

Accidental Damage and Theft

Key Facts Summary

Your Key Facts Document – MendIT Accidental Damage & Theft

Some important facts about this Computer Equipment Accidental Damage & Theft insurance are summarised below. This summary does not describe all the terms and conditions of the policy, so please take time to read the policy document to make sure you understand the cover it provides.

Please refer to the policy schedule which is given to you when the policy is confirmed and which will detail the period of cover and the equipment and values insured.

Insurer

This insurance is arranged by Summit Insurance Limited with UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE, Registered in England No. SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Summit Insurance Services Limited and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

Significant Features and Benefits

Your equipment is covered against accidental damage and theft. The cover applies to whether an incident takes place in a car, at home or in any other location – including temporary visits outside the UK. Benefits include:

- a) No excess or deductible amount;
- b) In the event of an agreed total loss claim, a replacement unit is supplied;
- c) In the event of an agreed damage claim, your equipment is repaired;
- d) Cover extends to standard software.

Significant Unusual Exclusions and Limitations

MendIT has certain common insurance exclusions such as those relating to damage caused by war, nuclear risk, sonic boom or your intentional acts etc. Full details can be found in your policy document. The only major exclusions are:

- a) Damage or destruction due to defective design or workmanship, general wear and tear, mechanical and electrical breakdown - See Exclusion 1 of your policy document;
- b) Thefts from unattended cars where the item was not locked away from view – See Exclusion 2a of your policy document;
- c) Where equipment has been left unattended in a public place – See Exclusion 2b of your policy document;
- d) MendIT will only pay for carriage costs within the UK. Should equipment need to be collected and/or delivered outside the UK, you are responsible for these carriage costs;
- e) Handling and/or using the equipment that is not in accordance with the manufacturer's handbook - See Exclusions 1g & 3c of your policy document.

It is your responsibility to read and thoroughly understand the terms and conditions of your policy document. Please refer to your policy document.

Cancellation

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy and a full refund will be given. After the 14 day "cooling off period" there are no refunds given. Refer to your policy document for full details.

Claim Notification

Within 14 days of the occurrence of the insured event, notify the insurer by writing to Summit Insurance Services Limited, The Robbins Building, Albert Street, Rugby, CV21 2SD.

Full details of the claims procedure can be found in your policy document.

Customer Service/Complaints

If you have a complaint about the way in which this policy was sold, please contact the sales agent who sold you the policy.

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 the claim you should in the first instance contact: Summit Insurance Services Limited, The Robbins Building, Albert Street, Rugby, CV21 2SD, or telephone 01788 563100.

If your complaint cannot be resolved by the end of the next working day, it will be passed to: Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ, telephone 0345 218 2685, or email customerrelations@ukgeneral.co.uk.

If you are not happy with the response you have received, you have the right to ask the Financial Ombudsman Service to review your case.

Governing Law

Unless some other law is agreed in writing, this policy is governed by English Law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated.

Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions we may ask you as part of your application for cover under this policy. You must make sure that all information supplied as part of your application for cover is true and correct and tell us of any changes to the answers you have given as soon as possible. Failure to provide answers in-line with the requirements of the Act may mean that your policy is invalid and that it does not operate in the event of a claim.

Compensation Scheme

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the unlikely event that Great Lakes Reinsurance (UK) SE cannot meet its financial responsibilities. The FSCS will meet 90% of your claim, without any upper limit. You can obtain further information about compensation scheme arrangements from the FSCS at www.fscs.org.uk.

Data Protection Act 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for processing to other companies acting on their instructions including those located outside the European Economic Area.