

INSTANT REPLACEMENT COVER

Unlimited replacements for 3 years

Low cost breakdown cover for selected products

Free replacements as many times as you need

Should your product break down, simply return it to the store and we'll replace it for you there and then – as many times as necessary over the full 3 years of cover.

No need for repairs!

For a small one-off cost, Instant Replacement Cover ensures that if your product breaks down you'll never need to arrange for a repair.

No quibble cover

We'll exchange your faulty product for the same model if still available, or one of equivalent specification if not. If we don't have an equivalent in stock, we will give you Comet Vouchers to the value of your original purchase price instead.

Instant Replacement Cover offers peace of mind for many product purchases under £130 including:

Air Treatment

Cameras

Coffee Makers and Teasmaids

Computer Peripherals

Deep Fat Fryers

DVD Players and Video Recorders

Electric Blankets

Electronic Scales

Fans

Food Processing Equipment

Health and Beauty Products

Health Grills and Mini Ovens

Heaters

HiFi Systems

Irons

Kettles

Microwaves

Remote Controls

Shavers

Slow Cookers and Steamers

Toasters

Telephones and Answer Machines

DECEMBER 2007

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How Instant Replacement Cover works

Claiming your replacement

- 1 First refer to your instruction manual to make sure all controls are correctly adjusted.
- 2 Check your product carefully for things you may be able to correct yourself, such as blockages, scaling or a blown fuse.
- 3 Take your faulty product to your local Comet store, along with your original sales receipt and policy certificate.
- 4 A member of staff will check the appliance failure and, subject to the policy terms, will give you a replacement product immediately.
- 5 Should no replacement be available, we will give you Comet vouchers to the value of the original purchase price and your cover will end.

Ensure you keep your original sales receipt as proof of purchase.

"You can have unlimited replacements for 3 years"

What we don't cover

Instant Replacement Cover offers a no-hassle solution in the event of your product breaking down. However, there are some situations we cannot cover:

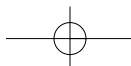
Breakdown due to

- Accidental damage.
- Failure to follow the manufacturer's instructions.
- Fire, flood, scaling, corrosion or blockages.

The policy will not apply if the product has been modified or used in a business environment.

The cost of

- Replacing consumable items such as batteries, fuses or lamps.
- Cosmetic damage that does not affect the function of the appliance.
- Loss of use of the appliance or consequential loss of any kind.
- Repairs or replacement by anyone other than Comet or Comet's authorised agents.



INSTANT REPLACEMENT COVER

Frequently asked questions

Helping you make the right choice

Can I buy a policy at a later date?

You can take out Product Cover at any time within 30 days of your purchase. Ask for a quotation and we'll guarantee today's price for this period.

Won't my purchase come with a guarantee?

Yes. Most manufacturers offer 12 months' cover against any technical fault, but will not usually cover accidental damage and may not cover callout charges.

Will I be covered under home contents insurance?

Your household contents insurance may cover you for accidental damage, fire or theft of your product. You may also need to pay an excess charge and be required to claim back the cost of the repair. Subsequent premiums may increase as a result of claims. Check your policy carefully.

Where can I buy cover?

You can buy Product Cover at any Comet store or over the phone on 08705 425 425. You can pay for Cover using any of the payment methods offered in store at the time of purchase. Alternatively, you can buy

extended warranties from insurers, utility companies, credit card companies, manufacturers, some other retailers and specialist online providers.

What if I change my mind?

Provided you have not made a claim, you may cancel this policy and receive a full refund within 45 days of purchase. After 45 days you can terminate your policy at any time and receive a refund for the full, unexpired months of cover remaining. Full details are included on your policy certificate.

Know your rights

When you buy a product, you are protected by the Sale of Goods Act 1979 (as amended) and the Sale Supply of Goods to Consumers Regulations 2002. If the appliance is not of satisfactory quality or fit for its purpose, you have a right to claim for repair or replacement for up to 6 years (5 years in Scotland). However, after the first six months it is up to you to prove the appliance was faulty when purchased – this may involve you taking legal proceedings. For further information regarding your rights, contact your local Trading Standards Department.

