



PAM Wellness



Disabled Student Insurance Evidence of Cover

This is the Disabled Student Insurance Evidence of Cover.

Understanding the cover

PAM Wellness Limited (*Concept Northern*) has entered into a Master Policy arrangement with AmTrust Specialty Limited (policy number WA-Specialty-01330-01-02PW01-10-25). This document is issued to **You** as evidence that **You** have been added to the list of persons insured under the **Master Policy**. This document contains details of the terms, definitions, exclusions and conditions of the **Master Policy**. **You** are not a party to the **Master Policy** which is solely between the AmTrust Specialty Limited and PAM Wellness Limited (*Concept Northern*).

The **Master Policy** covers the **Equipment You** have been provided as part of your disabled student grant or similar funding through **Your Assistive Technology Service Provider**. This includes, for example, a laptop or desktop computer, tablet and accessories such as printers, carry cases, cameras and hard drives.

There is nothing for **You** to pay towards the cover.

You also have a **Schedule of Equipment**, which contains the details which are specific to **Your** cover - **Your** details, details of the **Equipment** covered and when **Your** cover starts and ends (the **Period of Insurance**).


This Evidence of Cover and the **Schedule of Equipment** together show the full details of the cover **You** have and the **Equipment** covered.

The cover is for **You** and **Your Equipment** – **You** cannot transfer the cover to anybody else.

There are words and phrases defined in this document, they are in bold and begin with a capital letter. **You** can find the meanings of these words and phrases in the Definitions section which is at the end of this document.

Please call **Us** if **You** find it hard to read this document and **You** would like it in large print.

Please check that the information in the **Schedule of Equipment** is correct and that the cover is right for **You**. If anything is not right, please contact Specialty Risks:

 0330 100 0712 (local rate call) or

 admin@specialty-risks.com

For full contact details see page 24

Who this cover is suitable for

This cover is suitable for students who:

- get a disabled students' grant or similar funding, and
- have been provided equipment through their **Assistive Technology Service Provider**, and
- need cover for that equipment for accidental damage and theft .

What is covered

Accidental Damage, Liquid Damage, Fire Damage, Flood Damage or Damage Caused on Purpose

If the **Equipment** suffers **Accidental Damage, Liquid Damage, Fire Damage, Flood Damage or Damage Caused on Purpose** during the **Period of Insurance**, **We** will either:

1. pay for repairs to it, up to the **Repair Cost**; or
2. if **We** decide that we are unable to proceed with a repair, replace it up to the **Replacement Cost**.

If following the repair or replacement of **Your Equipment** the assistive software licence(s) that you received with **Your** original **Equipment** can no longer work with **Your Equipment**, **We** will pay for the additional cost of a new assistive software licence.

The maximum that **We** will pay for a claim is the **Replacement Cost** of the Equipment including the cost of the assistive software licence.

We will also pay for the reasonable postage or courier costs involved in the repair or replacement of the **Equipment**.

Theft

If the **Equipment** suffers **Theft** during the **Period of Insurance**, **We** will:

1. replace it **up to** the **Replacement Cost**.

The maximum that **We** will pay for a claim is the **Replacement Cost**.

For all claims

We will also pay for:

- the reasonable postage or courier costs involved in the repair or replacement of the **Equipment**.
- the cost of a new assistive software licence if **Your** current licence no longer works after **We** repair or replace the **Equipment**.

Where the Equipment is covered

- The **Equipment** is covered while **You** are in the United Kingdom during the **Period of Insurance**.
- It is also covered while **You** are anywhere in the world, up to a maximum of 90 consecutive days in any 12-month period.
 - If **You** are outside the United Kingdom, **We** may not be able to arrange for the repair or replacement of the **Equipment**.
 - If **You** need to make a claim while **You** are outside the United Kingdom, **You** will need to arrange to have the **Equipment** inspected locally. **You** will then need to get a report sent to **Us** explaining what the damage is and what the cost of repairing the **Equipment** will be.
 - if **We** approve the claim, **You** will then need to arrange and pay for the repair. To claim back the cost of the repair, **You** will need to send **Us** the receipt for the completed work. If **You** do not use an **Authorised Repairer**, this may invalidate the **Equipment's** manufacturer warranty.
- Important: If **You** have the **Equipment** repaired or replaced without **Our** written approval, **We** may not pay **Your** claim.

