

The Glorious Agreement

These are the conditions under which we supply our breakdown services. They are for your benefit and protection.

Acceptance of your application may be dependent on a machine health check and your policy begins when your initial payment is made. At that stage a contract will come into existence between you and Glorious Assurance for the period stated on your plan schedule. Appliances protected by this plan are listed on your certificate. Glorious Assurance is independent and the sole provider of your plan. This plan is not categorised as an insurance product, this is a contract for services and therefore does not have a cash value.

Eligibility

- Your machine must be in full working order when this plan commences.
- You must be at least 18 years of age and a resident in the United Kingdom.
- Your machine must be installed, maintained and used in accordance with the manufacturer's instructions.
- Your machine must be owned by you and kept only for domestic use.
- Your machine must be used in a private home, solely occupied by a single household.
- You must provide us with any information we request when you apply for this plan. All information you give must be honest, true to the best of your knowledge and not misleading in any way.

Your Obligations

- You must inform us if there is a change of address. Your machine must be located at the address you have provided.
- You must inform us if there is a problem with your machine and provide any information we require to progress your claim within two weeks of discovering the fault.
- Your machine must be easily accessible, meet all relevant safety standards and be safe to work on.
- You must arrange any work required to make your machine accessible including removal of built-in appliances.

We will not provide our services if you have not fulfilled these obligations. If you do not arrange such work, we may charge you additional costs incurred by us as a result. For example, if we have visited your premises to carry out a repair but we have been unable to do so because the machine is inaccessible or unsafe for our engineer to work on, then a charge could be made for the unsuccessful visit.

In order to deal with your claim fairly and promptly we may require you to complete and return a claim form.

You must, within a reasonable time, provide us with access to your premises to supply the breakdown services.

You must make any payment to us within the timescales specified to you.

If your machine breaks down, you must take reasonable steps to limit any further damage being caused to it.

If you do not comply with the conditions and the eligibility requirements above, or do not fulfil your obligations above, we reserve the right to terminate your plan.

What this plan includes

- The breakdown services cover mechanical and electrical breakdown which includes appliances damaged by power surges and lightning strikes.
- All parts and labour are covered by this plan.
- There is no limit to the number of repairs you can request within the period of your plan.

How to request a repair

- If your machine suffers a mechanical or electrical breakdown, you must contact our customer services team promptly on **0141 255 0944 (24hrs)** or email faults@glorious.support to report the problem. Our customer services team will try to resolve the problem over the phone. If they are not able to resolve the problem over the phone or by email then we will instruct an engineer to visit.

Information we may require

- Necessary information we need to verify your repair request including, but not limited to, the machine model number, details of the fault and how the fault occurred.
- Documents relating to the machine and the fault.
- You must send any requested documents to info@glorious.support
- If you fail to provide this information within a reasonable time frame specified in the 'Your Obligations' section, or if you provide incomplete or incorrect information, we may either terminate the contract (specified in the 'Our right to cancel your plan or bring it to an end' section) or make an administration charge.
- We will not be responsible for a delay in supplying services or failing to supply services, or part thereof, if this is caused by your failure to provide necessary information within a reasonable time frame.

Important information about repairs

- Only engineers approved by us are authorised to carry out repairs under this plan, unless we agree otherwise in advance.
- Repairs will be carried out within the engineers normal working hours, on a date agreed with you.
- We may at our discretion request a security payment which is payable at the time a claim is reported. This payment arises where there is uncertainty as to whether the claim is covered. The security payment is a fixed payment of £75. If, following the diagnosis, the engineer confirms the fault is covered, this payment will be refunded.
- If the engineer confirms the fault is not covered there will be no refund of this fee. If this payment is not made, then at our discretion we may decline your request.
- Any claim reported to us within the first 60 days of your plan, will be subject to a £150 excess fee. Please note, after the first 60 days there is no excess charge.
- The first 60 days of your plan is counted from the date on which you register your machine.

Replacements

Where a repair is deemed unfeasible by our appointed engineer, we will either replace your machine or pay the relevant contribution to the cost of replacing it, depending on its age as specified in the table below. This is subject to the terms and conditions of this contract. New replacements will be the same or similar technical specification, we may offer you a settlement in line with the current replacement value of your appliance. This will be at our discretion from a retailer of our choice.

Appliance Age	Replacement Contribution
0-3 Years	100%
3-6 Years	80%
6-9 Years	60%
9+ Years	25%

In the absence of any detailed evidence (e.g. proof of purchase) of the age of the product, the replacement contribution will be capped at 25%.

You may be responsible for the supplier's delivery and installation charges.

When your machine is replaced or we make a settlement offer, your old policy will be cancelled without any penalty charges. You will then be required to commence a new policy for a period of 12 months.

If we have reservations regarding the authenticity of your claim which would otherwise fall within the terms of your plan, we will inform you. We may decide to refund your payments for the current period and cancel your policy.

General Exclusions

- Damage in the course of delivery, installation or transportation of the machine by a third party who is not our employee, sub-contractor or agent.
- Any breakdown/repair costs already covered by any manufacturers, suppliers or repairers' guarantee or warranty on a machine.
- Replacement or recall of the machine (or any part thereof) by a supplier or the manufacturer.
- No Fault Found/Missed Appointment Fees are not covered by the plan and are only payable by you if the engineer attends to a repair and there is no fault found and/or nobody is available to provide access to the property.
- Modifying or making a machine comply with updated regulations, work on the machine that is only required due to these changes or making it safely accessible.
- Your failure to follow the manufacturers' instructions.
- Routine maintenance, cleaning and servicing.
- Any machine which has to be repaired by an unauthorised person
- Costs or loss arising from not being able to use your machine or incidental costs caused by breakdown or repair (e.g., costs to remove or reinstate built-in or fitted equipment),
- Any costs incurred as a result of the machine's connecting cabling or pipe work not being installed properly
- Cosmetic damage such as damage to paintwork, dents, scratches, rust etc.
- Any loss, damage or impairment to functionality caused by: criminal acts, deliberate damage or damage caused by animals, plants or trees or accidental damage.

- Any loss, damage or impairment to functionality caused by: earthquake, flood, fire, wind, humidity, weather conditions, salt spray, storm or other natural events or catastrophes, abnormally high or low temperatures, plumbing problems, corrosion, chemical exposure, radiation, explosion, sabotage, terrorism, insurrection, revolution, war, riot, armed conflict, civil commotion, rebellion, man-made events or catastrophes or technological hazards.
- Commercial or business use including use by charities, not-for-profit organizations, local government or other such similar organizations, or HMOs (Houses in Multiple Occupation).
- Damage caused by accident, negligence or misuse of the machine.

Fraud

You must not act in a fraudulent way. If you or anyone acting for you or the policy holder:

- makes a claim under the plan knowing the claim to be false or exaggerated in any way; or
- makes a statement in support of a claim knowing the statement to be false in any way; or
- send us any documentation in support of a claim knowing the documentation to be forged or false in any way; or
- make a claim for any loss caused by your deliberate act or with your agreement; then we will cancel the policy immediately and may pass your details to the relevant authorities.

Paying your fees

- If you pay the fees (inclusive of all applicable taxes) by Direct Debit, you must make the payments in accordance with the 'About Your Plan' set out in your plan documentation. If we are unable to collect a payment from your bank, we may attempt to request payment again. When you have paid the fees by Direct Debit for the number of consecutive payments shown in the 'Payments Schedule', if the initial plan period has not yet expired, no further payment will be taken for the remainder of the initial plan period, unless and until your plan renews for a further period (see 'Duration and renewal of your plan' below).
- If you choose to pay all the fees as a one off annual payment you will receive an 8% discount (11 months for the price of 12) however we require you to do so as a condition of taking out the plan, and you must pay this amount (inclusive of all applicable taxes) before the plan will start.
- We may use a collection agency to recover any amount owing to us.
- If you do not pay for your plan on time, it will be suspended from the payment due date. Any request for repairs past this date will not be considered for approval unless payment is received.

