INSURANCE FOR YOUR TECHNOLOGY DEVICES

Provided by Supercover Insurance Limited for customers of A1 Comms Limited

MOBILES AND iPHONES

TABLETS AND iPADS

LAPTOPS AND MACBOOKS

MP3 PLAYERS AND iPODS

CAMERAS AND eREADERS

\+ AND MUCH MORE

Supercover Insurance Ltd is authorised and regulated by the Financial Conduct Authority. Registered in England No. 3058631. Registered Office: 45 Westerham Road, Bessels Green, Sevenoaks, Kent TN13 2QB

TECHNOLOGY DEVICE INSURANCE

WHICH POLICY?

I want cover for a single device…

Ideal for covering an individual item that's really important to you.

POLICY	MAXIMUM COVER	WHAT DOES THAT INCLUDE?	MONTHLY PREMIUM PER DEVICE
Cover150	£150	Any single item £150 RRP replacement	£3.99
Cover400	£400	Any single item £400 RRP replacement	£5.99
Cover1000	£1,000	Any single item £1,000 RRP replacement	£7.99
Cover1200	£1,200	Any single item £1,200 RRP replacement	£8.99

I have multiple devices I need cover for…

Whether you're a small business, or a tech enthusiast with a number of gadgets you'd like to protect, a multi item policy may be right for you.

POLICY	MAXIMUM COVER	WHAT DOES THAT INCLUDE?	MONTHLY PREMIUM PER DEVICE
Bundle 5-200	£1,000	Any 5 **or more** devices £200 RRP replacement each	£14.99 or £2.99 per device
Bundle 3-500	£1,500	Any 3 **or more** devices £500 RRP replacement each	£14.99 or £4.99 per device
Bundle 5-500	£2,500	Any 5 **or more** devices £500 RRP replacement each	£19.99 or £3.99 per device
Bundle 5-750	£3,750	Any 5 **or more** devices £750 RRP replacement each	£27.99 or £5.59 per device
Bundle 10-350	£3,500	Any 10 **or more** devices £350 RRP replacement each	£29.99 or £2.99 per device

WHY INSURE YOUR TECH?

Portable technology has become such an important part of our 'on the go' lifestyles that it can often feel as though the world stands still if something were to happen to them. Having the additional stress of replacing them can add to the trauma and could mean unexpected costs.

At Supercover Insurance we want to make sure you're fully connected with your gadgets as quickly as possible to get your world moving again, without the added stress.

OUR INSURANCE WILL COVER YOU FOR

THEFT[1]

ACCIDENTAL LOSS[2]

ACCIDENTAL DAMAGE

LIQUID DAMAGE

PLUS

EXTENDED WARRANTY[3]

WORLDWIDE INTERNATIONAL COVER[4]

LOW EXCESS

FAMILY COVER[5]

48 HOURS CLAIMS PROCESSING[6]

FREE BACKUP AND LIVE SYNC ON ALL POLICIES[7]

Terms and Conditions Apply.

1. Including from secured vehicles. 2. Mobile phones only. 3. Not available for laptops. 4. For 90 days per 365 day period. 5. For immediate family at the same address. 6. We aim to process claims within 48 hours of receiving all relevant documentation. 7. 25GB of free back up to all customers for the first 6 months and 3GB of free backup thereafter.

keyfacts®

CLAIMS: 020 3794 9300

INSURER
This insurance is arranged by Supercover Insurance Ltd with Zenith Insurance Plc,
846-848 Europort, Gibraltar. Zenith Insurance Plc is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority and Prudential Regulation Authority in respect of underwriting insurance business in the UK (Number 211787). Zenith Insurance Plc is a member of the Association of British Insurers. Supercover Insurance Ltd is authorised and regulated by the Financial Conduct Authority.

Information concerning both companies can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by contacting the Financial Conduct Authority on 0800 1116768

LEVEL OF COVER
The policy entitles you to repair or replacement of your electronic equipment, once all relevant paperwork has been received, and extends to provide cover for up to 90 days in any one annual period of insurance whilst you are abroad. Depending on the level of cover you have selected the policy will cover the electronic equipment shown on your application up to a maximum sum insured.

The intention of this policy is to put you back in the same position as immediately prior to the loss or damage. It is not a replacement as new policy.

TERM OF THE POLICY
The type of policy that you have (monthly or annual) will be shown on your Schedule of Insurance. In all circumstances this policy can only remain in force for a maximum period of five years.

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

For full details of the cancellation process, please refer to the Cancellation section in the policy document.

IN THE EVENT OF A CLAIM
All claims must be reported to Supercover Insurance Ltd on 0203 794 9300 as soon as is possible but ideally within 48 hours of the discovery of the incident. Thefts or accidental losses must also be reported to the Police.
Correspondence should be sent to Supercover Insurance Ltd, Waterside House, 20 Riverside Way, Uxbridge, UB8 2YF.

SUMMARY OF COVER
This is a Policy Summary only. It does not contain the full terms and conditions of the contract. For full details of all policy terms, conditions and exclusions, please refer to the policy document (a copy of which is available on request). The relevant sections of the policy document are listed below.

ACCIDENTAL DAMAGE COVER (SECTION A)
We will pay for repair or replacement costs if your item(s) of electronic equipment is/are damaged as the result of an accident.

Excludes:
- damage caused by you deliberately damaging or neglecting the item;
- damage caused by routine servicing, inspection, maintenance or cleaning; or
- any cosmetic damage; or
- any damage whatsoever if the serial number has been deliberately tampered with in any way.

THEFT COVER (SECTION B)
If your item of electronic equipment is stolen we will replace it. Where only a part or parts of your item of electronic equipment have been stolen, we will only replace that part or those specific parts.

- Excludes theft from a building or premises (including your home or place of work) if the theft does not involve forcible and violent entry to or exit from the building; and
- Excludes theft from other motor vehicles where no-one is in the vehicle and all of the vehicle's windows and doors have not been locked and all security systems have not been activated; and
- Excludes theft from other motor vehicles where no-one is in the vehicle and the item has not been concealed in a locked boot, locked glove compartment or other locked internal compartment within the vehicle .
- Excludes theft
  - when away from your home, or when in your home with invited guests / tradesmen or other people; unless the gadget is concealed on or about your person when not in use, or it is stored in a locked room or secured receptacle (such as a locked safe, locked locker or closed desk drawer; or
  - if the item of electronic equipment is left unattended; or
  - if you fail to take all available precautions to prevent the theft.

ACCIDENTAL LOSS (SECTION C)
If you accidentally or unintentionally lose your mobile phone we will replace it. Cover only applies to mobile phones.

The policy **will not pay**;
- for losses where circumstances cannot be clearly defined, (i.e. you are unable to confirm the time and place you last had your item of electronic equipment).

BREAKDOWN (SECTION D)
We will cover electrical breakdown that occurs outside of the manufacturer's guarantee period. Does not apply to laptops or PCs.
We will not pay:
- for repairs or other costs resulting from:
  - wear and tear or gradual deterioration of performance; or
  - a manufacturer's defect or recall of the item of electronic equipment.
- for repairs carried out that have not been pre-approved by us.

LIQUID DAMAGE (SECTION E)
If your item of electronic equipment is damaged as a result of accidentally coming into contact with any liquid, we will repair or replace it.
Excludes:
- damage caused by you deliberately damaging or neglecting the item; or
- damage caused by routine servicing, inspection, maintenance or cleaning; or
- any cosmetic damage; or
- any damage whatsoever if the serial number has been tampered with in anyway; or
- any damage whatsoever if you fail to take reasonable precautions to prevent the loss.

SIGNIFICANT AND UNUSUAL GENERAL EXCLUSIONS/LIMITATIONS

EXCESSES (ALL SECTIONS)
You will have to pay the amount of excess shown in your policy document. The excess must be paid before your claim can be approved. The excess varies depending on the value of the gadget and the amounts payable are set out below:
- for a gadget up to the value of £250 (when new) the excess is £25.
- for a gadget between the values of £251 - £500 (when new) the excess is £50 for any claim.
- If your claim is for a gadget over the value of £501 (when new) the excess fee is £75.

REPORTING YOUR LOSS (CLAIMS PROCEDURES)
You must:
- notify Supercover Insurance Ltd on 020 3794 9300 as soon as possible but ideally within 48 hours of the discovery of any incident likely to give rise to a claim under this insurance; and
- report the theft or loss of any mobile phone or tablet, within 24 hours of discovery to your Airtime Provider and blacklist your handset/tablet; and
- report the theft or loss of any item of electronic equipment to the Police within 48 hours of discovery and obtain a crime reference number in support of a theft and a lost property number in support of an accidental loss claim.

Please note any delay in reporting an incident to Supercover Insurance Ltd, your Airtime Provider or the Police may invalidate your right to claim under the policy.

GENERAL EXCLUSIONS
We will not pay any claim:
- if the serial number of your item of electronic equipment has been tampered with in any way; or
- if the item of electronic equipment was more than 6 months old at the time the policy is taken out; or.
- for reconnection costs or subscription fees; or
- if the item of electronic equipment has not been used since it was purchased; or
- if you fail to take all available precautions to prevent the loss, damage or theft; or
- if you cannot provide evidence of ownership.
- for any unauthorised call use for your mobile phone.

COMPLAINTS PROCEDURE
In the first instance contact Supercover's Customer Services Director. The contact details are:
The Customer Services Director,
Supercover Insurance Ltd.
Waterside House,
20 Riverside Way
Uxbridge, UB8 2YF.
Tel: 0203 794 9300
Email: complaints@supercoverinsurance.com

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

In the event that Supercover have not resolved matters within 8 weeks of you writing to them the problem can be referred to the Financial Ombudsman Service. Whilst Supercover and your Insurers are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure above does not affect your right to take legal action.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)
All Zenith Insurance Plc policies issued in the UK for individual customers or 'small businesses' are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if your insurer cannot meet its obligations (e.g. if it goes out of business or into liquidation or is unable to trade).

Further information about compensation scheme arrangements is available from the FSCS (www.fscs.org.uk telephone 0207 741 4100).