



**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.supercoverinsurance.com](http://www.supercoverinsurance.com)). 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.

#### **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.

#### **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.

#### **PERIOD OF INSURANCE**

This contract of insurance is renewable annually 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. This cover is limited to one replacement per year.

#### **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
- 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.

##### **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**

- 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. For international claims the excess fee is £75 for all items except laptops and iPhones for which there is an excess fee of £100.
- 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 lose your mobile phone or PDA we will replace it.

### **What we will not cover**

- The loss of electronic equipment other than your mobile phone or PDA (excluding iPhones which are not covered for loss)
- The loss of a SIM (Subscriber Identity Module) card.
- An excess fee of £50 for any claim. All international claims are subject to an excess fee of £75.

## **D. Breakdown**

### **What we will cover**

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

### **What we will not cover**

- An excess fee of £100 for any claim relating to an iPhone and £25 for any other item.
- 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 applicable to all sections**

- The electronic item must be less than 6 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 replacing any personalised ring tones, graphics, downloaded materials or software.

## **HOW TO CLAIM**

If you need to report a claim, please contact Supercover Insurance Ltd at 204 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, 204 Cumberland House, 80 Scrubs Lane, London, NW10 6RF, Tel: 0871 222 1130, 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 Head of Claims, UK Underwriting Limited, 2 Gibraltar House, Bowcliffe Road, Leeds, LS10 1HB. 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 but have a group annual turnover of less than £1 million, or are a charity with an annual income of less than £1 million, or are a trustee of a trust with a net asset value of less than £1 million. 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 204 Cumberland House, 80 Scrubs Lane, London, NW10 6RF, or by telephoning 0871 222 1130, 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 100% of the first £2,000 and 90% of the remainder of the claim. **You** can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk)