

Policy Summary

This summary shows the key facts that the Financial Services Authority has asked us to bring to your attention. They are not the full terms and conditions. These are detailed in the Certificate of Insurance (a copy is available on request or on the website www.supercoverinsurance.com). This summary does not form part of your contract of insurance

TYPE OF INSURANCE

The policy entitles you to repair or replacement of your electronic equipment and extends to cover up to 90 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.

PERIOD OF INSURANCE

This contract of insurance is an annual policy 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. Your schedule will confirm if you pay annually or monthly.

POLICY COVER – SIGNIFICANT FEATURES, BENEFITS, LIMITATIONS AND EXCLUSIONS

WHAT WE WILL COVER

The electronic item must be less than 6 months old with valid proof of purchase (not from online auctions) when the policy is started.

A. Accidental damage

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

B. Theft

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.

C. Accidental loss

If you lose your mobile phone or PDA we will replace it. iPhones are not covered for accidental loss. No other electronic equipment is insured for accidental loss.

D. Breakdown

Electrical or mechanical breakdown that occurs outside the manufacturers guarantee period. This cover is not available on laptops or computers.

E. Fraudulent Call Use

If your electronic equipment is a mobile phone, is lost or stolen, and covered by your policy, we will refund the cost of calls made from the mobile phone after the time it was lost or stolen up to a maximum of £100. Itemised bills must be provided.

POLICY EXCESS

There is 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 within the UK and £100 for any international claim. If your claim is for an iPhone, there is a £75 excess fee for each 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.

WHAT WE WILL NOT COVER

Your electronic equipment is not covered for:

1. Theft or Loss:
 - from any commercial vehicle, 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. A copy of the repairers account for such damage to the vehicle must be supplied with any claim

- from any building, land or premises unless force, resulting in damage to the building or premises, was used to gain entry or exit; A copy of the repairers account for such damage must be supplied with any claim
 - 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;
 - where reasonable precautions have not been taken;
 - any theft not reported to the police within 24-hours and a crime reference number obtained;
2. Loss or damage caused by:
 - you deliberately damaging or neglecting the electronic equipment;
 - you not following the manufacturer's instructions;
 - routine servicing, inspection, maintenance or cleaning;
 - the use of accessories.
 - if left on any motor vehicle roof, bonnet or boot;
 3. Repair or other costs for:
 - routine servicing, inspection, maintenance or cleaning;
 - loss caused by a manufacturer's defect or recall of the electronic equipment;
 - replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
 - repairs carried out by persons not authorised by us;
 - wear and tear or gradual deterioration of performance.
 - where the serial number has been tampered with in any way.
 4. Any kind of damage whatsoever unless the damaged electronic equipment is provided for repair.
 5. Any loss of a SIM (subscriber identity module) card.
 6. Loss of or damage to accessories of any kind.
 7. 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.
 8. If a SIM card was not in a mobile phone at the time of the loss, damage or theft that was registered to you.
 9. Reconnection costs or subscription fees of any kind.
 10. The cost of replacing any personalised ring tones or graphics, downloaded material or software.
 11. Any expense incurred as a result of not being able to use the electronic equipment, or any loss other than the repair or replacement costs of the electronic equipment unless relating to unauthorized call use for your mobile phone up to the maximum value of £100.

Please note: if you are insuring an item without SIM card capability, all exclusions relating to SIM cards are not applicable.

GENERAL EXCLUSIONS

This insurance does not cover

- Loss where the circumstances of the loss cannot be clearly identified, i.e. where you are unable to confirm the time and place of the loss.
- Any indirect loss or damage resulting from the event which caused the claim under this policy;
- Liability of whatsoever nature arising from ownership or use of the electronic equipment, including any illness or injury resulting from it.
- Value Added Tax (VAT) where you are registered with HM Revenue and Customs for VAT.
- Loss of Data or Software
- War, terrorism, radiation, sonic boom.

General claim limit

This cover is limited to one replacement per year.

All electronic equipment reduces in value over time. To reflect this, where a piece of electronic equipment is replaced following a valid claim, we will reduce the benefit under this policy on a sliding scale applied at a rate of 10% per year from the end of year 2, up to a maximum of 70% reduction in original cost for electronic equipment of 9 years or older.

Please refer to your Certificate of Insurance where you will find the complete details of the cover and exclusions.

HOW TO CLAIM

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

WHAT TO DO IF YOU HAVE A COMPLAINT

We are proud of our reputation for fairness in our treatment of our customers. However, occasionally disputes or misunderstandings can arise.

Any enquiry or complaint you have regarding your policy should be addressed to The Customer Services Director, either by post, to: Supercover Insurance Ltd, 602 Cumberland House, 80 Scrubs Lane, London, NW10 6RF. Or by email to: complaints@supercoverinsurance.com Or by telephoning 0871 222 1130. You should provide details of your policy and in particular, your policy reference number, to help with the speedy handling of your inquiry.

After this action, if you are still not satisfied with the way a complaint has been dealt with, you may ask Lloyd's to review your case. The address is: Policyholder and Market Assistance, One Lime Street London EC3M 7HA. Telephone: 020 7327 5693. Facsimile: 020 7327 5225. E-mail complaints@lloyds.com. Complaints that cannot be resolved by Lloyd's may be referred to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Tel 0845-080-1800. Further details will be provided at the appropriate stage of the complaints process. These procedures do not affect your legal rights.

CANCELLING THE POLICY

Cancellation by you

[Your right to change your mind \(cooling off period\).](#)

You may cancel the insurance, without giving reason, by sending written notice to Supercover and returning the insurance documents within 14 days of it starting or (if later) within 14 days of you receiving the insurance documents. You will receive a full refund of all premium paid provided that no claim has been made and you do not intend to make a claim.

Cancellation after the cooling off period

If you pay your premium by monthly instalments there will be no refund because you will have only paid for the cover you have already received.

If you pay the premium annually then provided no claim has been made you will receive a proportionate refund of the annual premium less an administration fee equal to 25% of the annual premium with a minimum fee applying of £10.

To cancel your policy please write to Supercover Insurance Ltd 602 Cumberland House, 80 Scrubs Lane, London, NW10 6RF, or by telephoning 0871 222 1130, or email claims@supercoverinsurance.com

Cancellation by us

We may cancel the policy by giving you 30 days written notice sent to your last known address. We will make a proportionate refund of the premium paid.

ALTERATION TO THE COVER OR PRICE

If the Insurer alters the terms of cover or price of your Supercover policy they will only do so at your next annual renewal date.

COMPENSATION SCHEME

The Insurer is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if it is unable to meet its obligations to you under this contract. Further information can be obtained from the Financial Services Compensation Scheme (7th Floor Lloyds Chambers, Portsoken Street, London E1 8BN) by phone on 020 7892 7300 and on their website at www.fscs.org.uk

THE INSURER

This insurance is underwritten by Jubilee, Lloyd's Syndicate 5820 which is managed by Jubilee Managing Agency Limited and regulated by the Financial Services Authority.