

This is a policy summary only. It does not contain the full terms and conditions of the contract.

For full details of all the policy terms, conditions and exclusions, please refer to the policy booklet (a copy is available on request) The relevant sections along with the main exclusions and limitations are listed below.

The policy entitles you to repair or replacement of your electronic equipment, once all relevant paperwork has been received and extends to cover up to 60 days whilst you are abroad. Depending on the level of cover you have selected the policy will cover the electronic equipment you stated on the application up to a maximum sum insured.

This contract of insurance an annual contract but can be paid monthly or annually.

If you pay for your insurance monthly and make a claim you will be required to pay the remainder of the annual premium before we can process your claim.

THE INSURER

This insurance is arranged by Supercover Insurance Ltd with UK General Insurance Limited on behalf of: Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageass House, Tollgate, Eastleigh, Hampshire, SO53 3YA.

LANGUAGE AND LAW APPLYING TO THIS INSURANCE

This insurance is written in English and all communications about it will be in English. Unless we have agreed otherwise with you, English law will apply to this insurance.

POLICY COVER

A. Accidental damage

What we will cover

We will pay for repair or replacement costs if your electronic equipment is damaged as the result of an accident.

What we will not cover

- Accidental damage caused by:
 - you deliberately damaging or neglecting the electronic equipment;
 - routine servicing, inspection, maintenance or cleaning; or
 - any cosmetic damage

B. Theft

What we will cover

If your electronic equipment is stolen we will replace it. Where only part or parts of your electronic equipment have been stolen, we will only replace that part or parts.

What we will not cover

- Theft from any motor vehicle where you or someone acting on your behalf is not in the vehicle, unless the electronic equipment has been concealed in a locked boot, glove compartment or other locked internal compartment, and all of the vehicle's windows and doors are locked and all security systems activated;
- Theft from any building, land or premises unless force, resulting in damage to the building or premises, was used to gain entry or exit;
- Theft where the electronic equipment has been left unattended when it is away from your home;
- Any theft not reported to the police within 24-hours and a crime reference number obtained;

C. Accidental loss

What we will cover

If you selected the option to pay an additional premium and insure your electronic equipment for Accidental Loss then if you lose your electronic equipment we will replace it. If you have cover for Accidental Loss this will be stated within your policy documents. Accidental Loss cover is only available on mobile phones and excludes iPhones.

What we will not cover

- The loss of electronic equipment other than your mobile phone or PDA.
- The loss of a SIM (Subscriber Identity Module) card.

D. Breakdown

What we will cover

Electrical or mechanical breakdown that occurs outside the manufacturers guarantee period.

What we will not cover.

- Any breakdown for laptops.
- Repair or other costs for:
 - routine servicing, inspection, maintenance or cleaning;
 - wear and tear or gradual deterioration of performance.
 - if the serial number has been tampered with in any way.
- Repairs carried out by persons not authorised by us

General conditions and exclusions applicable to all sections

- The electronic item must be less than 12 months old with valid proof of purchase (not from online auctions) when the policy is started.
- Loss or damage to accessories of any kind.
- Reconnection costs or subscription fees of any kind.
- The cost of any unauthorised calls following the theft, accidental loss or damage of a mobile phone or PDA.
- Any claim made, or any event causing the need for a claim to be made, that occurs within the first 14 days of the inception date of the policy
- An excess fee for all claims which must be paid before your claim can be approved. If your claim is for a laptop, there is a £75 excess fee for each claim. If your claim is for an iPhone there is £75 excess fee for any claim.
For all other items, there is an excess fee of £40 for theft / damage claims and £60 for loss claims and £75 for international claims

HOW TO CLAIM

If you need to report a claim, please contact Supercover Insurance at 602 Cumberland House, 80 Scrubs Lane, NW10 6RF, or on telephone number 0871 222 1130.

WHAT TO DO IF YOU HAVE A COMPLAINT

It is the intention to give **you** the best possible service but if **you** do have any questions or concerns about this insurance or the handling of a claim **you** should in the first instance contact Supercover's Customer Services Director. The contact details are:

The Customer Services Director

602 Cumberland House, 80 Scrubs Lane, London, NW10 6RF

Tel: 0871 222 1130

Fax: 0871 222 3228

Email complaints@supercoverinsurance.com

Please ensure **your** policy number is quoted in all correspondence to assist a quick and efficient response.

In the event **you** remain dissatisfied and wish to make a complaint, **you** can do so by contacting the following:

The Customer Relations Manager, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ. Tel: 0845 218 2685. Email: customerrelations@ukgeneral.co.uk

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, Docklands, London, E14 9SR.

Tel: 0845 080 1800

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

YOUR RIGHT TO CHANGE YOUR MIND

We hope you are happy with the cover this policy provides, however, if having examined your policy you decide not to proceed with the insurance, you will have 14 days to cancel it and get a full refund, starting on the day you receive the policy documentation or the start date of the period of cover which ever is the later.

Outside of this, you may cancel this insurance at any time by giving us 30 days notice in writing. No refund of premiums paid will be given.

FINANCIAL SERVICES COMPENSATION SCHEME

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk