

## Appliance insurance protects the domestic appliances that you can't do without!

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Appliance insurance protects the home appliances that you can't do without! In the event of a breakdown, having [appliance insurance](#) will safeguard your electrical, domestic and household appliances including: your cooker, washing machine, dishwasher, oven, fridge freezer, hob and more. Having all your kitchen appliances in working order is vital, in order to keep things moving along efficiently. Imagine coming home after a long day at work to find that your hob or microwave has broken down.

At times like this, even something as simple as getting dinner organised is not just difficult, it is practically impossible. You may not even be able to heat up a frozen pre-packed meal.

Worse still, it is already the end of the day, which means you will have to wait till the next day to call a qualified technician to come over and take a look at the non-working appliance. When the engineer finally does arrive, you have to be prepared to fork out a significant sum for the 'emergency' services.

This is not an unusual scenario. Surprisingly, this is more common than you would believe. Hundreds of households across the UK find themselves facing this dilemma time and again simply because they do not have the right kitchen appliance insurance in place.

### How Exactly Does Having Kitchen Appliance Cover Help?

[Appliance insurance](#) is a specific type of insurance that covers your kitchen and household appliances under one policy. You pay a small premium to an insurance service provider and in return your kitchen appliances are insured against mechanical breakdown, electrical breakdown and accidental damage. Please read the full terms and conditions when buying a policy to ensure it meets your demands and needs.

**Note:** You may find extra information on [appliance insurance](#) insightful.

If you are wondering whether paying money for additional cover is worth it, the answer is yes. The benefits you receive from this type of cover far exceed the monthly or annual premium you pay. Think about it, if you need to call out an engineer even once in a year, you are probably looking at the best part of £100 (call out and labour + parts cost on top). Now if your appliance can't be fixed you are then also looking at the cost of replacing the item.

### Here's what you can expect when you have kitchen appliance cover:

- You just need to make a contact with your insurance service provider and explain your problem – no need to make several phone calls trying to find someone who is available to come over at short notice.
- Subject to a successful claim, a qualified technician will be sent over to check the appliance, identify the problem and fix it if possible – you do not have to settle for a technician with no credentials or experience.
- Most of the times the appliance will be repaired on the spot subject to parts availability or you will be provided with a like for like replacement if it is beyond economical repair. Normally you can make an unlimited number of claims with a claim limit depending on the insurance provider you choose – this works out so much cheaper than paying an equivalent amount for each time you call out an engineer or for replacing an appliance.

### What Does Kitchen Appliance Cover Include?

This type of insurance covers you under two main types of damage – Accidental damage and mechanical/electrical breakdown.

Accidental damage includes any type of physical damage that is caused due to unforeseen factors resulting in the equipment not working as per manufacturer's description.

Breakdown includes any type of mechanical or electrical fault that prevents the equipment from working properly and as per the manufacturer's description.

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Appliance insurance protection cover provides peace of mind for all households. The premium that you have to pay every month is totally worth it for the protection that it gives you.

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