What is not covered

Exclusion (1) applies to **Accidental Damage, Fire Damage, Flood Damage, Liquid Damage, and Damage Caused on Purpose** cover.

1. **We** will not pay claims for damage to the **Equipment** if:
 - a. it is not suitably stored, packed or protected while **You** are moving between properties.
 - b. **You** have loaned it to anyone else.

Exclusion (2) applies to **Theft** cover:

2. **We** will not pay claims if:
 - a. the **Equipment** is taken from a motor vehicle which was parked, and no one was with it between the hours of 10pm and 6am.
 - b. the **Equipment** is taken between the hours of 6am and 10pm unless:
 - i. the vehicle was locked; and
 - ii. the **Equipment** was placed out of sight, for example in the car boot or glove box; and
 - iii. there was **Forced and Violent Entry** which caused physical damage to the vehicle and needed repair.

When **You** claim, **You** will need to send a copy of the repairer's invoice and photographs of the damage to the vehicle.

If there is no evidence of **Forced and Violent Entry**, **We** will not be able to pay **Your** claim.

- c. the **Equipment** was taken from a property unless there was **Forced and Violent Entry or Exit** to or from the property.

When **You** claim, **You** will need to send a copy of the repairer's invoice or receipt and photographs of the damage to the property.

If there is no evidence of **Forced and Violent Entry**, **We** will not be able to pay **Your** claim.

- d. the **Equipment** was taken while on hire or loan to someone else.
- e. **You** left the **Equipment** on public transport, for example on a bus or train, or in a taxi.
- f. The **Equipment** was **Left Unattended** (other than when it was in a locked vehicle or property) in a public place. Examples of public places include:
 - i. On public transport, for example a train, underground, bus or ferry stations or terminals.
 - ii. Libraries, including libraries on university campuses.
 - iii. Restaurants, cafes and bars.
 - iv. Outside spaces, including parks.
 - v. Areas of university campuses that are open to students, such as canteens, restaurants and class or lecture rooms.

3. These exclusions apply to ALL sections of **Your** cover

We will not pay claims:

- a. Where **Equipment** was **Lost**.
- b. If the **Equipment** breaks down. A breakdown is a:
 - 1. sudden and unforeseen failure of a **Component** from any permanent mechanical, electrical or electronic defect, and
 - 2. which causes the **Component** not to function and so makes the **Equipment** unusable.
- c. For equipment not on the **Schedule of Equipment**.
- d. After **You** have agreed to sell the **Equipment** to someone else.
- e. For costs for loss of use of **Equipment**.
- f. For costs that are covered by a guarantee or warranty (or which would have been covered if **You** had met the terms of the guarantee or warranty).
- g. For any reduced performance or efficiency of the **Equipment**.
- h. For any costs incurred whilst installing the **Equipment** or moving it from one place to another.

- i. For repairs or maintenance of the **Equipment** made by anyone other than the **Approved Repairer**.
- j. For any replacement of the **Equipment** by anyone other than the **Approved Supplier**.
- k. For any costs relating to software which is not provided as part of **Your** disabled student grant or similar funding.
- l. For any costs where the **Equipment** is working normally or where no fault or damage is found.
- m. Caused by negligence, abuse or misuse of the **Equipment**, for example:
 - i. not using it in accordance with manufacturer's instructions; or
 - ii. not following maintenance recommendations; or
 - iii. using accessories or power supply units not approved by the manufacturer; or
 - iv. using of an incorrect electrical supply.
 - v. Faulty software or programming.
 - vi. Electrical power surge or fluctuation.
- n. For the costs of resolving:
 - i. **Wear and Tear**, gradual deterioration or rust; or
 - ii. Gradually developing defects, cracks, flaws or fractures; or
 - iii. Scratching or chipping of any surfaces (this exclusion does not apply to scratches or chips to a screen where this means **You** cannot use the **Equipment** as you should be able to); or
 - iv. **Cosmetic Damage**.
- o. For any costs from maintenance or modification of the **Equipment**.
- p. For any costs caused by:

- a) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
 - b) Ionising radiations or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
 - c) Pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
- q. For loss of, or damage to, any data carrying materials, for example a USB drive.
 - r. For costs caused by any **Computer Virus**.
 - s. For costs caused by any failure of the Internet.
 - t. Relating to external data carrying materials and any computer program or data information stored on the **Equipment**.
 - u. For the costs of rectifying programming errors or defects in software.
 - v. For any costs of software where development has not been finalised or which has not passed all testing procedures, or which has not been successfully proven.
 - w. For the value to **You** of data stored on the **Equipment**.
 - x. **We** will not pay for any loss, damage, liability or expense directly or indirectly caused by or contributed to, or arising from, the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme malicious code, **Computer Virus** or process or any other electronic system.

