



Next Extended Warranty and Next Portable Items Policy Document

Introduction to the insurance

This is your Next Extended Warranty and Next Portable Items policy document for your insured product, purchased from Next, and should be read in conjunction with your certificate of insurance.

Allianz Insurance plc (we, us, our) will provide insurance cover for your insured product for those covers shown on your certificate of insurance and for the period shown on your certificate of insurance. This insurance is subject to the relevant premium being paid and to the terms, conditions and limitations shown below.

Your Statutory Rights

Whether or not you purchase an extended warranty, consumers have various statutory rights that apply to the purchase of your electrical goods. These include the right to claim for a repair or replacement for up to six years (five in Scotland) if your electrical goods when sold were not of satisfactory quality or fit for their purpose. Within the first six months, the burden of proof is on the retailer to establish that the goods you purchased were of satisfactory quality and fit for their purpose. However, after the first six months, you will have to prove that the goods had a fault when sold to you.

Further information on your rights can be obtained from your local trading standards department

Other Extended Warranty providers

We offer a range of extended warranties for your purchase. Extended warranties may also be available from other high street outlets, insurance companies and other providers. Extended warranty cover may also be available for free if your purchase was made using some credit cards.

Household insurance

Some household contents insurance policies cover for accidental damage, fire or theft of electrical goods. However, an excess may be payable and a claim may affect the cost of subsequent insurance premiums.


You do not have to purchase an extended warranty at the same time as you purchase your electrical goods you do not have to purchase an extended warranty at the same time you purchase your domestic electrical goods. You are entitled to shop around for one. We will be happy to offer you a written quotation for the price and duration of one of our extended warranties, which will remain valid for 30 calendar days from the date of issue of the written quotation. Any offers, such as discounts/vouchers etc, which are linked to the purchase of the extended warranty or electrical goods will also remain available for that period.

next


Next Extended Warranty and Next Portable Items Policy Document

What is covered – The covers described below only apply if shown on your certificate of insurance.


A. Electrical and Mechanical Breakdown

At the expiry of any manufacturer's guarantee we will cover any repair costs if your product breaks down due to an electrical or mechanical fault, up to the original price you paid for it. If your product proves impossible or uneconomic to repair, we will replace it. If an identical product is unavailable, we will replace it with one of an equivalent specification up to but not exceeding the price paid for your original insured product. Alternatively at our discretion, we may credit your Next Directory account up to the original purchase price paid for the insured product. 

B. Accidental Damage

Cover for accidental damage from the start of your policy for repair costs if your product fails to operate as the result of an accident, up to the original price you paid for it. If your product proves impossible or uneconomic to repair, we will replace it. If an identical product is unavailable, we will replace it with one of an equivalent specification up to but not exceeding the price paid for your original insured product. Alternatively at our discretion, we may credit your Next Directory account up to the original purchase price paid for the insured product. 

C. Theft (Portable Items Only)


If your insured product is stolen, during the period of cover, we will replace it. Where only a part or parts of your insured product have been stolen, we will only replace that part or parts. If an identical product is unavailable, we will replace it with one of an equivalent specification up to but not exceeding the price paid for your original insured product. Alternatively at our discretion, we may credit your Next Directory account up to the original purchase price paid for the insured product. 

What is not covered

1. Mobile phones including any form of hand-held portable communication device.
2. Breakdown or damage caused by:
 - a) use other than domestic use by you or your resident family;
 - b) not following the manufacturer's instructions;
 - c) you deliberately damaging or neglecting the product;
 - d) incorrect or faulty installation;
 - e) the weather such as lightning, flood and high winds;
 - f) accessories or peripherals that were not an integral part of the original installation;
 - g) any form of portable external storage media (not limited to but including computer tapes, diskettes, CD's);
 - h) software;
 - i) wear and tear or gradual deterioration of performance;
 - j) any form of virus.

