could not with reasonable diligence have become aware there was a problem) if Your Product/s were not of satisfactory quality or fit for purpose when sold to You. You can find further information about Your statutory rights at the Citizens Advice Bureau: www.citizensadvice.org.uk or 0808 223 1133.

How do I make a claim?

Making a claim is simple. You can register Your claim online at www.brightcoverclaims.co.uk or call the Customer Service Team on 0800 102 6280, with Your Brightcover Policy details. All You need is Your Original Documents.

What information should I have handy before I register my claim?

In order to provide You with an easy and hassle-free claim registration process, We ask that You have the following items at hand when calling the Customer Service Team:

- Copy of Your receipt;
- Your Product brand, model and serial number;
- A description of the fault and/or details of the damage; and
- Your contact details, including phone and/or email.

What if I have lost my receipt?

If You contact Your original store of purchase, they will be able to provide You a copy of Your receipt. If You cannot recall what Your original store of purchase is, contact the Customer Service Team on 0800 102 6280 for assistance.

What if there is no fault found?

Occasionally, faults can be caused by the use of the product outside of the operating instructions from the manufacturer. If You suspect a fault with Your Product, We always recommend referring back to the original documentation provided with Your Product and performing troubleshooting prior to registering a claim. You may incur costs associated with the assessment of Your claim if Your Product is found to not have a fault. You can contact the Customer Service Team who will assist with troubleshooting, where possible.

Should I take my product back into the store of purchase?

We recommend that You contact the Customer Service Team prior to transporting Your Product. You may be entitled to transport or freights costs of Your Product to get Your Product assessed or We may send a repair engineer to Your home. The Customer Service Team can talk with You about what options You have to get Your Product assessed as quickly as possible. Contact the Customer Service Team on 0800 102 6280.

What faults am I protected against?

You are protected against electrical, electronic and mechanical faults Your Product may suffer. We also cover faults caused by dust, internal humidity, wear and tear (not including batteries in Hearables or User Replaceable Batteries in cordless vacuums). Accidental Damage in the first 12 months after Your Purchase Date, and any defects in materials and workmanship.

When does my cover start?

Your Accidental Damage cover starts from the Purchase Date of Your Product. Your Mechanical & Electrical Failure cover will start on the day after the manufacturer warranty on Your Product expires.

Am I covered overseas?

Your Product is only covered for Accidental Damage & Mechanical or Electrical Failure that occurs in the United Kingdom (excluding the Channel Islands).

What faults are not covered?

Your Brightcover Policy does not include cover for faults or failures covered by the manufacturer during the manufacturer's warranty period and does not include cover for accessories such as, but not limited to, wired headphones, microphones, cords and cables, ancillary game controllers and memory cards; faults with User Replaceable Batteries, including but not limited to battery wear and tear. For a complete list of exclusions please read the Terms & Conditions on pages 12 and 13 of this booklet.

Your Brightcover Policy doesn't cover faults or failures if Your Product is used in a commercial or business setting.

Your Brightcover Policy doesn't cover software faults or loss of data. Your Brightcover Policy does not offer data recovery services.

*Cover is subject to terms and conditions.

The terms and conditions of Your Policy start at page 9. Exclusions apply.

Terms and Conditions of Your purchase of Your Product with Brightcover

Thank You for choosing to protect Your Product with a Brightcover Policy.

Please ensure that You keep Your Original Documents that record the purchase of both Your Product and this Brightcover Policy. The Original Documents constitute proof of the purchase, and in the event of a claim the Original Documents may need to be produced.

This Brightcover Policy is underwritten and provided by AWP P&C S.A. registered in France with ID No 519490080 RCS Paris Registered Office 7 Rue Dora Maar, 93400 Saint-Ouen, France acting through its UK Branch, AWP P&C (UK Branch), registered in the United Kingdom. Registered Branch No. BR015275. Registered Office: 102 George Street, Croydon CR9 6HD. AWP P&C S.A. is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Financial Services Register No. 534384. Details about the extent of Our regulation by the Prudential Regulation Authority are available from Us on request.

We agree to insure Your Product according to the Brightcover Policy terms and conditions.

Brightcover Policy is administered by IC Frith Service Contracts Limited. Registered Office: Brennan House, Farnborough Aerospace Centre Business Park, Farnborough, United Kingdom, GU14 6XR. Authorised and regulated by the Financial Conduct Authority with Firm Reference Number: 1014736. The administration services are also provided by Frith Service Contracts Limited, who is an appointed representative of IC Frith Service Contracts Limited, with Financial Conduct Authority Firm Number 1025657.

IC Frith Service Contracts Limited receives remuneration for services in relation to this Brightcover Policy. These services include administering claims on Our behalf. You do not pay IC Frith Service Contracts Limited a fee for doing this, they receive an administration fee from Us the insurer (AWP P&C S.A.).

This Brightcover Policy is sold to You by Harvey Norman Trading (UK) Limited, which has been appointed to do so by IC Frith Service Contracts Limited on Our behalf. Please note that Harvey Norman Trading (UK) Limited does not provide You with advice or recommendations on whether to take out the Brightcover Policy or other insurance policies; it does not search for and propose suitable insurance policies for You or act on Your behalf in any other way. Harvey Norman Trading (UK) Limited's company number is 15512318 and its registered office is at Unit 62a The Parade Gracechurch Shopping Centre, The Parade, Sutton Coldfield, Birmingham, United Kingdom, B72 1PD.

The Retailer, Harvey Norman Trading (UK) Limited, has a financial interest in You purchasing the Brightcover Policy as it receives commission for introducing You to Us and concluding the Brightcover Policy on Our behalf. You do not pay Harvey Norman Trading (UK) Limited a fee for doing this; they receive a commission from Us (the insurer, AWP P&C S.A.).

Further details of the remuneration arrangements for Your Brightcover Policy are set out on page 20.

Your eligibility

You must be 18 years or older and a resident of the United Kingdom (Channel Islands not included) to purchase a Brightcover Policy.

Terms and Conditions

General

This Brightcover Policy is designed to meet the demands and needs of those who wish to insure their personal electronic device and/or household electrical appliance against accidental damage and/or breakdown.

If You have purchased more than one product on the same purchase receipt, then Your Brightcover Policy will only cover those products specifically described on the purchase receipt and/or tax Invoice.

Other providers

Please be aware that extended warranty and insurance products are available from other electrical retailers, insurance companies and providers. Cover may also be available on some appliances by Your credit card provider. You may also be covered under home contents insurance or other insurance policies You may have. Please note, however, that a claim under Your other policies may affect subsequent premiums at renewal.

Financial Services Compensation Scheme (FSCS)

For Your added protection, We are covered by the FSCS.

You may be entitled to compensation from the scheme if We cannot meet Our obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100, or by visiting their website at www.fscs.org.uk.

Paying your premium

You must pay the total premium (inclusive of all applicable taxes) in one payment in full at the time of purchase of Your Product. The premium is taken to be received by Us as soon as it has been paid by You to the Retailer.

Availability of service & parts

We always try to complete repairs in the shortest amount of time possible. However, We are not responsible for delays caused by factors beyond Our control such as manufacturer delays in supplying parts. We may use refurbished parts where available to complete the repair.

Important conditions

This Brightcover Policy only covers products that are used for personal and non-commercial purposes. If Your Product is used for commercial or business purposes, You will not be covered for any faults or failures of Your Product.

	Accidental Damage cover	Mechanical & Electrical Failure, also known as extended warranty cover
When Your Policy starts and ends	<p>Your 12 months Accidental Damage cover commences on the date You purchase Your Brightcover Policy.</p> <p>You will not be able to claim further under Accidental Damage cover when:</p> <ol style="list-style-type: none"> 1) 12 months have elapsed from the date You purchased Your Brightcover Policy; or 2) You receive a replacement product for Your Product following a valid claim under Accidental Damage cover (Note that the whole Policy will also come to an end); or 3) You have made 2 valid claims for repair of Your Product under Accidental Damage cover. Your Brightcover Policy will end if Your Product is replaced by Us with a replacement product or You are given a store credit or cash reimbursement. <p>If We repair Your Product once under Accidental Damage cover, Your Policy will continue and You may claim again during the rest of the term of Your Policy, subject to the terms and conditions of Your Policy.</p> <p>If We repair Your Product twice under Your Accidental Damage cover, the whole of Your Policy will end.</p>	<p>The Mechanical & Electrical Failure cover term of Your Brightcover Policy will be clearly stated on Your Original Documents and begins from the day after the manufacturer warranty on Your Product ends.</p> <p>If Your Product is replaced under Your Mechanical & Electrical Failure cover, Your Policy will be considered fulfilled and ends.</p> <p>If Your Product has a purchase price of or under £200, the term of Your Policy will be 2 years starting from the expiry date of the manufacturer's warranty period.</p> <p>Additionally, if Your Product has a purchase over £200, the term of Your Brightcover Policy will be the shorter of any of the following:</p> <ul style="list-style-type: none"> • 2, 3 or 4 years as specified on Your Original Documents; or • 6 years from the date You purchase Your Product, inclusive of any manufacturer's warranties provided; or • If the manufacturer's warranty is less than 12 months, then Your Policy will last for twice the length of the manufacturer's warranty. Example: A 3-month manufacturer's warranty means a 6-month Policy.

