

# SMARTCOVER

## WITH PRICE PROTECTION

To make a claim, please log onto

[www.bondandbond.co.nz/smartcover](http://www.bondandbond.co.nz/smartcover)

The web site provides links to the claims administrator's website which provides 24-hour, 7-day automatic claims handling service.

Or phone the SmartCover Service Centre between 8.30am and 7.00pm  
Monday to Friday, excluding Public holidays on

**0800 22 88 80**

**BOND+BOND**

# You'll love the protection of SmartCover, the product cover that takes care of most of the things that can go wrong that aren't your fault.

SmartCover provides the following features and benefits:

Timing	Features and Benefits	Manufacturer's Warranty †	Consumer Guarantees Act ‡	SmartCover
<b>Base Benefit</b>	Period of cover	Generally 1 or 2 years from purchase	For a "reasonable" period	From expiry of manufacturer's warranty up to 4 years depending on the product and warranty purchased
	"Lemon" Guarantee	No	Yes – dependent on specific circumstances	Yes – from expiry of manufacturer's warranty up to 4 years depending on the product and warranty purchased
<b>Additional Benefits from Day 1</b>	Rights transferable on private sale	Yes	Yes – first sale only	Yes – multiple transfers, when we are advised
	Commercial Use	No – unless allowed by Manufacturer's warranty for limited time	Yes – if Act applies and is not contracted out of	No for small appliance replacement; Yes – limited cover available for others
	Malfunction due to "normal wear & tear"	No	Yes – dependent on specific circumstances	Yes
	Power surge cover	No	Maybe under certain circumstances	Yes
	30 day Price Protection	No	No	Yes – with conditions
	24/7 online claims processing	No	No	Yes
	Travel costs on covered repairs	In some circumstances	Yes – if Act applies	Yes – certain large items
	International Coverage	Some	Yes – if product is returned to New Zealand	Yes – but freight costs are excluded
	Food Loss	In some circumstances	Yes – if Act applies	Yes – up to \$500
	Sulphur Damage	No	Maybe under limited circumstances	Yes
	Encapsulated or enclosed batteries	Yes	Yes – if Act applies	Yes

You may also have additional rights under the Consumer Guarantees Act 1993 which are not set out in the table above, or excluded under SmartCover. For further information and guidance, please refer [www.consumeraffairs.govt.nz/for-consumers/law/consumer-guarantees-act](http://www.consumeraffairs.govt.nz/for-consumers/law/consumer-guarantees-act).

‡ SmartCover in no way affects of limits any right or remedies you may have under the Consumer Guarantees Act 1993. For further information and guidance please refer [www.consumeraffairs.govt.nz/for-consumers/law/consumer-guarantees-act](http://www.consumeraffairs.govt.nz/for-consumers/law/consumer-guarantees-act).

† Manufacturer's cover do vary depending on the product purchased. Please refer to your manufacturer's warranty for detailed coverage of the product purchased.

With SmartCover, most electrical or mechanical breakdowns are covered.

Our SmartCover commences at the conclusion of the Manufacturer's Warranty.

Your Purchase Document will provide the details of the SmartCover you have purchased and the term of the cover.

## SmartCover Benefits

- Mechanical and electrical faults for parts and labour costs
- Home callout fees for televisions 32" and over, and all whiteware (excluding microwaves)
- Sulphur damage
- International coverage. You can lodge a claim from most locations in the world and we can assist you
- Lemon Protection, regardless of major or minor fault
- Limited coverage for items used for Commercial and Business purposes
- Transfer the unexpired portion of your cover to a new owner
- Battery Cover for fully encapsulated or encased batteries, for a total period of three years from the date of purchase (including the manufacturer's warranty period)
- Automatic replacement of items purchased for \$650 or less

## Additional Benefits from Date of Purchase

These benefits are available from Date of Purchase and until the expiry of the SmartCover.

- Malfunction due to normal wear and tear
- Damage from power surges or spikes (excluding lightning)
- Home callout fees for televisions 32" and over, and all whiteware (excluding microwaves), if not covered by the Manufacturer's Warranty
- Food spoilage up to \$500 if your freezer or fridge fails and the failure is covered by this cover

For a full list of exclusions and definitions please refer to the Terms and Conditions.

