

# Accidental Damage & Theft Insurance

## Policy Summary



**This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording.**

### TYPE OF INSURANCE AND COVER

Theft & Accidental Damage insurance for new and used computers and ancillary equipment at the location shown in the schedule and in the case of portable equipment, worldwide. This insurance provides cover against repair or replacement costs as a result of loss or damage to the equipment from any sudden and unforeseen cause.

### FEATURES AND BENEFITS

You are insured up to the amount shown in the certificate of insurance in respect of any one loss or series of losses arising out of any one occurrence. Following a loss your sum insured will be automatically reinstated to the previous limit. Where any item of equipment is shown in the schedule as “portable” the cover provided in respect of that equipment shall operate at any location in the world, for a maximum of 90 days in any one period of insurance including whilst in transit between locations.

We will repair, reinstate or replace any lost or damaged equipment, or pay in money for any loss or damage covered.

### SIGNIFICANT OR UNUSUAL CONDITIONS, EXCLUSIONS OR LIMITATIONS

*See the Conditions and what is not covered section of your policy wording for full details.*

- In the event of a claim, we will repair or replace your equipment with equipment of a similar or better specification as the original equipment.
- Where equipment is not of current manufacturer, or parts are not available, we will pay the cost of any equivalent repair to similar equipment.
- You must ensure that the equipment is operated and serviced in accordance with the manufacturer’s recommendations.
- In the event of a claim you must be able to produce the original purchase invoice in your name for the insured equipment.
- Portable equipment must be declared to us and separately noted on the insurance policy.

### SIGNIFICANT EXCLUSIONS:

- The doors of any conveying vehicle must be securely locked and all openings fully closed and fastened. Insured equipment must be placed out of sight whenever the vehicle is unattended.
- Theft from any motor vehicle is excluded between 22.00hrs and 06.00hrs
- Theft of equipment which has been left on any motor vehicle is excluded
- Theft of the equipment from any property or premises is excluded unless theft has occurred through forced and violent entry to or exit from the premises.
- Theft of the equipment whilst in or on any form of public conveyance or public place is excluded unless taken by actual or threatened force.

## SIGNIFICANT EXCLUSIONS (CONTINUED)

- Theft of equipment whilst on hire or loan to any third party other than declared authorised users.
- Claims in respect of Lost or misplaced equipment are not covered.

## THE POLICY DOES NOT COVER:

- Wear and tear, gradually developing defects and scratching or chipping.
- Consequential loss of any kind. For example any additional costs you incur above the actual repair or replacement cost of the equipment.
- The excess amount in respect of each and every occurrence, as stated on the certificate of insurance.
- Data carrying materials; computer programs or data information. See the Definitions section of your Policy Wording *for full details*.

## DURATION

The policy duration is variable; your policy schedule will show the length of cover you have chosen. This policy may exceed one year in duration, you may need to review and update this cover periodically to ensure it remains adequate.

## CANCELLATION PERIOD

You are free to cancel this policy at anytime within the first 14 days.

## CLAIM NOTIFICATION

To make a claim you should contact us on 0333 999 7901.

## MAKING YOURSELF HEARD

Any complaint you may have should in the first instance be addressed to the claims office or helpline as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to The Claims Manager of AmTrust International Underwriters Ltd

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action. Full details of addresses and contact numbers can be found within the Policy Wording.

## FINANCIAL COMPENSATION

You may be entitled to compensation from either the Financial Services Compensation Scheme (FSCS) in the UK or from the Insurance Guarantee Scheme (IGS) in Ireland if AIUL cannot meet its liabilities under this policy. The level of compensation provided will depend on the circumstances of the claim. Further information is available from the FSCS on +44 207 892 7300 or from the Irish Financial Regulator on +353 1 410 4000

### **Demands and needs statement**

No advice has been provided on this insurance you should therefore ensure it meets your requirements.  
This insurance meets the demands and needs of a person who wishes to ensure that their computer equipment is protected against accidental damage or theft