	Accidental Damage cover	Mechanical & Electrical Failure, also known as extended warranty cover
Additional charges to pursue a claim	<p>You will be required to pay an Excess Fee each time You make a claim under Accidental Damage cover. The applicable Excess Fee is determined by the Original Purchase Price of Your Product:</p> <ul style="list-style-type: none"> • If Your Product's Original Purchase Price is more than £500 You will be required to pay an Excess Fee of £100; or • If Your Product's Original Purchase Price is between £500 and £200.01 You will be required to pay an Excess Fee of £50; or • If Your Product's Original Purchase Price is £200 or less You will be required to pay an Excess Fee of £25. 	<p>No additional charges to pursue a claim.</p>
What is covered under Your Policy	<p>If Your Product is accidentally damaged during the 12 months following the Purchase Date of Your Product, We will, at Our discretion, repair Your Product or replace Your Product, subject to any applicable Excess Fees, terms and conditions, exclusions and limitations of Your Brightcover Policy.</p> <p>If Your Product is repaired, it may be repaired with new or refurbished parts. If in Our view it is not possible or economical to repair Your Product, then We will replace Your Product in accordance with the Replacement Terms below. Where only a part or parts of Your Product has been damaged, We will only pay for the repair or replacement of that particular part or parts.</p>	<p>Subject to the terms and conditions set out later in this document Your Policy covers the cost of parts and labour to repair Your Product in the event Your Product fails to properly operate due to:</p> <ol style="list-style-type: none"> a) Mechanical or Electrical Failure; b) A defect in materials or workmanship; c) Normal wear and tear that affects the functionality or operation of Your Product, including cover for wear and tear on Non-User Replaceable Batteries; d) Electrical interference, power surge or voltage fluctuation.

	Accidental Damage cover	Mechanical & Electrical Failure, also known as extended warranty cover
What is covered under Your Policy continued..		<p>If Your Product costs more than £200, We will protect You against these faults until the expiry date of Your Policy, or until Your Product is replaced with a new and similar product of Our choosing, subject to the Replacement Terms below.</p> <p>We will always try to replace Your Product with a spec for spec product, subject to the Replacement Terms of Your Policy.</p> <p>The maximum amount payable by Us under Your Policy shall not exceed the Original Purchase Price of Your Product (inclusive of VAT) per claim.</p> <p>*See page 13 for wear and tear exclusions</p>
What is not covered under Your Policy	<ol style="list-style-type: none"> 1. Faults or failures covered by the manufacturer during the manufacturer's warranty period. Including any and all Pre-existing Conditions that occur prior to the Purchase Date of Your Product; 2. Defects or design faults that are covered by the original product manufacturer or distributor whether or not through the process of a product recall; 3. Any single claim amount which exceeds the Original Purchase Price of Your Product; 4. Recovery from a third party, for example, the police, or repossession of Your Product for any reason whatsoever; 5. Repairs or replacements that have been organised without following the claims procedure listed in this Brightcover Policy or without Our authority. 6. Fraudulent or dishonest acts on Your part or carried out with Your consent; 7. Replacement of Your Product if it was stolen, lost or misplaced; 8. Subject to the law, consequential loss, including but not limited to loss of personal data, loss of profits and loss of enjoyment; 9. Any recovery or transfer of data stored on Your Product. We do not provide You any data recovery services under this Brightcover Policy; 10. Service call, repair costs or replacement costs where the fault is not covered under Your Policy; 	

	Accidental Damage cover	Mechanical & Electrical Failure, also known as extended warranty cover
What is not covered under Your Policy continued..	<ol style="list-style-type: none"> 11. Your Product if it is a mobile phone, e-scooter or drone; 12. Accidental Damage to Your Product after 12 months from the Date of Purchase of Your Product; 13. Any Mechanical or Electrical Failure of Your Product outside the term of Your Policy; 14. Any damage to Your Product that is cosmetic only and does not affect its performance and/or functionality; 15. Costs, except where specifically mentioned in these terms and conditions. Cost exceptions include, costs associated with freight, transportation or delivery of Your Product to and from Our designated service centres; 16. Faults or damage caused from abuse, misuse, neglect, intentional putting of foreign objects into Your Product, unauthorised modifications or alterations to Your Product; 17. Faults or damage caused by failure to follow the manufacturer's instructions with Your Product, for example, failure to comply with routine maintenance and cleaning procedures in Your Product's user manual; 18. Costs associated with routine maintenance and servicing of Your Product such as cleaning, adjustments, lubrication, alignments, reprogramming, tuning or upgrades; 19. Faults or damage caused by consumables and/or use of consumables not recommended by the manufacturer's guidelines; 20. Repairs or replacement of any consumables, including but not limited to User Replaceable Batteries, fuses, filters, bulbs, user replaceable elements, toners, drums and print heads; 21. Repair or replacement of batteries in Hearables due to faults caused by wear and tear; 22. Repair or replacement of software; 23. Repair or replacement of accessories, including but not limited to, microphones, cords and cables, ancillary game controllers and memory cards; 24. Faults or failures of User Replaceable Batteries in cordless vacuums, including faults caused by wear and tear; 25. Damage to Your Product caused by war, invasion or act of foreign enemy, hostilities, civil war, rebellion, riot, strike, labour disturbance, lockout, or civil commotion; 26. Damage caused by animals, insect infestation, fire or flood; 27. Any Accidental Damage and/or Mechanical or Electrical Failure that occurs outside the United Kingdom; 28. Any Accidental Damage and/or Mechanical or Electrical Failure of Your Product caused from commercial, or non-domestic or non-personal use of Your Product. 	

	Accidental Damage cover	Mechanical & Electrical Failure, also known as extended warranty cover
Replacement Terms	<p>If Your Product costs more than £200 and it is not economical for Us to repair Your Product and at Our sole discretion, We may replace Your Product with a new product that is spec for spec. In the event that We replace Your Product, We will take into account features, quality and specifications of the original item as well as availability of the technology. The value of the replacement product shall not exceed the Original Purchase Price You paid for Your Product. Due to changes in product technology and availability, the replacement product We supply may have a lower selling price and is not limited to the original manufacturer brand of Your Product. Replacement price differences, if any, will not be refunded.</p> <p>If We cannot offer a suitable replacement, We may arrange for You a store credit for use with the Retailer or cash settlement. The value of any store credit or cash settlement that We give You will not exceed the Original Purchase Price of Your Product.</p> <p>The decision to repair, replace, offer a store credit or cash settlement is always at Our sole discretion. If Your Product is replaced, a store credit is given or a cash settlement is made, this shall constitute fulfilment of Your Policy and Your Policy ends and the faulty product will become Our property.</p> <p>If Your Product cost less than £200, and We cannot offer a suitable replacement, We may arrange for You a store credit for use with the Retailer or cash settlement. The value of any store credit or cash settlement that We arrange for You will not exceed the Original Purchase Price of Your Product.</p> <p>The decision to repair, replace, offer a store credit or cash settlement is always at Our sole discretion. If Your Product is replaced, a store credit is given or a cash settlement is made, this shall constitute fulfilment of Your Policy and Your Policy ends and the faulty product will become Our property.</p>	
Freight coverage	<p>If You have purchased a product costing more than £200 and Your Product requires a repair assessment, under Your Policy We will cover freight both to and from Our designated service centre where:</p> <ul style="list-style-type: none"> a) The gross weight of Your Product is 5kgs or less; and b) You live more than 5 miles from Our designated service centre. <p>An example of items on which freight would be covered include, but is not limited to, notebook computers, tablets and connected health wearables.</p> <p>If You have purchased a product costing less than £200, under Your Policy We will cover any freight costs associated with the assessment or replacement of Your Product.</p> <p>In most circumstances, We will arrange and cover the cost of freight upfront.</p> <p>In the case where your product weighs greater than 5kg, we will organise an in home inspection of the goods.</p>	

	Accidental Damage cover	Mechanical & Electrical Failure, also known as extended warranty cover
No Lemon Guarantee	Applies only to Mechanical and Electronic Failure cover.	<p>If You have purchased a product costing more than £200 and Your Product has had 2 qualified service repairs under Your Policy and requires a 3rd qualified service under Your Policy, We will replace Your Product in accordance with the Replacement Terms above.</p> <p>If You have purchased a product costing less than £200, We will replace Your Product the first time it fails in accordance with the Replacement Terms above.</p>
Food Spoilage	<p>If Your Product is a fridge or freezer, We will cover You up to a value of £500 for any food spoilage that occurs as a result of a defect as stated in the 'What is covered under Your Policy' section above. You will be required to supply credible supporting documentation, such as photographs and/or grocery receipts, as proof of Your loss. The value of £500 is the limit of food spoilage cover during the term of Your Policy. The maximum amount payable on any single food spoilage reimbursement claim is £300.</p>	
Laundry	<p>If Your Product is a washing machine or dryer, We will cover You up to a value of £150 for any laundry cleaning services if Your Product is out of service for more than ten (10) consecutive days from the time that We have been notified of the failure. You will be required to supply receipts for each laundry reimbursement claim. The value of £150 is the limit of Laundry Cover during the term of Your Policy. The maximum amount payable on any single laundry reimbursement claim is £100.</p>	

Definitions

Accidental Damage: means physical damage which occurs as a result of a sudden, unforeseen and unexpected event. The event must arise from a single identifiable incident.

