



Product Protection Plan ... for your peace of mind

Underwritten by Quest Investments Ltd

c/- 100% Barrell's Extreme

Tarewa Mega Centre

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or

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Whangarei 0140

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What does the Product Protection Plan offer that the Consumer Guarantees Act Doesn't?

	Consumer Guarantees Act ("CGA") Cover *	Quest's Product Protection Plan Cover
Length of Cover	Broadly, coverage under the CGA is for a 'reasonable period of time'. CGA coverage may be shorter than, the same as, or longer than that provided by the term of this PPP.	For a specific amount of time (chosen by you) starting from the end of the manufacturer's warranty. The period of coverage that you can chose is 3, 4 or 5 years from date of original purchase except that with small appliances under \$400, it is a maximum of three years from the date of original purchase.
Technical Support	No	Yes – we will talk you through any technical problems you are having with your covered product so you can use it effectively.
Price Guarantee	No	Yes – we will refund you the difference if your product is advertised by us at a lower price within 30 days of your purchase date.
Guaranteed Replacement	If a failure of the product covered by the CGA is not serious, it is up to the business that sold you the goods whether the goods are repaired/replaced or refunded. If the failure is serious, then the customer may reject the goods and require replacement or refund.	For small appliances under \$400, regardless of the seriousness of the covered product fault, we will replace the product or if a suitable replacement cannot be found, we will offer you a refund. For all other covered faults, we have the discretion to repair, replace or refund.
Substitute Product	No	Yes - If your defective product is being repaired due to a covered fault, we will offer you a substitute product for the period of repair.
Surge Protection	Under certain circumstances you may have a Consumer Guarantees Act claim against your electricity supplier (contents insurance policies may also provide coverage).	Yes – we will repair or replace the product if it fails due to a power surge provided that (and to the extent that) you cannot make a claim against your power or insurance company.
Free Assessment	We reserve the right to require a bond before assessing reasons for any product failure. Costs of assessment (and repair if applicable) will be payable by the customer (and may be deducted from any bond) if the failure is not covered by the Consumer Guarantees Act.	We will not require you to pay a bond in order to assess the reasons for any product failure. If it is determined that the failure is not covered under the Consumer Guarantees Act or this extended warranty we will not charge you assessment costs. In addition, for TVs over 42" and large whiteware items, we will arrange assessment of the product at your place provided it is within 50km of one of our stores.
Reimbursement of Overseas Repair Costs	Generally not – you would most likely need to return your product to New Zealand to arrange a repair of a fault covered by the CGA.	If your product fails while you are overseas for a covered event and you have it repaired, we will reimburse you for the repair costs (upon provision of appropriate proof) as long as it is a legitimate repair provided that (and to the extent that) you cannot make a claim against your travel insurance.
Consequential Loss	The CGA allows you to claim for certain consequential losses that are reasonably foreseeable arising from covered product failures. For example, if your fridge suffers a covered fault and as a consequence food goes off, you are likely to be able to claim the costs of any food that perishes as a result.	Our warranty provides coverage for up to \$250 for food spoilage if your fridge/freezer breaks down or up to \$150 worth of laundry costs if your washer/dryer breaks down.

* The Product Protection Plan does not affect, exclude or limit any rights that you may have which are implied by law, including your rights under the Consumer Guarantees Act 1993. A summary of these rights are set out below.

Summary of rights and remedies for consumers under the Consumer Guarantees Act

You are a consumer under the Consumer Guarantees Act if you:

- a. Acquire goods or services that are ordinarily acquired for personal, domestic, or household use or consumption; and
- b. Do not acquire or hold yourself out as acquiring them for the purpose of –
 - (i) Resupplying them in trade; or
 - (ii) Consuming them as part of a process of production or manufacture; or
 - (iii) In the case of goods, repairing or dealing with them in trade in relation to other goods or fixtures on land.

Goods - If a business sells you goods as a consumer then those goods must:

- be durable for as long as most people would expect that kind of good to last
- be fit for their purpose – do all the normal things that people would expect this kind of good to do
- be free of minor and major faults
- do what you the consumer are told they do including anything you are told about them and anything written on the box or in advertising material.
- arrive on time (if they are delivered) and be in good condition.

