

Extended Warranty

 **Ulster Bank**

EXTENDED WARRANTY

Will this product meet your needs?

This product will be appropriate for eligible customers who would like one year's free extended warranty for most purchases made with your Gold card, to include breakdown as a result of accidental damage from the date of registration for six appliances per year.

Ulster Bank are not making a personal recommendation based on your individual circumstances that the policy is suitable for your needs and we recommend that you read the Policy Summary and Policy carefully.

It is your responsibility to make sure that the policy is right for you.

keyfacts[®]

SUMMARY OF PROTECTION

Statement of Demands and Needs

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs. This product meets the demands and needs of Ulster Bank Gold Card customers described in your policy documents.

Plan Summary

This Plan Summary does **not** contain the full terms and conditions of the insurance contract, which is included in the Terms & Conditions section in the leaflet.

- Insurance Provider:** The insurance plans are underwritten by Domestic & General Insurance PLC.
- Types of Insurance and Cover:**

This is a general insurance contract that provides free extended warranty cover (for up to six qualifying household appliances per calendar year) for 1 year after the manufacturer's 1 or 2 year guarantee expires, protecting against the cost of breakdown, accidental damage and food spoilage (freezing equipment only). Accidental damage and food spoilage covers commence from the date you register your appliance.

On registration of your appliance under Free Cover, depending on the appliance, we may also offer you the opportunity to purchase an optional extension to the Free Cover to extend the protection up to a total of 5 years from the date of appliance purchase. This Additional Cover will be offered on the same basis as for the Free Cover described above. Where the Additional Cover is chosen you should review this cover periodically to ensure it remains adequate.
- Significant Features and Benefits of Cover:** For both the Free Cover and the additional cover, these are:
 - Breakdown;
 - Accidental Damage;
 - Food Spoilage (for freezing equipment only).Please see the Terms & Conditions document for a full explanation of these terms.
- Statement of price:** There is no charge for the Free Cover. Upon registration for the Free Cover, you may be offered the opportunity to purchase Additional Cover and the price will be notified to you at this time. Payment options for the Additional Cover will also be advised at this time. Your plan fee will include all costs of purchase such as premiums and taxes at the applicable rates.
- Significant Exclusions and Limitations:** The full list of what is not covered by your plan is contained in the Terms and Conditions. The following are significant exclusions and limitations for your free cover:
 - i. Register up to six appliances per calendar year. To qualify for cover, registrations must be made within 90 days of purchase and for appliances costing between £75 and £2,000;
 - ii. Breakdown costs if they are still covered elsewhere by any manufacturer's suppliers, or repairer's guarantee or warranty;
 - iii. In case of breakdown beyond economical repair, if we cannot reasonably replace your appliance, we will pay you a contribution towards the costs of the new equipment based on the price we would normally obtain directly from our chosen supplier;
 - iv. Delivery and installation charges are not covered where an appliance is replaced;
 - v. Any costs you may incur to dispose of your original appliance;

- vi. Theft, attempted theft, malicious damage or damage caused by fire or explosion;
- vii. Repair call out costs if no fault is found with your appliance;
- viii. Costs arising from not being able to use your equipment;
- ix. Cosmetic damage.

For a full list of what is not covered by your Additional Cover plan is contained in the Terms and Conditions.

6. Duration of the Insurance Contract:

The 1 year breakdown cover commences at the end of a manufacturer's 1 or 2 year guarantee and continues for a 1 year period.

The accidental damage and food spoilage cover commences on the date an appliance is registered, continuing during the period of a manufacturer's 1 or 2 year guarantee and then for a further 1 year period. Additional Breakdown cover, accidental damage and food spoilage covers commence at the end of the Free Cover and continue until the appliance is up to 5 years old, provided Domestic & General receives the total premium payable.

7. Cancellation and Termination: Free Cover

You may cancel the plan at any time. You will not receive a refund as no money has been paid by you to us.

To cancel your plan, you can call us on 0870 607 0049 (call charges apply, please contact your telephone provider for further details) or click on 'contact us' at www.domgen.com or write to Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire, CV12 8JP.

Your plan will end automatically if we have provided you with a replacement appliance or monetary settlement. No refunds will be due.

Additional Cover

Your right to change your mind:

You may cancel the plan at any time before the end of your manufacturer's (parts and labour) guarantee period or until 14 days after you receive your plan document (whichever is later) and receive a full refund, unless your equipment has already been replaced or written-off. If you have already claimed we reserve the right to charge a £10 administrative fee.

