

## POLICY SUMMARY

**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 or on the website [www.insureandsmile.com](http://www.insureandsmile.com)). The relevant sections along with the main exclusions and limitations are listed below.

The policy entitles you to a 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

### THE INSURER

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

### 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

- An excess fee of £75 for any claim relating to a laptop, £100 for any claim relating to an iPhone and £25 for any other item.

Accidental Damage caused by:

- you deliberately damaging or neglecting the electronic equipment;
- you not following the manufacturer's instructions;
- routine servicing, inspection, maintenance or cleaning;
- if the serial number has been tampered with in any way.
- the use of accessories.

#### 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.

In the event of the theft of your electronic equipment with sim card capability, we will pay for unauthorized call use up to the maximum value of £1000.

##### WHAT WE WILL NOT COVER

Theft:

- An excess fee of £75 for any claim relating to a laptop, £100 for any claim relating to an iPhone, and £25 for any other item, within the UK. And £75 for any international claims.
- from convertible or soft top vehicle;
- 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, locked glove compartment or other locked internal compartment and all the vehicle's windows and doors closed and locked and all security systems have been activated;
- if left on any motor vehicle roof, bonnet or boot;
- from any building, land or premises unless force, resulting in damage to the building or premises, was used to gain entry or exit;
- from your control or the control of any member of your immediate family, except where it has been concealed either on or about the person and not left unattended, or the use of physical force or violence against the person has been used or threatened;
- 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.
- Any unauthorised calls where the theft has not been reported to your service provider within 12 hours of you discovering the theft.

## **C. Breakdown**

### **WHAT WE WILL COVER**

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

### **WHAT WE WILL NOT COVER**

Repair or other costs for:

- An excess fee of £100 for any claim relating to an iPhone and £25 for any other item.
  - routine servicing, inspection, maintenance or cleaning;
  - loss caused by a manufacturer's defect or recall of the electronic equipment;
  - breakdown on any Laptops
  - repairs carried out by persons not authorised by us;
  - wear and tear or gradual deterioration of performance.
- . Any loss or damage caused by the failure of any electrical or computer equipment, software, micro-controller, microchip, accessories or associated equipment to correctly recognise and process any calendar date or time.
- if the serial number has been tampered with in any way.

### **Period of Insurance**

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

For insurance policies paid monthly, the policy is only in force if the monthly premium has been paid.

In respect of monthly policies, the rolling policy will renew itself every 30 days. You will not receive a monthly renewal notice. In respect of Annual Policies you will receive a renewal notice 6 weeks prior to your due date.

### **Arrangement and Administration of your policy**

#### **The Claims Handler**

Supercover Insurance Ltd, 602 Cumberland House, 80 Scrubs Lane, NW10 6RF

This policy summary does not contain the full terms and conditions of your policy. These can be found on your Certificate of Insurance.

### **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 3229, Fax: 0871 222 3228, Email [complaints@supercoverinsurance.com](mailto:complaints@supercoverinsurance.com)

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 Underwriting Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ. Tel: 0845 218 2685, Email: [customerrelations@ukgeneral.co.uk](mailto: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**

Your right to change your mind. You may cancel the insurance, without giving reason, by sending us written notice and returning the insurance documents within 14 days of it starting of (if later) within 14 days of you receiving the insurance documents.

Cancellation after the withdrawal period

If you wish to cancel your insurance after the initial period you can do so by writing to Supercover Insurance Ltd 602 Cumberland House, 80 Scrubs Lane, London, NW10 6RF, or by telephoning 0871 222 3229, or by emailing [claims@supercoverinsurance.com](mailto:claims@supercoverinsurance.com)

An administration fee shall be due equal to 25% of the annual premium with a minimum fee applying of £10.

### **FINANCIAL SERVICES COMPENSATION SCHEME**

Fortis 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](http://www.fscs.org.uk)