



Gold Care



**APPLIANCE
PROTECTION PLAN
WITH PRICE
PROTECTION**

Protection Plan

Congratulations on your decision to protect your purchase with a Gold Care Appliance Protection Plan

With a Gold Care Appliance Protection Plan any electrical or mechanical breakdown is covered.

Gold Care Appliance Protection Plan extends your manufacturer's warranty beyond its normal expiry period, up to a total period of 2, 3, or 5 years. In the case of heat pumps the warranty period can be extended to a total period of 7 years. This includes the condensate pump (if installed).

Your purchase invoice will show the details of the warranty you have purchased and the relevant term of warranty period.

Please keep this document with your purchase invoice as these will be required for proof of purchase of the product and the Gold Care Appliance Protection Plan.

What does Gold Care Appliance Protection Plan Support?

We will pay for:

- Any mechanical and electrical faults to be repaired to normal working order.
- Home call out fees for televisions 82cm (32") and over, in addition to all whiteware (excluding microwaves).
- Normal wear and tear.
- Damage from power surge or power fluctuations (excluding lightning).
- Food spoilage to a maximum of \$500 inc. GST if your fridge/freezer fails and it is due to a covered warrantable failure. We will require you to provide a list of the food items lost and a signed declaration.
- Lemon Protection. If your product fails four times and these failures are accepted as valid claims we will automatically replace the failed unit with the nearest equivalent model, of a similar kind and quality, with comparable features and benefits or replace an item. If we can't replace the product we will offer gift cards to the value of the replacement cost.
- International Claims. Gold Care Appliance Protection Plan covers the reasonable costs of repairs when customers are on holiday or relocate overseas.



Gold Care provides the following amount of Support

We decide whether to repair or replace an item or offer gift cards to the value of the replacement cost.

Repairs include both parts and labour cost. An authorised repairer can be arranged to call at your address if your product is a 82cm (32") or bigger television or whiteware which is of a size that makes it difficult for you to return to an authorised repairer (excluding microwaves or fitness equipment).

In the above instances and products noted we will cover the cost of reinstallation when necessary.

All travel costs incurred in returning any of the above product/s to a repairer's location are free of charge to you.

Replacement equipment will be new with the nearest functional equivalent with similar features and benefits. Should an equivalent unit not be available we will issue gift cards to the value of the replacement costs.

Gold Care Appliance Protection Plan terminates on us replacing the original product purchased, with the exception of a product that has been repaired under the Lemon Guarantee whereby the original Gold Care Appliance Protection Plan period purchased will attach to the replaced product.

You the original buyer may transfer the Gold Care Protection Plan to a new owner; provided you notify us in writing within 30 days of the transfer of ownership, giving us the full details of the owner. Subsequent owners may also transfer this policy, subject to these conditions.

Gold Care Appliance Protection Plan Support Period

Gold Care Appliance Protection Plan provides support by extending the original manufacturers warranty beyond its normal expiry period, up to a total period of 2, 3, 5 or 7 years (7 years is applicable only to Heat pumps).

Fitness equipment is supported for a maximum of 3 years.

Second hand / Dealer seconds of the whiteware range are supported for an additional 1 year.

Factory seconds Whiteware are supported for an additional two years.



Protection Plan

While Gold Care provides outstanding support there are some items that cannot be supported and these are as follows:

Gold Care Appliance Protection Plan does not cover:

- Repairs to products that are covered by a manufacturer's warranty during the manufacturer's warranty period.
- Repairs to products that are due to a failure caused by failure to follow the manufacturer's installation or operating instructions or by unauthorised modifications.
- Repairs to products that result from failure caused by inherent defects or design defects.
- Repairs to products where the component that has failed is a cable, cord, cartridge, tape, software item, battery (both internal and external), record stylus, fuse or bulb.
- Repairs to products for failures resulting from external causes including but not limited to interference, blocked plumbing pipes, hoses or filters.
- Repairs to products where there is burned phosphor in a monitor due to no screensaver being used. Repairs to plasma /LCD and LED products due to screen burn.
- Repairs to products where speakers have failed as a result of overloading.
- Repairs to products which have cosmetic faults or damage to paint or product finish which does not affect the product's operation.
- Repairs to products if the failure has been caused by accidental damage, or deliberate damage, neglect, abuse, wilful act, misuse, theft, sand, water or liquid damage, corrosion, battery leakage, infestation of vermin, pests or insects.
- Any costs incurred where no failure is identified.
- Loss of use or consequential use resulting from any failure.
- Loss of software or data.
- Repair costs that have not been approved.
- Damage or breakdown due to flood, wind, lightning, other severe weather conditions and Acts of God.
- Routine maintenance, cleaning, lubrication, adjustments, or alignments to products or items deemed to be consumable or expendable.
- Reception or transmission problems resulting from external causes, along with faults in any wiring, electrical connection or plumbing 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 therefrom.

- 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 this may be disclaimed by law.

- Freight costs incurred in the transportation of the Product to the designated repair agent within New Zealand or overseas, other than those products previously mentioned.

Can I use my product for business or commercial purposes?

Yes, except products:

- Covered under the Gold Care Small Appliance Plan.

- Operated by multiple users (including products intended for public rental or communal use).

- Purchased predominantly to generate revenue.

- Operated outside of the manufacturer's specifications.

Gold Care

For as little as half a cup of coffee a day at your favourite cafe you can protect your purchase investment with Gold Care Appliance Protection Plan.

Don't forget you get a 24/7 online claims logging facility.

Gold Care Small Appliance Replacement Plan.

The Gold Care Small Appliance Replacement Plan cover applies to a specific range of new Small Appliances valued under \$650.

The Gold Care Small Appliance Replacement Plan cover will replace the item as often as is necessary until the expiration of the term of cover.

The maximum period of cover is 3 years from the original date of purchase, however the Gold Care Small Appliance Replacement Plan does not cover replacement of a product during the original manufacturer's warranty period.

Protection Plan

Gold Care Conditions of Support

Gold Care Appliance Protection Plan will provide cover if:

The Product is purchased new (or second hand whiteware as referred on Page 3).

The repair or replacement is not covered by any other Policy of Insurance, Warranty or Guarantee.

Free Look Period

Gold Care Appliance Protection Plan has a 30 day free look period.

You have 30 days from the date of purchase to examine these terms without obligation.

Within this time period, as long as you have not made a claim, you can choose to return this Gold Care Protection Plan document with the sales invoice to us and we will fully refund the cost already charged to you for your Gold Care Protection Plan.

*Protect your Investment
and have Peace of Mind.*



Making a Claim

Review the manufacturer's procedures manual as this will often pinpoint what may be wrong and advise you how to remedy the failure.

If the problem persists please complete the steps below.

1. When logging your claim please have your purchase invoice handy, as we will need proof of purchase of the Product and the Gold Care Appliance Protection Plan.

2. If the manufacturer's warranty period has ended please log onto www.nzclaim.com/goldcare

The website provides:

- 24 hour, 7 day automatic claims handling.
- Instant repairer selection for your claim if accepted and full details provided to you.
- Instant notification to the repairer of your claim once you complete the web-based process.

3. Log on using your claim number during the repair process to track your repair and send messages to the repairer or the claims administrator.

OR

Contact the Service Centre between 8.30am and 7.00pm Monday to Friday excluding public holidays on **0800 222 515**.

Gold Care Appliance Protection Plan supports you by providing:

- Product repair or replacement
- No limit on repairs until replaced
- Variable terms of protection
- Fair wear and tear protection
- Lemon Protection
- Power Surge protection from day one
- Freezer food spoilage protection
- Overseas Coverage
- Online claims logging 24/7
- 0800 telephone support
- No limit on home-callout fees on larger items from day one
- 30 day free look
- Transfer of ownership
- Hassle-free cover



Consumer Guarantees Act.

Gold Care Appliance Protection Plan in no way affects or limits any existing right or remedies you may have under the Consumer Guarantees Act 1993.

Disclaimer of Liability.

This Gold Care Protection Plan is subject at all times to the provisions of all applicable New Zealand laws. You agree that personal information collected in relation to it may be kept to support the Product to which it relates: and to update or inform you (the purchaser) regarding products, services and the expiry date of this Gold Care Appliance Protection Plan.

Price Protection

What's Covered

Included with your Gold Care Appliance Protection Plan is the added benefit of “Price Protection”.

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

Price Protection 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 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 the purchase.

• Products purchased by a person not resident in New Zealand.

• Purchases made by store employees or using employee discounts.