Conditions

1. These conditions apply to **Theft** cover.

- a) **You** must report the **Theft** to the Police (or other relevant local authority) and obtain an incident report number or crime reference number within 72 hours of discovering the **Theft**. If **We** request a report from the police, **You** must get this at **Your** cost.

If the **Equipment** is later recovered or returned to **You**, it will become **Our** property. **You** must contact **Us** to arrange collection of the **Equipment**.

2. These conditions applying to ALL sections.

If **You** do not follow these conditions, **We** can cancel **Your** cover, refuse to deal with **Your** claim, or reduce the amount of the claims payment.

- a. **We** and the **Approved Repairer** or **Approved Supplier** will agree the **Repair Cost** or **Replacement Cost**
- b. **You** must take all reasonable steps to protect the **Equipment**, for example:
- i. Using it only in a way intended by the manufacturer;
 - ii. Storing it in a suitable, safe place when not in use;
 - iii. Using it in line with manufacturer's instructions and maintenance recommendations.

3. **Your** duty of care

You must not use the **Equipment** after any **Accidental Damage, Fire Damage, Flood Damage, Liquid Damage** or **Damage Caused on Purpose** if this could cause further damage to it.

You should not try to open any casing or frame which forms part of the **Equipment**.

4. Giving Us all the important Information

When **We** accept **Your** application for this insurance, **We** will rely on the information **You** give. **You** must take reasonable care to provide complete and accurate answers to the questions asked when **You** take out, or make changes to, **Your** cover. If the information provided by **You** is not complete and accurate the extent of cover may be affected and:

- **We** may cancel **Your** cover and refuse to pay any claim or
- **We** may not pay any claim in full.

We will write to **You** if **We**:

- intend to cancel **Your** cover; or
- need to amend the terms of **Your** cover.

If **You** become aware that information **You** have given **Us** is incomplete or inaccurate, **You** must tell **Us**.

5. Fraud

We take a robust approach to fraud prevention in order to keep premium rates down so that **you** do not have to pay for other people's dishonesty. If any claim made by **You** or anyone acting on **Your** behalf under this insurance is fraudulent, deliberately exaggerated or intended to mislead, **We** may:

- not pay **Your** claim; and
- recover (from **You**) any payments **We** have already made in respect of that claim; and
- cancel **Your** cover from the time of the fraudulent act; and
- inform the police of the fraudulent act.

If **We** cancel **Your** cover from the time of the fraudulent act, **We** will not pay any claim for any incident which happens after that time.

Making a Claim

If **You** need to make a claim, **You** must follow these instructions. If **You** do not, **We** can refuse to deal with the claim, reduce the amount of the claims payment or cancel **Your** cover.

1. Preventing further damage

If **You** need to make a claim, **You** must prevent further damage to the **Equipment**. **You** must stop using it if this is likely to cause more damage.

2. Keep the **Equipment**

You must keep any damaged **Equipment** or **Components** so that **We** can examine them. If **You** do not, **We** will not pay the claim.

3. Contact **Us**

You must contact **Us** to make a claim. **You** must report any claim as soon as possible, and within 45 days of the event that caused the claim.

Before **We** accept the claim, **You** must complete the claim process and give **Us** all the information or documents **We** ask for to assess the claim.

Examples of information or supporting documents include:

- Witness statements.
- Travel tickets.
- Receipts.
- Mobile phone records.
- CCTV footage.
- Correspondence with a landlord, property owner or occupier.
- Any other evidence that supports a statement **You** make during **Your** claim.

If **You** do not give **Us** the information or documents **We** ask for, **We** may not pay **Your** claim.

You can contact **Us**:

- a. Online at <https://www.specialty-risks.com/student-claims>; or
- b. By calling 0330 100 0712 (local rate call); or
- c. By email to claims@specialty-risks.com

For **Us** to be able to process **Your** claim **You** must:

- confirm the **Equipment** details;
- confirm the cause of the claim;
- for **Theft** claims, confirm the Incident Report Number or Crime Reference Number. If the **Theft** occurs while **You** are outside the United Kingdom, please keep any reference numbers or details the local police give **You**.

If **Your** claim is covered, **We** will:

- a. authorise the **Approved Repairer** to carry out the repair of the **Equipment**, up to the **Repair Cost**; or
- b. authorise the **Approved Supplier** to replace the **Equipment**, up to the **Replacement Cost**.

The costs of any claim **You** make cannot be more than the **Replacement Cost**.

Managing costs

We use **Approved Repairers** and **Approved Suppliers** so that **We** can manage costs.

If **You** allow a repairer to start repairs, or a supplier to replace the **Equipment** without agreeing this with **Us** first, **We** do not have to pay **Your** claim.

This is because **You** have stopped **Us** from:

- agreeing that **Your** claim is covered;
- inspecting the **Equipment**;
- managing the **Repair Cost** or **Replacement Cost**.

4. Use of an engineer

When **We** receive **Your** claim **We** may:

- a. arrange for an independent engineer to inspect the **Equipment** before authorising any claim; or
- b. inspect any **Components** which have been removed, and any original documents, within one calendar month after any repair or replacement has been carried out.

We are not liable for any loss to **You** due to any possible delay caused by an inspection. **We** do not have to make a decision about **Your** claim until **We** receive the report from the engineer.

5. Damaged **Equipment**

We can take and keep any damaged or original **Equipment** or **Components** that **We** replace. **We** recommend you unlink your device from iCloud for Apple, Google for Android or the equivalent.

We may need to return the **Equipment** to **You**, for example after **We** have repaired it. **We** will contact **You** to agree how and when to do this. If **You** do not reply to **Our** attempts to contact **You**, **We** can dispose of the **Equipment** if **We** give **You** 30 days' notice.

6. Repair Faults

If the repair carried out by the **Approved Repairer** is not satisfactory, **You** must tell **Us** as soon as is reasonably possible. **We** will then explain how **We** will fix the **Equipment**

You must not send any faulty **Equipment** back to the **Approved Repairer** without contacting **Us** first. If **You** do, **We** can return the **Equipment** to **You** (**You** will have to pay for this) and **We** will not accept responsibility for any more delays.

Complaints procedure

Our aim is to provide the highest level of service to **You** at all times. **We** do, however, realise that things can go wrong occasionally. **Your** feedback enables **Us** to monitor and improve the service **We** provide.

If **You** want to make a complaint, please contact **Us**:

- By email: complaints@specialty-risks.com
- By telephone: 0330 100 0712 (local rate call)
- In writing: The Complaints Department, Specialty Risks Limited, PO Box 158, West Molesey, KT8 8FS
- Please make sure that **You** quote **Your** unique cover reference number in all correspondence and enclose any evidence or documents that **You** want **Us** to consider.

We will try to resolve **Your** complaint quickly, with the least inconvenience to **You** and within the following timescales:

- Acknowledge the complaint within two working days of receiving it.
- Aim to resolve the complaint within five working days.
- If they need to investigate more, they will aim to resolve the complaint within four weeks of receiving it.

If **We** cannot resolve the complaint within these timescales, **We** will write to **You** to explain why.

If **We** do not resolve **Your** complaint within eight weeks, or if **You** receive a Final Response with which **You** are not satisfied, **You** may be entitled to refer the complaint to the Financial Ombudsman Service (FOS).

You must refer the complaint to the Financial Ombudsman Service within six months of the date of **Our** Final Response letter, otherwise the insurer will not provide consent for the Financial Ombudsman Service to investigate **Your** complaint outside of this time limit.

The Financial Ombudsman Service can be contacted at:

<http://www.financial-ombudsman.org.uk/default.htm>

In writing: Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR

Telephone: 0800 023 4567 or 0300 123 9 123 (Calls to this number cost no more than calls to 01 and 02 numbers)

Email: complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if **We** are unable to meet **Our** obligation to **You** under this contract. Further information can be obtained from the Financial Services Compensation Scheme, PO Box 300, Mitcheldean GL17 1DY. Tel: 0800 678 1100 (Freephone) or 020 7741 4100. Website: www.fscs.org.uk

The law which applies to Your cover

The law of England and Wales applies to **Your** cover.

Legal rights

Your cover under the **Master Policy** is in addition to any legal rights **You** have. **You** cannot make a claim if the **Equipment** is not fit for normal use or is not of suitable quality. That is for the **Assistive Technology Service Provider** to resolve.

We can take action in **Your** name:

- to enforce any rights and remedies against someone else
- to get relief or indemnity from someone else that the **Master Policy** entitles **You** or **Us** to.

You agree that **We** can take the action and do what **We** reasonably need to do to take the action. If **We** take action in **Your** name, **We** will pay the costs of this.

If there is another insurance policy in force which covers the same loss or expense as this cover, **We** may be able to share the costs with the other insurer. **You** must give **Us** any help or information **We** ask for to help **Us** do this.

Sanctions Limitation and Exclusions Clause

We will not pay any claim or provide any benefit under the **Master Policy** if doing so would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Cancelling your cover

You can cancel the cover at any time.

To cancel **Your** cover please contact:

email: admin@specialty-risks.com

phone: 0330 100 0712 (local rate call); or

write to: Specialty Risks Limited, PO Box 158, West Molesey, KT8 8FS

If **You** cancel the cover, **You** will not receive a refund of premium as **You** did not pay a premium.

We can cancel **Your** cover at any time. **We** will give **You** 30 days' notice, sent to **Your** last known address or email address.

Changes to your cover

We can make changes to the **Master Policy** at any time. **We** will give **You** 30 days' notice, sent to **Your** last known address or email address.

Extending your cover

If **Your** course is going to continue after the **Period of Insurance**, **You** will need to speak to your **Assistive Technology Service Provider**.

Data Protection

AmTrust Specialty Limited (AmTrust) will keep **Your** personal information safe and private. AmTrust follows all laws that protect **Your** privacy. Under the laws, AmTrust is responsible for handling **Your** personal information as Data Controller. Here is a simple explanation of how and why it does this. For more details visit the website at www.amtrustinternational.com/dpn

What AmTrust does with Your personal information

There are different reasons for using **Your** information. AmTrust will need it to:

- give **You** this policy.
- contact **You** to ask if **You** want to continue with the policy.
- protect both **You** and AmTrust against fraud and money laundering.
- follow the law and any regulations that apply.

AmTrust might need **Your** information:

- to run through its computer systems to see if it can offer **You** this policy.
- to help **You** if **You** have any queries or want to make a claim.
- to give **You** information, products, or services that **You** ask for.
- for research or statistics.

Some personal information is very private or sensitive. For example, information about **Your** health or any criminal convictions **You** might have. AmTrust might need this kind of information to decide if it can offer **You** this policy, or to help **You** with a claim. It will only use this type of information for these specific reasons and will follow any rules that it has to.

AmTrust might need to share **Your** information with companies and people who provide a service to it, or to **You** on its behalf. It will only do this if the law allows it to. This includes, for example:

- companies in the AmTrust group and people it works with.
- reinsurers, insurance brokers, insurance reference bureaus and agents.
- credit and fraud agencies.
- medical professionals.

- regulators, and anyone it might need to share the information with by law.

AmTrust might send **Your** information outside the UK and European Economic Area for processing and storage. This can include to the USA and Israel. It makes sure that **Your** information is stored safely and processed in line with the law and this notice.

You can ask AmTrust to:

- provide **You** with the information it has about **You**.
- Restrict or stop processing Your information in certain occasions.
- If there are any mistakes or updates, **You** can ask AmTrust to correct them.
- delete **Your** information (although there are some things it cannot delete).
- give **Your** information to someone else involved in **Your** policy.
- not use **Your** information for marketing.

If **You** think AmTrust has done something wrong with **Your** information, **You** should speak to the local data protection authority.

AmTrust will:

- not keep **Your** information longer than it needs to. This is usually up to 10 years after **Your** policy ends.
- only keep **Your** information longer than 10 years if there is a business or regulatory reason for doing so.

If **You** have questions about how AmTrust uses **Your** information, contact its Data Protection Officer. The contact details are on the website - www.amtrustinternational.com/dpn

Definitions

The words and phrases in the table have the same meaning wherever they appear in this document. They are in bold and begin with a capital letter.