INSTANT REPLACEMENT COVER

Terms and Conditions

What is Covered

AIG UK Limited (We, Us, Ourselves), will cover the insured (You, Your) against the following:

Breakdown

Sudden and unforeseen failure of the insured Appliance during the Period of Insurance as a result of faulty workmanship, fair wear and tear, or faulty materials in the product.

Continuous Cover

If the insured product is replaced, the unexpired portion of Your cover will transfer to the replacement product. The date of expiry will remain unchanged. If vouchers are given in place of a replacement product, the policy will end with no refund of premium.

If Your Appliance suffers a Breakdown during the Period of Insurance We will either:

- 1 Replace it with an identical or similar model, or an alternative appliance with similar features, or
- 2 In the event that an identical replacement is not available or an acceptable substitute cannot be found, at Our discretion provide You with Comet vouchers to the value of the original purchase price. If settlement is made with vouchers, cover will then cease.

What is Not Covered

- 1 This policy does not cover failure, loss, or damage due to:
 - Accident, neglect, wilful abuse or misuse of the Appliance
 - Failure to follow the manufacturer's instructions
 - Fire, flood, scaling, corrosion or blockage
- 2 This policy does not cover:
 - Damage of a cosmetic nature which does not affect the function of the Appliance
 - Replacing consumable items or accessories such as batteries, tapes, cartridges, filters, or fuses and bulbs
 - Loss of use of the Appliance or consequential loss of any kind
 - Repair or replacement except by Comet or its appointed agent
- 3 This policy will not apply if the Appliance is modified in any way or is used for business purposes.

Cancellation

Provided You have not made a claim, You may cancel this policy and receive a full refund of the premium within 45 days of purchase. After 45 days, You are entitled to terminate Your policy at any time and receive a refund of premium equivalent to the number of full unexpired months of cover remaining on the policy.

To cancel Your policy, simply return with this certificate to where You purchased the cover. Our colleagues will be pleased to assist You.

How to Claim

If Your insured Appliance stops working within 3 years of the original purchase date:

- 1 Check the handbook to make sure the controls are properly set and check the fuse in the plug
- 2 Ensure the fault is not due to maintenance, such as scaling that You can correct yourself
- 3 Check You are covered under the terms and conditions of the policy. The main exclusions to note are failure due to accidental damage or use which is not in accordance with the manufacturer's instructions
- 4 Take the faulty Appliance to Your nearest store together with the original sales receipt and this Comet Instant Replacement Cover insurance certificate

A store colleague will check that the Appliance is not working and, subject to terms of the policy, You will be given a new replacement appliance immediately. Should an identical replacement be unavailable, You will be able to select an equivalent model up to the original purchase price. If an acceptable substitute cannot be found, You will be offered Comet vouchers to the value of the original purchase price.

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Important Information

Complaints Procedure

If you have a question or complaint about this insurance, please contact the Comet Instant Replacement Cover Office either by telephone on 0844 871 8043 or in writing to Comet Instant Replacement Cover Office, Building 7/8, Floor 2, Vantage Point Business Village, Mitcheldean, Gloucestershire GL17 0DD. They will do their best to resolve any difficulty directly with you, but if they are unable to do this to your satisfaction you may be entitled to refer any dispute to the Financial Ombudsman Service who will review your case.

The address is:
Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

The contents of this policy do not affect your statutory rights.

If you have any doubts about your statutory rights, please contact your local Trading Standards Department or Citizens Advice Bureau.

This insurance is governed by the laws of England and Wales, unless you live in Scotland, in which case this agreement will be governed by the laws of Scotland.

Insurance Company Status

This insurance is underwritten by AIG UK Limited which is authorised and regulated by the Financial Services Authority (FSA number 202628).

AIG UK Limited is a member of the Association of British Insurers and a member company of American International Group, Inc. Registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London, EC3M 4AB.

This information can be checked by visiting the FSA website (www.fsa.gov.uk/register).

In the event of Our insolvency, We are covered by the Financial Services Compensation Scheme (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. Most insurance contracts are covered for 100% of the first £2000 and 90% of the remainder of the claim.

Further information is available from the FSCS.