• Shipping and/or transportation costs or price difference due to shipping, handling costs and sales tax.

• Internet-only retailers will be excluded (but local appliance retailers websites 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.



Lemon Guarantee

- 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 Layby are excluded from this coverage.

Contact us at [0800 28 58 58](tel:0800285858) 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.

Lemon Guarantee

After three service repairs have been completed on this plan and on an individual product that individual product requires a fourth repair as determined by us, we will replace it with a product or comparable product of like kind, quality and performance, not to exceed the original purchase price.

Technological advances may result in a replacement product with a lower selling price than the original product.

For clearance products originally purchased at a discount, we reserve the right to issue a voucher for the original purchase price.

Copies of service receipts cannot be provided by us.

Preventative maintenance, checks, cleanings, product diagnosis, customer education, accessory repairs/replacements, computer software-related problems and repairs done outside of New Zealand are not considered repairs for the purposes of the Lemon guarantee policy.

The remaining duration of the Gold Care Appliance Protection Plan will attach to the replacement product under the Lemon Guarantee.





will give you additional rights over and above the guarantees of the Consumer Guarantees Act.

The below table explains the differences between the Consumer Guarantees Act, the Manufacturers Warranty and Gold Care.



Your Rights

Manufacturer's Warranty Consumers Guarantees Act

Guarantees last	Generally 1 or 2 years	For a "reasonable" period	For up to 5 years
Value of Guarantee	Repair/replace/refund	Repair/replace/refund	Repair/replace/refund
Rights transferable on private sale	YES	YES - First sale only	YES
Commercial use	NO	YES - If allowed by the Manufacturer's Warranty	YES
Malfunction due to 'fair wear & tear'	NO	NO	YES
Free look period	N/A	7 DAYS	30 DAYS

Kitchen & Laundry Appliances

Loan unit wherever possible, if not repaired within 24hrs of service call	NO	NO	YES
Power surge cover	NO	NO	YES
Onsite repair	NO	NO	YES
30 Days Price Protection	NO	NO	YES
'Lemons' Guarantee	NO	NO	YES
24/7 online claims processing	NO	NO	YES
Travel costs on covered repairs	NO	NO	YES - Large items

Other Appliances

Power surge cover	NO	NO	YES
30 Days Price Protection	NO	NO	YES
'Lemons' Guarantee	NO	NO	YES
24/7 online claims processing	NO	NO	YES
Travel costs on covered repairs	NO	NO	YES - Large items

Upholstered Fabric Furniture

Accidental rips & tears	NO	NO	YES
Accidental stains	NO	NO	YES
Fabric protection treatment	NO	NO	YES
Fabric care kit	NO	NO	YES

Leather Furniture

Accidental rips & tears	NO	NO	YES
Accidental stains	NO	NO	YES
Leather care kit	NO	NO	YES



Attach your receipt here for safe keeping

YOUR RIGHTS AS A CUSTOMER

The Consumer Guarantees Act 1993 guarantees you the following...

Your rights under the Consumer Guarantees Act:

- Goods will be “of acceptable quality”
- Goods will be “reasonably fit” for the purpose represented
- Goods will “correspond with the description” supplied
- Goods will “correspond with the sample or demonstration model” in quality
- “Facilities for repair of goods and supply of parts” are “reasonably available for a reasonable period”
- That any Manufacturer’s Warranty will be enforceable under law

If you have any concerns about your goods not meeting these guarantees, please let us know

WE WILL ALWAYS ENSURE THAT WE MEET THE REQUIREMENTS OF THE CONSUMER GUARANTEES ACT.

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THIS GOLD CARE PROTECTION PLAN IS PROVIDED BY SMITHS CITY (SOUTHERN) LTD

IT IS A SERVICE CONTRACT BETWEEN YOU AND THE RETAILER. IT IS NOT INSURANCE. GOLD CARE PROTECTION PLAN IS UNDERWRITTEN BY AMERICAN HOME ASSURANCE COMPANY (NEW ZEALAND BRANCH), TRADING IN NEW ZEALAND AS CHARTIS. INTERNATIONAL UNDERWRITERS GROUP LIMITED (IUG) ACTS SOLELY AS ADMINISTRATOR TO THE GOLD CARE PROTECTION PLAN AS AN AGENT FOR AHAC.