Cancellation:

- 1) You may cancel the plan at any time after the "right to change your mind" period outlined above, and we will refund a proportion of your plan fee relating to the remaining full months outstanding, unless your equipment has already been repaired, replaced or written-off. No refund will be due if you have received a repair.
 - 2) If we have provided you with replacement equipment or a write-off settlement at any point during the period of your plan then your plan will end and no refund will be due.
 - 3) To cancel your plan, please call us on 0870 607 0049. You can also cancel by clicking on 'contact us' at www.domgen.com, or by writing to Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire, CV12 8JP.
 - 4) The plan can be cancelled by us by giving you 14 days' notice in writing to your last known address. A refund of the amount paid for the remaining full months of the plan will be given.
 - 5) If you cancel the plan, and you are paying by Direct Debit, please tell your bank to cancel the Direct Debit instruction.
- 8. How to Arrange a Repair:** You can find details of how to arrange a repair in section 7 of your plan document. If you have not yet received this, call us on 0870 607 0049.
- 9. How to Complain:** If you wish to complain, then:
- Call the Customer Service Department on 0870 607 0049;
 - Write to the Customer Care Manager at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP.
 - E-mail us by clicking on 'contact us' on our website (www.domgen.com).

We hope that you will be satisfied with our response to your complaint. If you are not satisfied you can ask the Financial Ombudsman Service to review your case. They can be contacted at: South Quay Plaza, 183 Marsh Wall, London E14 9SR.
Email: enquiries@financial-ombudsman.org.uk

10. The Financial Services Compensation Scheme:

We are covered by the Financial Services Compensation Scheme so, if we cannot meet our obligations to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. Full details are available at www.fscs.org.uk or by writing to them at: FSCS, 7th Floor, Lloyd's Chambers, 1 Portoken Street, London E1 8BN

EXTENDED WARRANTY

FREE COVER TERMS AND CONDITIONS

Significant Features and Benefits Explained

The following are definitions of the different benefits available under the plan.

Breakdown

The cost of repair to the equipment following a mechanical or electrical fault which stops the equipment working properly.

Accidental Damage

The cost of repair to the equipment following physical damage as a result of a sudden and unforeseen cause which stops the equipment working properly.

Food Spoilage (for freezing equipment only)

If the equipment breaks down or there is an accidental failure of the public electricity supply (except as a result of bad weather conditions) we will provide you the cost of:

- Food spoilt in the freezing compartment (up to the value of £300 for any one claim); or
- Hiring temporary freezer space (up to the cost of £50 per claim) to prevent the food from spoiling. The most we will pay in any one period of insurance is £500.

Duration of the Insurance Contract: The 1 year breakdown cover commences at the end of a manufacturer's 1 or 2 year guarantee and continues for a 1 year period. The accidental damage and food spoilage cover commences on the date an appliance is registered, continuing during the period of a manufacturer's 1 or 2 year guarantee and then for a further 1 year period.

Other Terms and Conditions

Terms of replacement

We will always, subject to the full terms, conditions and exclusions of your plan, repair your equipment unless:

- a) we cannot repair it; or
 - b) we cannot obtain the spare parts to repair it; or
 - c) we can replace it for less than the cost of the repair.
- We will only replace your equipment if we have agreed to do so before a repair is carried out. When we have replaced your equipment, your plan will end immediately and there will be no refund of the fee you have paid. When we have replaced your equipment you may dispose of the original equipment if it is in your possession.
 - If we do not repair your equipment we will replace it with equipment of the same or similar make and specification. You must pay us for our supplier's delivery and/or installation charges and any outstanding fee instalments.
 - If we cannot reasonably arrange a replacement we will pay you a contribution towards the cost of the new equipment, usually this will be vouchers redeemable from a retailer chosen by us. We will calculate this contribution using the age of your equipment and the current retail price.
 - We will not be responsible for any costs that you may incur to dispose of your original equipment.

What is not provided by your plan

- a. Costs provided by any manufacturers, suppliers or repairer's guarantee or warranty.
- b. The equipment being recalled by the manufacturer.
- c. The cost of modifying the equipment.
- d. Claims arising from your failure to follow the manufacturer's instructions.
- e. Claims arising from using your equipment in a non-domestic or commercial environment unless we agree to the use in writing beforehand.
- f. Theft, attempted theft, malicious damage or damage caused by fire or explosion.
- g. Claims arising from floods, lightning, storms, frost or other bad weather conditions.
- h. Claims arising from any problem with the supply of electricity, gas or water (unless your claim is for food spoilage).

- i. Costs if no fault is found with your equipment.
- j. Routine maintenance, cleaning and servicing.
- k. Labour charges for work outside our repairer's normal working hours which are Monday – Friday 9am to 5pm.
- l. Repairs carried out outside the United Kingdom, unless we agree otherwise in writing.
- m. Costs arising from not being able to use your equipment or from damage caused when the equipment breaks down, including any costs to remove or reinstate built-in or fitted equipment.
- n. Cosmetic damage such as damage to paintwork or dents or scratches to the equipment.
- o. The cost of replacing any item or accessory that is intended to be replaceable. These include: fuses, batteries, light bulbs, fluorescent tubes and related starters, filters, attachments, cables, plugs, light covers or rain covers.
- p. Costs due to rust, corrosion or water damage.
- q. Any cost arising from the change from analogue to digital broadcasting including the termination of analogue transmission of any type.
- r. Delivery and installation charges if a replacement takes place as detailed in 'Terms of replacement'.
- s. Damage or failure of the equipment due to: a software virus; the configuration of user settings; or the process of backing up or recovery of data; Loss, corruption or damage to data or operating system;

Protection is also not provided for the following:

Cooking equipment

- Ceramic or glass surfaces (unless due to accidental damage)
- Oven liners

Vacuum cleaners and floor polishers

- Bags, brushes or belts

Shower equipment

- Scale damage

Audio visual equipment

- Tuning
- Styli or cartridges

Satellite equipment

- Realigning or re-siting the dish
- Rust
- Tuning
- Water damage

Computer equipment

- Software (applications or operating system)
- Damage caused by viruses
- Accessories which you have not told us about in writing, including joysticks
- Replaceable printer heads

In-car equipment

- Removing or re-installing the equipment

LCD and Plasma televisions

- Costs due to unusual physical or electrical stress, burned screen or software interface problems
- Claims arising due to a failure to install the display in line with the manufacturer's instructions
- Costs associated with gaining access to cables within the fabric of a building or wall
- Repairs due to pixel failure where the number or location is not in excess of the manufacturer's acceptable limit
- Wall mounted units if not fitted as per manufacturer's recommendations
- Damage during delivery

Lawnmowers

- Belts, blades and/or blade sharpening, oil or petrol

Gas/Electric Fires

- Fuel lines to the equipment and the flue system from the equipment
- Difficulties in getting to the equipment
- Turning on or lighting up the equipment and adjusting the switches and controls, except following a repair provided by the plan
- Work caused by equipment which is not installed correctly
- Energy management systems or immersion heaters

This plan will not protect against claims arising from third party or personal injury.

How to arrange a repair

Please call 0870 607 0049 to arrange a repair.

You must use our approved repairer who will normally send the repair bill to us so that you have no repair bill to pay. In the unlikely event that we

advise you to pay the repairer yourself, we will tell you how to claim. If your claim is for Food Spoilage we may request that you keep the spoiled food for up to two working days to allow us or our agents to verify your claim.

How to Complain:

If you wish to complain, then:

- Call the Customer Service Department on 0870 607 0049;
- Write to the Customer Care Manager at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP.
- E-mail us by clicking on 'contact us' on our website (www.domgen.com).

We hope that you will be satisfied with our response to your complaint. If you are not satisfied you can ask the Financial Ombudsman Service to review your case. They can be contacted at:

South Quay Plaza,
183 Marsh Wall,
London E14 9SR.

Email: enquiries@financial-ombudsman.org.uk

Contacting us:

We want you to contact us so that we know what you think of us and the services we provide. If you wish to contact us, then please call the Customer Service Department on 0870 607 0049 or write to the Customer Care Manager at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP. We may monitor or record our communications with you to improve the quality of the service we provide.

Your right to change your mind/cancellations

You may cancel the plan at any time. You will not receive a refund as no money has been paid by you to us.

To cancel your plan, you can call us on 0870 607 0049 (call charges apply, please contact your telephone provider for further details) or click on 'contact us' at www.domgen.com or write to

Domestic & General Insurance PLC,
Leicester House,

17 Leicester Street,
Bedworth,

Warwickshire CV12 8JP.