Customer Service Team: means IC Frith Service Contracts Limited. Company Number 15543908. Registered Office: Brennan House, Farnborough Aerospace Centre Business Park, Farnborough, United Kingdom, GU14 6XR. Authorised and regulated by the Financial Conduct Authority, with Firm Reference Number 1014736. And Frith Service Contracts Limited, who is an appointed representative of IC Frith Service Contracts Limited with Financial Conduct Authority Firm Number 1025657.

Excess Fee: means the amount You have to pay each time You make a claim which is accepted under Accidental Damage cover.

Hearable Device, Hearables: means electronic wireless headphone devices designed for multiple purposes ranging from wireless transmission (e.g. audio playback), communication and communication objectives.

Mechanical or Electrical Failure: means a sudden or unforeseen failure of Your Product arising from a mechanical, electrical or electronic fault covered by Your Policy, including failures caused by dust, internal humidity, wear and tear (not including batteries in Hearables or User Replaceable Batteries in cordless vacuums) and defects in materials and workmanship.

Non-User Replaceable Batteries: refers to a battery or batteries that is not a User Replaceable Battery and can only be accessed by a qualified service agent.

Original Documents: means Your original purchase receipt and tax invoice issued by the Retailer which references Your Brightcover Policy and Your Product.

Original Purchase Price: means the amount shown on the purchase receipt and/or tax invoice being the cost of Your Product.

Pre-existing Condition: the Product covered under Your Policy which has suffered a fault and/or Accidental Damage before You purchased the Product.

Purchase Date: means the date shown on Your Original Documents as the date of purchase of Your Product.

Replacement Terms: means the section in this document on page 14, with the heading "Replacement Terms";

Retailer: refers to Harvey Norman Trading (UK) Limited whose name appears on the original purchase receipt and/or tax invoice as the supplier of Your Phone.

User Replaceable Batteries: refers to a battery or batteries in a product that can be removed and replaced by You, following instructions from the manufacturer or product manual. E.g. batteries in cordless vacuums.

You, Your: means the person or persons named as the purchaser on the original purchase receipt and/or tax Invoice.

Your Product: means the electrical or battery operated product that You purchased Your Brightcover Policy on, as described in the purchase receipt and/or tax invoice.

Your Policy, Your Brightcover Policy: means the Brightcover Policy that You have

purchased with Your Product.

We, Us, Our: AWP P&C S.A.

Claims procedure:

Before calling, please conduct a basic check of Your Product.

- ✓ Is Your Product plugged in and turned on?
- ✓ Does Your Product require new User Replaceable Batteries?
- ✓ Have You checked Your manufacturer's instruction booklet? Many manufacturer's instruction booklets contain "troubleshooting" tips.

If the problem persists follow Our simple claims procedure to make a claim under Your Brightcover Policy. Please have Your Original Documents ready.

You can make a claim by either:

- ✓ Going online at www.brightcoverclaims.co.uk
- ✓ Calling the Customer Service Team on 0800 102 6280 from Monday to Friday, 9:00am to 5:30pm (excluding public or bank holidays).

A representative of the Customer Service Team will verify Your details and assist You with Your query.

Transferring Your Brightcover Policy

Subject to the new owner meeting the eligibility criteria set out on page 8, Your Policy can be transferred to a new owner of Your Product at any time during the term of Your Policy.

If You wish to transfer Your Policy, please call the Customer Service Team on 0800 102 6280, (Monday to Friday, 9am to 5.30pm. Excluding public holidays).

You can also email Your request to customerservices@brightcover.co.uk.

Privacy notice

We care about Your personal data. This summary below and Our full privacy notice explain how We protect Your privacy and use Your personal data. Our full privacy notice is here: www.allianz-assistance.co.uk/privacy-notice/

If a printed version is required, please write to Us at:

Customer Service (Data Protection)
Allianz Assistance
102 George Street Croydon CR9 6HD.

To learn more about IC Frith Service Contracts Limited privacy notice please visit: www.icfrith.co.uk/s/privacy-policy

To learn more about the Retailer's privacy notice please visit: <https://www.harveynorman.co.uk/pages/privacy-and-cookies-policy>

How will We obtain and use Your personal data?

We will collect Your personal data from a variety of sources including:

Data that You provide to the Customer Service Team for example when You submit a claim request over the phone or via their online claims portal. You can view the privacy policy of the online claims portal at www.brightcoverclaims.co.uk. Also data that may be provided about You from certain third parties, such as retailers of Your Product and authorised repairers.

We will collect and process Your personal data in order to comply with Our contractual obligations and/or for the purposes of Our legitimate interests including: Entering into or administering contracts with You.

Who will have access to Your personal data?

We may share Your personal data: With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes, With other service providers who perform business operations on Our behalf, Organisations who We deal with which provide part of the service to You such as retailers, claims administrators and authorised repairers.

To meet Our legal obligations including providing information to the relevant ombudsman if You make a complaint about the Insured Object or service that We have provided to You.

We will not share information about You with third parties for marketing purposes unless You have specifically given Us Your consent to do so.

How long do We keep Your personal data?

We will retain Your personal data for a maximum of seven years from the date the insurance relationship between Us ends. If We are able to do so, We will delete or anonymise certain areas of Your personal data as soon as that information is no longer required for the purposes for which it was obtained.

Where will Your personal data be processed?

Your personal data may be processed both inside and outside the United Kingdom (UK) or European Economic Area (EEA). Whenever We transfer Your personal data outside the UK or EEA to other Allianz Group companies, We will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, We take steps to ensure that personal data transfers outside the UK or EEA receive an adequate level of protection.

What are Your rights in respect of Your personal data?

You have certain rights in respect of Your personal data.

You can:

- Request access to it and learn more about how it is processed and shared,
- Request that We restrict any processing concerning You, or withdraw Your consent where You previously provided this,
- Request that We stop processing it,

- Request that We update it or delete it from Our records,
- Request that We provide it to You or a new insurer,
- And to file a complaint.

Automated decision making, including profiling We carry out automated decision making and/or profiling when necessary. For more information on automated decision making, including profiling, please visit: www.allianz-assistance.co.uk/privacy-notice/

How can You contact Us?

If You would like a copy of the information that We hold about You or if You have any queries about how We use Your personal data, You can contact Us as follows:

By post:

Data Protection Officer
AWP Assistance UK Ltd
102 George Street
Croydon, Surrey CR9 6HD

By email: AzPUKDP@allianz.com or at: dataprivacy.fos.gb@allianz.com

Cooling off period

You have a 45 day cooling off period, with Your Policy.

Cancellation of Your Policy

By You

If you request a cancellation during the 45 day cooling off period, You will receive a full refund of Your premium.

If You cancel after the 45 day cooling off period, any unused premium that You have already paid at the time of cancellation will be refunded on a pro rata basis by the Customer Service Team. We will cancel Your Policy at the monthly anniversary of the date You purchased Your Policy.

If You submit a claim which is resolved either by a replacement product, a store credit or reimbursement, no refund of premium will be provided. Under the Replacement Terms of Your Policy (see page 14), if Your Product is replaced, a store credit is given or a cash settlement is made, this shall constitute fulfilment of Your Policy.

By Us

We may cancel Your Policy, subject to 7 days notice, if:

- You make a claim We believe to be fraudulent.

In such circumstances, We will not return any of the premium You have paid. In the event We cancel Your Policy We will provide written notice to Your last known address or by way of email correspondence to the email address You provided.

How to cancel Your Policy

You may request to cancel Your Policy at any time without any cancellation fee.

If You wish to cancel **during** the 45 day cooling off period, please return to the Retailer and the Retailer will refund the amount You paid for Your Policy.

If You wish to cancel Your Policy **after** the 45 day cooling off period, please contact the Customer Service Team on 0800 102 6280. If there is a refund applicable, the Customer Service Team will refund the amount of premium owed to You and Your Policy will have end.

Information on remuneration

Remuneration charging structure for Brightcover policies

The Customer Service Team's commission is generated from their third party administration fee and is calculated as a portion of the Our net rate for the risk. To clarify, the net rate is Our base rate + the Customer Service Team's third-party administration fee which is a maximum of 23% of this net rate.

The Retailer from who You have purchased Your Product and Your Brightcover Policy is bound by pricing controls which are set by Us. The maximum commissions payable to the Retailer may not exceed 40% of the premium You pay for Your Brightcover Policy inclusive of the insurance premium tax of 20%.

Other types of payment/remuneration

The Retailer receives no other commission from Us but may receive additional revenue from activities where:

- We, acting in Our sole discretion, decides to purchase a replacement product from the Retailer to fulfil a claim under a Brightcover policy. The Retailer does not have any influence on Our decision to provide this outcome to consumers.
- We, acting in Our sole discretion, requests that the Retailer conducts an assessment or repair of a branded product under a Brightcover policy for which an assessment/repair fee is paid to the Retailer. The Retailer is an accredited provider of these services under specific manufacturer warranties.

We pay commission to the Retailer on the sale of the Brightcover policy through the Customer Service Team.

Further details of the remuneration paid can be found at www.icfrith.co.uk/brightcover_remuneration.

International sanctions

This Brightcover policy may not provide any cover or benefit to the extent that either the cover or benefit would violate any applicable sanction, law or regulations of the United Kingdom, the United Nations, the European Union, United States of America or any other applicable economic or trade sanction, law or regulations.

We decline claims to persons, companies, governments and other parties to whom this is prohibited under national or international agreements or sanctions.

Your statutory rights

In the event of a problem with Your Product, You may have rights at law against the seller or manufacturer of the product under warranties or guarantees expressed or implied by mandatory provisions of law.

Your Brightcover Policy does not replace these rights or make them void. These rights include the right to claim for a refund, repair, or replacement from the supplier of the electrical goods for up to six years (Scotland it's up to five years after you become aware, or could with reasonable diligence have become aware there was a problem) if Your electrical goods were not of satisfactory quality or fit for their purpose when they were sold to You. After the first six months You will have to prove that the goods had a fault when sold to You and the longer it takes for the fault to appear the more difficult this will be. For further information about your statutory rights You may wish to contact the Citizens Advice Bureau: www.adviceguide.org.uk or 0808 223 1133.

Governing law

The law of England and Wales will apply and all communications and documentation in relation to Your Policy will be in English.

In the event of a dispute concerning Your Policy, the courts of England and Wales shall have exclusive jurisdiction.

Complaints procedure - customer care

We take Our customer service seriously and want to hear about any problems that You may have had with Your claim, Your experience with the sale of Your Policy or the level of service with which You have been provided. If a problem does arise, please call the Customer Service Team on 0800 102 6280 or email: customerservice@brightcover.co.uk. If the matter cannot be determined to Your satisfaction, please write to:

**IC Frith Service Contracts Limited c/o Brightcover Customer Services Team
Suite 5, Elmwood Business Centre, 44-46 Elmwood Ave, Belfast, UK, BT9 6AZ.**

The Customer Service Team will confirm the receipt of Your complaint within 48 hours of receiving it and will endeavour to have a resolution to Your complaint within 5 working days. If You are not satisfied with the outcome of Your complaint, You may refer the matter to the Financial Ombudsman Service:

Post: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR,

Visit: <https://www.financial-ombudsman.org.uk>

Phone: 0800 023 4567 or

Email: complaint.info@financial-ombudsman.org.uk

CUSTOMER COPY

ATTACH QUOTE HERE

This quotation is provided to You if You have purchased product/s in store.

Your quotation is for Brightcover Accidental Damage and Extended Warranty ("Brightcover") for the product/s detailed in the quotation provided to you.

Important Information About Your Warranty Quotation

Quotation is valid for 30 days from the date on the quotation provided and is only valid in relation to the terms of Brightcover to which it relates.

You are under no obligation to purchase Brightcover when You purchase Your Product/s. You may request a quotation before deciding to purchase Brightcover.

Similar insurance and extended warranties are available from other providers. You may also be covered under other insurance policies You have.

Cancellation of Your Policy

You have a 45 day cooling off period.

If You cancel Your Brightcover Policy within 45 days of the purchase date of Your Policy, You will receive a full refund of the premium You have paid for Your Policy.

If You cancel after the 45 days from the purchase date of Your Policy, You receive a pro rata refund based on the remaining full unexpired months remaining on Your Policy.

If You make a claim during Your Policy term that is settled either by a replacement product, store credit or cash reimbursement no refund of premium will be provided.

Claim Settlements and Termination of Your Policy

If We repair Your Product under Your Mechanical & Electrical Failure cover, Your Policy will not end. Your policy will end if We replace Your Product with a new product, provide a store credit with the Retailer or provide a cash reimbursement. Your Policy will also end if We conduct 2 successful repairs of Your Product under Accidental Damage cover.

I confirm I have received and read the quotation and the information on this page and that I wish to purchase Brightcover, as described in the quotation and agree to the terms and conditions of the Brightcover Policy.

Name: _____

Signature: _____

STORE COPY

ATTACH PROOF OF PURCHASE HERE

This quotation is provided to You if You have purchased product/s in store.

Your quotation is for Brightcover Accidental Damage and Extended Warranty ("Brightcover") for the product/s detailed in the quotation provided to you.