# You'll love the protection of SmartCover, the product cover that takes care of most of the things that can go wrong that aren't your fault.

## Small Appliance Replacement Cover and Automatic Replacement Cover

The Small Appliance Replacement Cover applies to a specific range of new Small Appliances valued under \$650. Please check your purchase document to determine if you have purchased the Small Appliance Replacement Cover.

The Automatic Replacement Cover applies to any product not covered by Small Appliance Replacement Cover, which has a purchase value of \$650 or less.

Both Small Appliance Replacement and Automatic Replacement cover will replace the item as often as necessary until the expiration of the original term of cover.

Small Appliance Replacement Cover and/or Automatic Replacement Cover does not cover replacement of a product during the original manufacturers warranty period. The maximum period of cover is 2 years from the expiry of the Manufacturer's Warranty period, or 3 years from the date of purchase, whichever is earlier for a Small Appliance Replacement Cover. For all other warranties which qualify for Automatic Replacement Cover, the coverage ends on the expiry of the warranty coverage term.

If no equivalent or alternative model is available and there is no acceptable substitute available, we will give you a Bond+Bond Gift Card equal to the value of the original purchase price.

## Help us help you

When you make your purchase make sure the details of both the SmartCover type and duration period are correctly recorded on your invoice. If you do need to make a claim you'll need to provide us with a proof of purchase document that details your product as well as the SmartCover you have purchased.

Each product covered must have a separate SmartCover listed on the purchase document.

## If a Breakdown occurs

Firstly, review the manufacturer's product manuals and instructions as this will assist to pinpoint the issue and advise you how to remedy the failure. If the problem persists and the Manufacturer's Warranty has expired please contact our claims administrator.

## Our Claim Process

You will need your purchase document to log a claim with our administrator.

## Please either:

Log onto [www.bondandbond.co.nz/smartcover](http://www.bondandbond.co.nz/smartcover)

Our web site provides links to the claims administrator's website which provides 24-hour 7-day

automatic claims handling service, including:

- Instant repairer selection for your claim, with full details provided to you.
- Instant notification to repairer of your claim once you complete the web based process.
- The ability to log on using your claim number during the repair process to track your repair and send messages to the repairer the claims administrator.

Or phone the SmartCover Service Centre between 8.30am and 7.00pm Monday to Friday, excluding Public holidays on 0800 22 88 80.

### Important

If your product is found to be in working order (i.e. not faulty or the fault found is not one that is covered under SmartCover or a user operational issue), you will be responsible for any call out and service charges.

### What happens if my product can't be repaired?

If your product can't be repaired, or we choose not to repair it, we will either offer a replacement of similar, like kind and quality, with the nearest compatible features and benefits for you, or offer a Bond+Bond Gift Card equal to the cost of the replacement product offered. Occasionally a reconditioned product may be supplied.

Your SmartCover ends when we replace the product or a gift card is provided, except under the Small Appliance Replacement Cover or Automatic Replacement Cover.

### Lemon Protection

If your Product has been repaired three times for any reason (whether major or minor fault) by us after the manufacturer's warranty period has expired, should a 4th warrantable failure occur, we will automatically offer a replacement product of similar, like kind and quality, with the nearest compatible features and benefits for you.

### Can I use my product for business or commercial purposes?

Yes, except products:

- Covered under the SmartCover Small Appliance Replacement Cover
- Operated by multiple users (including products intended for public rental or communal use)
- Purchased predominantly to generate revenue
- Operating the Product outside of the manufacturer's specifications

We can provide a Commercial Warranty, which covers most types of usage not covered by our Domestic SmartCover. Please ask a Team Member for details of our Commercial Warranty cover.

# Terms and conditions (please read carefully)

SmartCover is provided by Noel Leeming Group Ltd (NLG).

It is a Service Contract between You and NLG. It is an insurance. NLG's SmartCover program is underwritten by Chartis. For details on Chartis, including contact details and financial strength rating, go to [www.chartisinsurance.co.nz](http://www.chartisinsurance.co.nz). International Underwriters Group Limited (IUG) acts solely as administrator to the Extended Service Plan as an agent for Chartis.