Rights - If you as a consumer have problems with a good, you have the following rights.

- If the failure is serious you can choose between a refund, a replacement with goods of the same type and similar value, a repair or keeping the goods and the business that sold you the goods will pay you an amount of money to cover the loss in their value.
- If the failure is not serious the business that sold you the goods can choose to refund, repair or replace with goods of identical type. If they choose to repair or replace it must be done within a reasonable time or you can ask for a refund.
- If the failure makes the goods unsafe you can choose between a refund, a replacement or keeping the goods with the business that sold you the goods paying you an amount of money to cover their loss in value.
- If you incur extra costs from the failure the business that sold you the goods must pay you a reasonable amount for damage caused by any fault or for extra costs caused by the failure of the goods including any costs in returning the goods.

Remedies

- You can claim a remedy directly from the business that sold you the goods. You do not have to contact the manufacturer, a repair person or any other third party to claim a remedy instead of claiming from the seller. If the seller tells you to do that, they are likely to breach the Fair Trading Act by misleading you about your rights.
- You will lose the right to a refund for a serious failure if you do not contact the business that sold you the goods and ask for a refund soon after you discover the fault.
- You must return the goods to the business that sold them to you for a refund unless they are large or heavy or difficult to move. If they are, then the business that sold you the goods must arrange for them to be returned.
- If the remedy is for the goods to be repaired, you must give the business that sold you the goods the chance to repair them before you take them to someone else to repair. They do not have to cover the cost of a repair if you do not contact them first.
- There is no limit on the number of claims you can make.
- If the business that sold you the goods has repaired or replaced them, you have the same rights with that item as you had with the original goods.
- If the business that sold you the goods disagrees about the fault, what caused the fault or what remedy you are entitled to, you can take them to the Disputes Tribunal. There is a cost which you pay to the Tribunal for taking such a claim.

Can I cancel my Product Protection Plan?

Yes – you may cancel your PPP by giving notice of the cancellation to us by way of the contact details on the cover of this booklet, either in person or in writing or in any other way agreed to by you and us

(i) Within 5 working days after the date on which you receive a copy of the PPP; or

(ii) If we fail to comply with the Fair Trading Act 1986 requirements in relation to extended warranty agreements

On proper cancellation, we will seek to immediately refund the amount paid by you for the PPP in full and without any deductions to you, providing no claims have been lodged. You must return your Product Protection Plan booklet to the store of purchase. However, nothing entitles a customer to cancel any other agreement relating to the goods that are the subject of the Product Protection Plan.

Our Product Protection Plan Promise

When you purchase a Product Protection Plan from us, we will cover all electrical or mechanical breakdowns past the normal expiry date of the manufacturer's warranty - up to a total period of 3 or 5 years from the original date of purchase.

This will give you worry-free cover when unexpected expensive repair bills arise.

If we cannot repair or (where applicable) choose not to repair your unit, we will give you an equivalent replacement or if a replacement is not available the choice between a refund or a 100% Gift Card equal to a comparable product and not greater than the original purchase price. If your product is replaced, your faulty product becomes the property of the retailer of your original purchase.

What does my Product Protection Plan Cover?

- All parts and labour costs for mechanical and electrical faults for products purchased for domestic or home office use
- Home call-out fees for televisions 42" and over and all white ware excluding microwaves. All other products should be returned to the store they were purchased from.
- In the event of a claim, the maximum benefit payable is \$10,000.
- We will pay, subject to the terms and conditions of the Product Protection Plan the cost of the product to be repaired to manufacturer's specifications or the replacement cost for an equivalent item up to the original price.
- For goods over 2 years old, as at the date of loss, any claim will be settled on a replacement of equivalent features and specification to that purchased at the time of loss and damage, taking into consideration the product's age, condition and state of repair.
- Food spoilage up to \$250 in the event of your fridge/freezer faulting and \$150 worth of laundry costs if your washer/dryer breaks down.
- Your Product Protection Plan commences on expiration of the manufacturer's warranty and ceases either three or five years from the original date of purchase of goods (see purchase invoice for warranty term.)

What doesn't my Product Protection Plan Cover?

Product Protection Plan provides extensive protection against things that can go wrong, but it doesn't cover everything. Here are the major exceptions:

- Repair costs that have not had prior approval from Quest Investments
- Damage or breakdown due to flood, wind or other severe weather conditions
- Damage to your product caused by accident, neglect, abuse, wilful act, misuse, theft, sand, liquid damage, corrosion, rust, battery leakage, infestation, mildew or mould
- Any cost that can be or could have been recovered under the manufacturer's or supplier's warranty or product recall and, any problems, malfunction, defects, adjustments or any part or assembly of your product which is not covered by the manufacturer's or supplier's warranty
- Problems or malfunctions caused by unauthorised modifications or failure to follow the manufacturer's installation instructions, operation or maintenance instructions
- Installation or repair of software; costs arising from viruses, software bugs, Spyware/Adware/Malware and recovery data and hardware upgrades
- Routine maintenance, cleaning, lubrication, adjustments or alignments to the product
- Batteries internal or external to the product, cables, cartridges, software items, bulbs, ribbons, filters and the like
- Products being used for commercial or business purposes, as per manufacturer's warranty terms and conditions
- Failure caused by using external wires which are not compatible with the product
- liquid damage

- Speaker failure as a result of overloading
- Service call-out costs for locations over 50km from nearest Authorised Service Centre

What To Do Prior to a Claim

- Check that the product is plugged into an appropriate live power supply (or other such services that you may require, e.g. water), switched on and installed correctly.
- Read the manufacturer's instruction guide to see if you can find the answer to the problem.

Making a Claim under this PPP

1. Firstly, check the manufacturer's instructions for details. If the manufacturer's warranty is operative we recommend that you contact them directly (initially by phone) to troubleshoot any problems prior to lodging a claim. We are happy to assist with this.
2. If the fault persists and/or your manufacturer's warranty period has ended, please contact your local store or call in with your faulty product. If it is a TV over 42" or a large whiteware item, contact us so that we can arrange assessment of the product at your place (provided you are within 50km of one of our stores).

100% Barrell's Extreme Whangarei: 09 438 1802 or 100% Albany Extreme: 09 451 9160 or email: quest@barrells.com

3. Please have your proof of purchase document that details your product, as well as the Product Protection Plan you have purchased. Each product covered must have a separate Product Protection Plan listed on the purchase document.

Small Appliance Replacement Cover

If you have a PPP for a small appliance product bought for under \$400, we will replace it if it suffers a covered fault. You won't have to worry about getting the item repaired - we simply give you a new one - not just once or twice, but as often as necessary for covered faults until the expiration of your cover. The maximum period of cover for small appliances under \$400 is 3 years from the original date of purchase. If we can't replace your small appliance with the exact same product for whatever reason (e.g. if it is a deleted line) we'll replace it with an equivalent model to the value not exceeding the original purchase price. Small Appliance Replacement Cover does not cover replacement of a product during the original manufacturer's warranty period, nor does it cover products 'for commercial use'.

Frequently Asked Questions

Q: What Happens if My Product Can't Be Repaired?

A: If your product can't be repaired or we choose not to repair it, we will either replace it for you or offer you a refund or a 100% Gift Card equal to the current replacement cost of your product. Occasionally a reconditioned product may be supplied, depending on the condition of the serviced product.

Q: When Does My Product Protection Plan Start and End?

A: Your PPP starts on expiration of the manufacturer's warranty. You can select the period of cover, e.g. 2, 3 or 4 years, at the time of purchase. Your cover will NOT expire when a claim is made; it will continue until the PPP expiry date shown on the back cover of this agreement.

Q: What Happens if I Sell or Give Away My Product?

A: You may transfer your Product Protection Plan to the new owner within 7 days of goods changing hands. Return your original warranty booklet and receipt to Quest Ltd, PO Box 13, Whangarei 0140 or in store at 100% Barrell's Extreme with the name and address of the new owner and we will issue a new warranty booklet in their name. There is a \$25 administration fee for transfer of warranty.