Important Information About Your Warranty Quotation

Quotation is valid for 30 days from the date on the quotation provided and is only valid in relation to the terms of Brightcover to which it relates.

You are under no obligation to purchase Brightcover when You purchase Your Product/s. You may request a quotation before deciding to purchase Brightcover.

Similar insurance and extended warranties are available from other providers. You may also be covered under other insurance policies You have.

Cancellation of Your Policy

You have a 45 day cooling off period.

If You cancel Your Brightcover Policy within 45 days of the purchase date of Your Policy, You will receive a full refund of the premium You have paid for Your Policy.

If You cancel after the 45 days from the purchase date of Your Policy, You receive a pro rata refund based on the remaining full unexpired months remaining on Your Policy.

If You make a claim during Your Policy term that is settled either by a replacement product, store credit or cash reimbursement no refund of premium will be provided.

Claim Settlements and Termination of Your Policy

If We repair Your Product under Your Mechanical & Electrical Failure cover, Your Policy will not end. Your policy will end if We replace Your Product with a new product, provide a store credit with the Retailer or provide a cash reimbursement. Your Policy will also end if We conduct 2 successful repairs of Your Product under Accidental Damage cover.

I confirm I have received and read the quotation and the information on this page and that I wish to purchase Brightcover, as described in the quotation and agree to the terms and conditions of the Brightcover Policy.

Name: _____

Signature: _____

ATTACH INVOICE HERE

For all enquiries or to lodge a claim contact the Customer Service Team on:

0800 102 6280

Monday to Friday 9.00am - 5.30pm

or email: **customerservice@brightcover.co.uk**

You can also register Your claim online, 24 hours a day, by visiting:

www.brightcoverclaims.co.uk

Complaints procedure - customer care

We take Our customer service seriously and want to hear about any problems that You may have had with Your claim, Your experience with the sale of Your Policy or the level of service with which You have been provided. If a problem does arise, please call the Customer Service Team on 0800 102 6280 or email: customerservice@brightcover.co.uk. If the matter cannot be determined to Your satisfaction, please write to:

**IC Frith Service Contracts Limited c/o Brightcover Customer Services Team
Suite 5, Elmwood Business Centre, 44-46 Elmwood Ave, Belfast, UK, BT9 6AZ.**

The Customer Service Team will confirm the receipt of Your complaint within 48 hours of receiving it and will endeavour to have a resolution to Your complaint within 5 working days. If You are not satisfied with the outcome of Your complaint, You may refer the matter to the Financial Ombudsman Service:

Post: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR,

Visit: <https://www.financial-ombudsman.org.uk>

Phone: 0800 023 4567 or

Email: complaint.info@financial-ombudsman.org.uk

Insurer details

This Brightcover Policy is underwritten and provided by AWP P&C S.A. registered in France with ID No 519490080 RCS Paris Registered Office 7 Rue Dora Maar, 93400 Saint-Ouen, France acting through its UK Branch, AWP P&C (UK Branch), registered in the United Kingdom. Registered Branch No. BR015275. Registered Office: 102 George Street, Croydon CR9 6HD. AWP P&C S.A. is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Financial Services Register No. 534384. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.



This Brightcover Policy is underwritten and provided by AWP P&C S.A. registered in France with ID No 519490080 RCS Paris Registered Office 7 Rue Dora Maar, 93400 Saint-Ouen, France acting through its UK Branch, AWP P&C (UK Branch), registered in the United Kingdom. Registered Branch No. BR015275. Registered Office: 102 George Street, Croydon CR9 6HD. AWP P&C S.A. is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the Financial Conduct Authority (FCA) and limited regulation by the PRA. Financial Services Register No. 534384. Details about the extent of our regulation by the PRA are available from us on request.

Brightcover Policy is administered by IC Frith Service Contracts Limited who also act as Our Customer Service Team. Company number 15543908. Registered Office: Brennan House, Farnborough Aerospace Centre Business Park, Farnborough, United Kingdom, GU14 6XR. Authorised and regulated by the Financial Conduct Authority with Firm Reference Number: 1014736. The administration services are also provided by Frith Service Contracts Limited, who is an appointed representative of IC Frith Service Contracts Limited, with Financial Conduct Authority Firm Number 1025657.

This Brightcover Policy is sold to you on Our behalf by Harvey Norman Trading (UK) Limited, company number 15512318. Registered Office: Unit 62a The Parade Gracechurch Shopping Centre, The Parade, Sutton Coldfield, Birmingham, United Kingdom, B72 1PD, which has been appointed to do so by IC Frith Service Contracts Limited.