## 1. Exclusions

- Repair costs that have not been approved
- Damage or breakdown due to flood, wind, lightning, other severe weather conditions and Acts of God
- Damage to your product caused by accident, neglect, abuse, willful act, misuse, theft, sand, liquid damage (other than in product deemed to be watertight or waterproof), corrosion or rust, battery leakage, infestation, mildew and mould
- Any cost that can be or could have been recovered under the manufacturers or suppliers warranty or product recall; and, any problems, malfunctions, defects, adjustments of any part or assembly of your product which are not covered by the manufacturers or suppliers warranty
- Routine maintenance, lubrication, adjustments or alignments to the product
- Loss or damage caused by the failure to follow the manufacturer's recommended cleaning procedures
- Problems or malfunctions caused by unauthorised modifications, or, failure to follow the manufacturers' installation instructions, operation or maintenance instructions
- On site warranties. SmartCover does not provide for home callout fees or extend on site warranties with the exception of televisions over 32" and whiteware excluding microwaves. If a manufacturer provides an on site warranty then this expires when the manufacturer warranty expires
- Non operating or cosmetic damage where it does not affect the operation or safety of the product, paint or product finish, accessories used in or with a product unless covered under a separate Contract, consumerables and/ or expendables such as, but not limited to; cables, cords, cartridges of any kind and light bulbs or lamps, bulbs and globes whether internal or external to the product, as well as add-on-options incorporated in a product where such options are not essential to the basic functioning of the product
- Batteries of any kind, unless fully encapsulated or encased and not accessible by the end user
- Screen burn and re-gassing of plasma televisions or LCD/LED Technology products or, faults where the Product operates within the normal range of the manufacturer's performance specifications (for instance, specifications in relation to normal, standard brightness reduction or fan noise)
- Costs of removal or reinstallation of the Product unless otherwise agreed by both parties. This includes reception and transmission problems resulting from external causes; along with faults in any wiring, electrical connection or plumbing not related to the Product
- Mouse or track ball devices, TV remote controls, 3D glasses, SIM cards, hand controllers for games consoles, any support relating to operator error, reformatting, installation or recovery of data, software, viruses, Spyware/Adware and any fault arising there from
- Any loss suffered because you can't use the product, or any loss other than repair or replacement
- Inoperability of a product caused by withdrawal of services by a third party
- Failure of the Product to perform as expressly or implicitly warranted or advertised other than as a result of product failure
- Loss or damage to a person or other property, direct, consequential or incidental, arising from use of or inability to use the product to the extent that such may be disclaimed by law
- Freight costs of getting the Product to the designated repair agent here in New Zealand or overseas
- Commercial use for products covered by SmartCover Small Appliance Warranty, operated by multiple users, purchased predominately to generate revenue, or operating the Product outside of the manufacturer's specifications

## 2. Transfer of Warranty

You may transfer the unexpired portion of Smart Cover to a new owner. Please contact us on 0800 22 88 80 to arrange this. It is important to give the new owner a copy of the original purchase document/invoice. Should your Product covered under SmartCover be replaced by the manufacturer during the manufacturers' warranty period, please contact our SmartCover Service Centre on 0800 22 88 80 and we can transfer the remaining unused cover period to the replacement product.

## 3. Settlement or Replacement.

Where settlement or replacement or Gift cards is provided, the original product becomes the property of Chartis either directly or indirectly via it's agent IUG and this SmartCover is cancelled. Gift card means store cards redeemable for purchases at Bond+Bond Stores nationwide.

## 4. Cooling Off Period

SmartCover has a 28 day "Cooling Off Period" from the date of purchase. If you decide for any reason that you wish to cancel SmartCover within 7 days of the date of purchase we will refund the warranty value. Should you decide to cancel after 7 days from the date of purchase and before the 28 day "Cooling Off Period" expires, we will arrange a gift card to the warranty value.

## 5. Availability of Service

We endeavour at all times to provide a prompt and professional claims service, however sometimes there are factors outside our control such as manufacturer delay in parts supply and our repairer networks existing work schedule. We value your feedback and should you have any concerns regarding our service please contact our Bond+Bond Customer Service Team on 0800 20 20 66.