next

Next Extended Warranty and Next Portable Items Policy Document

3. Repair costs for:
 - a) work which relates to a manufacturer's recall of the product;
 - b) damage to non working parts such as cabinet trim and fittings;
 - c) disposable/customer replaceable items such as batteries, styli, light bulbs (including rear projection television bulbs) or disposable bags;
 - d) cosmetic damage such as denting, scratching, chipping, staining, rust or corrosion;
 - e) the unblocking of drainage channels on refrigeration products;
 - f) lighting or adjusting the pilot light; adjustment to product controls;
 - g) cleaning or descaling your product;
 - h) repairs carried out by persons not authorised by us.
4. Theft:
 - a) from any commercial vehicle, convertible or soft topped vehicle;
 - b) from any motor vehicle where you or someone acting on your behalf is not with the vehicle, unless your insured product has been concealed in a glove compartment, locked boot, or other concealed internal compartment and all the vehicle's security systems have been activated;
 - c) from any type of transport, including but not limited to public transport, unless your insured product has been concealed in a glove compartment, locked boot, or other concealed internal compartment and all the vehicle's security systems have been activated;
 - d) if your insured product has been left unattended in a public place or is stolen from a building or other property unless:
 - i. force, resulting in damage to the building or premises, was used to gain entry or exit; or
 - ii. your insured product was stored in a fixed, locked receptacle and force resulting in entry to that receptacle was used.
 - e) from your control except:
 - i. where your insured product has been concealed on the person;
 - ii. where the use of physical force or violence against the person has been used or threatened.
5. Call out charges where a fault cannot be found with the product.
6. Any costs suffered as a result of not being able to use the product or any loss other than the repair or replacement cost of the product.
7. Any cost or damage caused by the failure of any electrical or computer equipment, software, micro-controller, microchip, accessories or associated equipment to correctly recognise and process any calendar date or time.
8. Any cost or damage where you have failed to follow applicable legislation on the fitting of your insured product.
9. Any costs covered under the manufacturer's warranty.
10. Repairs to LCD/Plasma televisions due to or arising from: 
 - a) unusual physical or electrical stress, burned screen or software interface problems;
 - b) faulty installation;
 - c) pixel failure where the location or number does not exceed the manufacturer's acceptable limit;
 - d) any damage caused during delivery or installation.
11. Any cost or damage caused by war, terrorism, invasion, act of foreign enemy, hostilities (whether war be declared or not), riot, strike, civil commotion, civil war, rebellion, revolution, insurrection or military or



Next Extended Warranty and Next Portable Items Policy Document

usurped power.

12. Any cost arising from any problem with the supply of services such as electricity, gas or water.

13. Any damage caused during delivery or installation.

14. Unexplained disappearance or if your insured product is lost.

Are there any other conditions or limitations?

1. This insurance is limited to products bought and used in the United Kingdom, Isle of Man and Channel Islands.
2. Unless Allianz Insurance plc agrees otherwise:
 - a) the language of the policy and all communications relating to it will be English; and
 - b) all aspects of the policy, including negotiation and performance, are subject to English law and the decisions of English courts.
3. This insurance will be immediately cancelled, if you submit a claim knowing it to be false, fraudulent or a misrepresentation.
4. A claim may not proceed if you have not reported the theft to the police and obtained a crime reference number.
5. You cannot transfer the insurance to someone else without our written permission.
6. If you receive a replacement product because the original product is considered uneconomical or not possible to repair or has been stolen (when stolen only b) applies), then:
 - a) we may take possession of the original product and dispose of it. If we choose not to take possession of the original product, we will not be responsible for any disposal charges.
 - b) the cover ceases. (If your insured products were purchased as part of a package and one of the products is replaced then cover will continue on the remaining product).
7. This insurance may only be altered, varied or its conditions relaxed or premium changed by one of our authorised officials, giving you 30 days notice in writing.
8. You must take all reasonable precautions to prevent any costs or damage.
9. Cover excludes costs or payments recoverable from any party, under the terms of any other guarantee, warranty, or insurance.



Next Extended Warranty and Next Portable Items Policy Document

Cancellation Procedure

You have the right to cancel this insurance within 45 days of the start date. If you cancel within this 45 day cancellation period you will receive a full refund of any premium paid provided you have not made a claim which leads to the termination of the insurance. If you decide to do this you must call Allianz Schemes on 0844 391 4078, quoting your reference number as shown on your certificate of insurance. The 45 day cancellation period includes the 14 days required by statutory regulation.

After this period, you may cancel your policy at anytime by calling Allianz Schemes on 0844 391 4078. You may be entitled to a pro rata return of premium.

We may cancel the policy at any time by giving 30 days written notice to you. If this occurs you will be entitled to a pro rata return of premium.

Any refund in premium will be credited to your Next Directory account.