Duration and renewal of your plan

- The initial plan period begins on the 'Start Date' and continues until the 'Renewal Date', as specified in your contract (unless ended in accordance with these terms and conditions).
- Before your plan ends, we will write to you about renewal. We will automatically renew your agreement unless you request us to cancel your plan.
- A cooling-off period of 14 days from renewal of the plan applies.
- We reserve the right not to offer you a renewal on your plan.

How to cancel

- If you wish to cancel your plan, please contact us on **0141 255 0944**

You can also cancel by writing to us at:

Glorious Assurance
Office 2/3
48 West George Street
Glasgow
Scotland
G2 1BP

- If you are paying by Direct Debit and cancel your Direct Debit instruction without informing us of your wish to cancel it will not be accepted as an instruction to end the contract. If you do wish to cancel you must contact us directly. You will then avoid disputes regarding outstanding payments.
- All our contracts are fixed term which means you can cancel your contract at any time before the renewal. The cancellation will take effect when the contract period is over.
- You have a cooling off period of 14 days from the start of your contract, within which you can cancel your contract immediately without penalty.
- If you cancel your care plan within the 14 days cooling off period we will cancel your care package from the date you tell us and we will refund you the any money you have already paid, as long as we have not carried out any work under your contract.
- If we've carried out work for you before the cooling off period ends and then you cancel your contract, you will be liable for the full cost of the repair.

We reserve the right to cancel your plan or bring it to an end

- If you fail to comply with the conditions and obligations (see 'important conditions and your obligations' above)
- We reserve the right to cancel your plan by giving you fourteen (14) days written notice if we are to stop providing the service.
- In each case, we'll confirm any such ending or cancellation of the plan in writing to the last address provided by you.

Our responsibility for loss or damage suffered by you

- If we fail to comply with these terms, we are responsible for loss or damage you suffer that is a foreseeable result of our breaking this contract or our failing to use reasonable care and skill, but we are not responsible for any loss or damage that is not foreseeable.
- We will make good any damage to your property caused by us by providing repair services, except for the exclusions already mentioned in your plan. However, we are not responsible for the cost of repairing any pre-existing faults or damage to your property that we discover while providing the services.

Customer services details

For customer services please call, email or write to us at:

Glorious Assurance
Office 2/3
48 West George Street
Glasgow
Scotland
G2 1BP

Tel: 0141 255 0944

info@glorious.support

Policy Amendments

With our permission you may transfer your plan to a new owner of the machine by giving us their name and contact details.

We may, at any time, modify or replace these terms and conditions in order to:

- Comply with the law, regulations, industry guidance or codes of practice
- Rectify errors or ambiguities

We will give you fourteen (14) days' written notice of any change that could have a material effect on your rights or obligations. The new terms and conditions will take effect from the date specified in the notice.

Important data protection information

Glorious Assurance will use the information you have provided to arrange for the requested service to be delivered and for administration (including the recovery of any amounts owing, where applicable), marketing, market research, customer surveys, regulatory reporting, to check and verify your identity. Your information may also be shared with selected companies acting on our behalf.

You may therefore be contacted by mail, telephone, email and or other electronic messaging services unless you have asked not to be.

You may request a copy of your data. If your personal details change please let us know by writing to:

Data Protection Officer
Glorious Assurance
Office 2/3
48 West George Street
Glasgow
Scotland
G2 1BP

Exclusion of third-party rights

This plan is only for your benefit. No rights or benefits will be given to any other third party under the plan.

Severance

Each of the paragraphs of these terms operates separately. If any court or relevant authority decides that any of them are unlawful, the remaining paragraphs will remain in full force and effect.

Governing law and statutory rights

Nothing in the conditions will affect your statutory rights.