## Disclaimer of Liability

SmartCover is subject to the provisions of any applicable New Zealand law at all times. Under no circumstances will coverage extend to any loss or damage to a person or other property, direct, consequential or incidental, arising from use of or inability to use the Product to the extent that such may be disclaimed by law. This Service Contract does not cover any defects, which are subject to a manufacturer's recall or are covered by the manufacturer's express warranty. This Service Contract is not a guarantee or promise relating to the nature of the material, workmanship or performance of the Product covered by the Contract.

**This Service Contract in no way affects or limits any right or remedies you may have under the Consumer Guarantees Act 1993. For further information and guidance please refer [www.consumeraffairs.govt.nz/for-consumers/law/consumer-guarantees-act](http://www.consumeraffairs.govt.nz/for-consumers/law/consumer-guarantees-act).**

## Privacy Act

Noel Leeming Group Limited (NLG), 1 Nelson St, Auckland New Zealand may collect information about you and the Product to which this SmartCover relates. You may not be able to obtain the benefits of SmartCover if required information is not provided. Information collected and held about you may be used from time to time to support the Product to which it relates, for claims management purposes, to update or inform you regarding the Product and/ or your SmartCover, for marketing and promotional purposes and generally to do business with NLG. Information may from time to time be disclosed to, and collected from, the manufacturer or importer of the Product, Chartis (the underwriter) and their claims administrator International Underwriters Group Limited. Under the Privacy Act 1993, individuals have rights of access to, and correction of, their personal information. You authorise NLG and these recipient organisations to send you commercial electronic messages for any of the purposes set out in the privacy clause.

# SmartCover – Price Protection

## What's Covered

Included with your SmartCover purchase on your appliance is the added benefit of "Price Protection".

With Price Protection we will reimburse you with a Bond+Bond Gift Card for the difference between the price you paid for an item and a lower publicly advertised price by a competitor, for the same item plus 10%.

### Limitations

The item must be the same brand, make, model name and/or number, and available from a competing retailer in New Zealand. The advertisement must be published within 30 days after the date of your purchase. You must contact us within 14 days from the advertisement's publication.

### Exclusions

- Items for which the printed advertisement containing the lower price was published more than 30 days after date of the purchase
- Products purchased by a person not resident in New Zealand
- Shipping and/or transportation costs or price different due to shipping, handling costs and sales tax
- Internet only retailers will be excluded (but local appliance retailers web sites will be matched)
- Price comparisons to items purchased outside of New Zealand or in a Duty Free zone
- Used, antique, recycled, previously owned, rebuilt, or remanufactured items, whether or not you knew the item was used, antique, recycled, previously owned, rebuilt, or remanufactured
- Items advertised in or as result of "limited quantity," ex demo, trade in offers," going out-of-business sales," "cash only" or "close out" advertisements, parallel imported product, cost savings as a result of package offer, manufacturer's coupons or free items, or where the advertised price includes bonus or free offers, special financing, installation or rebate, or one-of-a-kind or other limited offers
- Items shown on price lists or price quotes
- Any price difference found in an outlet not open to the public
- Any price difference found with an item sold as a special deal available only to the members of specific organisations such as clubs, preferred suppliers, loyalty cards and associations or by way of insurance company claims settlement
- Item purchased for resale, professional, or commercial use
- Items purchased subject to rebate, redeemable manufacturer's coupon, or any refund of any sort, in which case your purchase price will be determined by taking into account any such rebate or refund
- Items on Lay by are excluded from this coverage

## Contact us at 0800 866 000 to obtain a claim form.

With the claim form you will be required to provide the following information within 14 days of notifying the claim;

- An original receipt showing payment and the original purchase invoice.
- The documents proving the difference in price between your item and the same, lower priced item; such as catalogues, seller's official print notification, and print advertisements, which identifies the item, the price and the manufacturer's or distributor's references, as well as the validity period of the advertised price.



**Staple your invoice here.  
You'll need it to make a claim.**

To make a claim, please log onto

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