How to make a claim

Accidental damage and breakdown claims

1. Firstly check the manufacturer's instructions. Remember if no fault is found you may be required to pay a call out charge. If the fault persists and the manufacturer's guarantee has ended, or if the product was damaged as a result of an accident, call Allianz Schemes on 0844 391 4078 quoting your name and the certificate number as shown on your certificate of insurance.
2. Allianz Schemes will check your policy details, and if valid, either provide you with the telephone number of our authorised repairer or pass your details to the authorised repairer who will contact you directly. Occasionally, you will have to arrange for a local repairer, but you will be told if this is necessary.
3. Providing you present your valid certificate of insurance to the repairer, you will not normally be asked to pay for the repair. In some circumstances this may not be possible, for example if we ask you to arrange for a local repairer. In this case, settle the repair bill and obtain an invoice which must state:
 - the date and cause of the breakdown;
 - the date of the repair;
 - the remedial work carried out;
 - the cost of labour;
 - parts replacement and cost;
 - the VAT amount.

This should be sent to Allianz Schemes, Claims Department, 500 Avebury Boulevard, Milton Keynes, MK9 2XZ quoting your certificate number for prompt consideration.



Next Extended Warranty and Next Portable Items Policy Document

Theft (Portable Items Only)

1. Within 24 hours of discovery of your insured product being stolen, you should report the theft to the police and obtain a crime reference number, together with the Police station details.
2. Call Allianz Schemes as soon as possible following discovery of the theft on 0844 391 4078 with your certificate number. We will check your policy details and if valid send you a claim form for completion.
3. When Allianz Schemes receive the completed claim form we will assess the claim and, if your claim is accepted we will send you a letter confirming a replacement product has been ordered. If an identical product is unavailable, we will replace it with one of an equivalent specification. Alternatively at our discretion, we may credit your Next Directory account up to the original purchase price paid for the insured product.
4. Where a claim is declined we will write to you.
5. Once your claim has been accepted your cover will end.

General Enquiries

For any enquiries about this policy, please contact Allianz Schemes on 0844 391 4078 or email csc@allianz.co.uk.

Complaints Procedure

Our aim is to get it right, first time, every time. If we make a mistake we will try to put it right promptly.

Please contact us at:

Customer Satisfaction Manager
Allianz Schemes
PO Box 589
Great West House (GW2)
Great West Road
Brentford
TW8 1AH
Telephone: 01483 260758
Email: schemescsm@allianz.co.uk

We will always confirm to you the receipt of your complaint within five working days and do our best to resolve the problem within four weeks. If we cannot we will let you know when an answer may be expected.

If we have not sorted out the situation within eight weeks we will provide you with information about the Financial Ombudsman Service.

Using the complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.



Next Extended Warranty and Next Portable Items Policy Document

Fraud

If you or anyone acting on your behalf makes any false or fraudulent claim or supports a claim by false or fraudulent document, device or statement, this policy shall be void and you will forfeit all rights under the policy. In such circumstances, we retain the right to keep the premium and to recover any sums paid by way of benefit under the policy. If we receive a claim under your policy we may ask you or any person covered under the policy to give written consent, during the claims process, for us to obtain specified information and material from the police and to exchange information and material with them. The purpose of these measures is to help us verify claims and to guard against fraud. If you or a covered person gives such consent you or the covered person will be given the opportunity to receive a copy of the information and material the police release to us. Should you or any covered person decline to give such consent we may in turn decline to settle the claim without the required information and material. We will not normally release information or material about a covered person to you without their consent.

Notice to Customers

You are advised that any telephone calls made to our administration and claims handling units are recorded. These recordings are used to monitor the accuracy of information provided by customers and our own staff. They may be used to allow additional training to be provided to our staff or to prove that our procedures comply with legal requirements. Our staff are aware that conversations are recorded.

Financial Services Compensation Scheme

If Allianz is unable to meet its liabilities you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0207 892 7300

Data Protection

The details you supply will be stored and used by Allianz Insurance plc, to administer your insurance cover. Your personal details may be transferred outside of the EU. They will at all times be held securely and handled with the utmost care in accordance with all principles of the UK law.

We may exchange your details with other insurers through various databases to help us check information provided and also to prevent fraudulent claims. Your details will not be kept for longer than necessary

Underwriter

This insurance is underwritten by Allianz Insurance plc: Registered in England No. 84638. Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB United Kingdom. (ACS1507/1)

Allianz Insurance plc is authorised and regulated by the Financial Services Authority. Our FSA registration number is 121849. Authorisation can be confirmed by the FSA by calling 0845 606 1234 or this can be checked by visiting the FSA website at www.fsa.gov.uk/register.