Your plan will end automatically if we have provided you with a replacement appliance or monetary settlement. No refunds will be due.

Renewing your plan

At the end of your period of protection, we will write to you about renewing. You will receive a renewal notice advising you of the renewal amount to pay. You will need to return this with payment for protection to continue.

Fraud

The plan will not be valid if a) any information you give us is false, exaggerated, or misleading; or b) any relevant information is omitted.

Governing law and your statutory rights

We will communicate in English and English Law will apply unless we have agreed otherwise with you. Nothing in these conditions will reduce your statutory rights relating to the quality of any purchase or the way it was described; for further information about your statutory rights contact your local authority Trading Standards Department or Citizens Advice Bureau.

Rights of third parties

This plan is for the benefit of you and anyone else we have agreed with you. No benefits will be given to anyone else.

Other plans or insurance

If, when you require breakdown protection, there is any other service agreement or an insurance policy under which you are entitled to claim, we will only pay an appropriate proportion.

OTHER IMPORTANT PRE-CONTRACT INFORMATION

Registering your appliance for cover

You can register up to six appliances per calendar year. To qualify for your Free Cover each and every appliance must be registered with the Extended Warranty Helpline on 0870 607 0049 within 90 days of purchase. Most common household items with a purchase price of between £75 and £2,000 can be registered. This includes laptops, LCD and plasma televisions. However iPods, iTunes and iPhones cannot be registered. You can check before purchasing the appliance by calling the Extended Warranty Helpline.

The Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme so, if we cannot meet our obligations to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. Full details are available at www.fscs.org.uk or by writing to them at: FSCS, 7th Floor, Lloyd's Chambers, 1 Portsoken Street, London E1 8BN.

Further information about us and our regulator

Domestic & General Insurance PLC (company number 485850), whose head office address is Swan Court, 11 Worple Road, Wimbledon, London SW19 4JS, is authorised and regulated by the Financial Services Authority (FSA registration number 202111). Our address and details of our authorisation can be checked on the FSA web site (www.fsa.gov.uk) or contacting the FSA on 0845 606 1234.

Our product and our service

Domestic & General Insurance PLC only offers its own insurance products, which meet the demands and needs of those who wish to ensure that their domestic electrical appliance is protected against the costs of repair or replacement in the event of a breakdown. You will receive information about the details of the products and their terms from us, but will not receive advice from us on whether they are suitable for your needs – you should make your own choice whether they are suitable.

Direct Debit Guarantee

This guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the scheme is monitored and protected by your own Bank or Building Society. If the amount to be paid or the payment dates change, Domestic & General will notify you 14 days in advance of your account being debited or as otherwise agreed. If an error is made by Domestic & General or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid. You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.

Data protection

Your details will be held and used by Domestic & General Services Limited, Domestic & General Insurance PLC, and selected companies acting on our behalf to administer your plan. We may pass your data to any relevant regulator or dispute resolution provider. We may also use your data for training and testing purposes. If you have given us permission, your details may also be used by us or third parties for other marketing purposes. We may disclose your information to our service providers and agents for these purposes. We and the third parties (if applicable) may contact you by mail, telephone or email. If you no longer want your data to be used by third parties or by us for marketing purposes and you have not already notified us please write to the Data Protection Officer at: Domestic & General, Freepost CV2560 BEDWORTH, Warwickshire CV12 8BR. To help keep your details accurate we may use information we receive from our partners. You can ask for a copy of your details (for a small fee) and to correct any inaccuracies. To improve our service we may monitor or record our communications with you.

IMPORTANT INFORMATION

Over 18s only.

Information is correct as at 09 January 2012.

www.ulsterbank.com

This brochure is also available in Braille, large print, audio or on disk.
Please contact your branch for details, or Minicom 0870 154 1192.

Ulster Bank subscribes to the Lending Code.

The Code can be found at www.lendingstandardsboard.org.uk

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Registered Office: 11-16 Donegall Square East, Belfast BT1 5UB. Authorised and
regulated by the Financial Services Authority and entered on the FSA Register
(Registration Number 122315) except in respect of our consumer credit products
for which Ulster Bank Ltd is licensed and regulated by the Office of Fair Trading.
Calls may be recorded.

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