Defined words	This means:
Accidental Damage	any damage caused by a single external event which is: <ul style="list-style-type: none"> • sudden and unexpected, and • not done by You on purpose.
Approved Repairer	any business which We authorise to provide an Equipment repair service.
Approved Supplier	any business which We authorise to provide Equipment replacement services.
Assistive Technology Service Provider	the organisation which gives You Equipment , software or support during Your course.
Component(s)	any mechanical, electrical or electronic part which is part of the Equipment's original specification.
Computer Virus	a program that replicates itself and: <ul style="list-style-type: none"> • spreads by inserting copies of itself into other executable code or documents, • is loaded onto the Equipment without Your knowledge and • runs against Your wishes.
Cosmetic Damage	physical damage that affects the appearance of the Equipment . It does not: <ul style="list-style-type: none"> • affect how the Equipment works. • stop the Equipment from working properly.
Damage Caused on Purpose	any Accidental Damage , Fire Damage , Liquid Damage or Flood Damage to the Equipment : <ul style="list-style-type: none"> • caused by someone else on purpose, • which You could not prevent.
Equipment	the laptop, tablet, desktop computer or accessories bought from Your Assistive Technology Service Provider and shown on the Schedule of Equipment .

Defined words	This means:
Fire Damage	any damage to the Equipment which: <ul style="list-style-type: none"> • was an accident and not foreseen, and • stops it working properly, and • was caused by fire.
Flood Damage	permanent damage to the Equipment which: <ul style="list-style-type: none"> • was caused by: <ul style="list-style-type: none"> - the escape of water from any natural or artificial water course, or lake, reservoir, canal or dam, or - flooding from the sea, and • stops the Equipment working properly. <p>Damage from water which escapes from water tanks, apparatus or pipes is <u>not</u> flood damage under this cover.</p>
Forced and Violent Entry or Exit	an act that has caused physical damage to property through both the forcible and violent actions of someone else.
Left Unattended	not within Your sight at all times and out of Your arms-length reach.
Liquid Damage	any damage caused by: <ul style="list-style-type: none"> • a flow of liquid into the Equipment, • which was sudden and not foreseen.
Lost	when You have <ul style="list-style-type: none"> • have left the Equipment in a location, or do not know where You left it, and • You have no way of ever finding it or getting it back.
Master Policy	the insurance contract between AmTrust Specialty Limited and the Master Policyholder.
Master Policyholder	PAM Wellness Limited (Concept Northern), 9 Lakeside Drive, Centre Park, Warrington, England, WA1 1GG
Period of Insurance	The time that Your cover is in force. The Schedule of Equipment shows the Period of Insurance .
Repair Cost	the cost of parts and labour (including any VAT that applies) to fix the Accidental Damage, Fire Damage, Flood Damage, Liquid Damage, or Damage Caused on Purpose .

Defined words	This means:
Replacement Cost	the cost of, or cash payment for, replacement Equipment or Components of similar make and quality as the ones You have made a claim for. It includes labour costs to fit a new Component , in line with manufacturer's list prices. We may replace Equipment with one refurbished by the manufacturer.
Schedule of Equipment	the document which shows the cover details which are specific to You . These are Your details, details of the Equipment the cover is for and the Period of Insurance . With this document, it makes Your evidence of cover. If You make any changes, We will send You a new Schedule of Equipment .
Theft	when someone else dishonestly: <ul style="list-style-type: none"> • takes the Equipment from You, and • You have no way of ever finding it or getting it back.
We/Us/Our	The administrator, Specialty Risks Limited, on behalf of the insurer, AmTrust Specialty Limited.
Wear and Tear	the normal deterioration over time caused by using the Equipment and its Components .
You/Your/Yourself	the individual, a UK resident named on the Schedule of Equipment .

The administrator and insurer

Specialty Risks Limited arranges and is the administrator for **Your** cover. It is:

- authorised and regulated by the Financial Conduct Authority. Its financial services register number is 771865.
- registered in England & Wales under company number 6751834.

Its registered office is at:

Salatin House
19 Cedar Road
Sutton
Surrey
SM2 5DA

AmTrust Specialty Limited is the insurer for **Your** cover. It is:

- authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its financial services register number is 202189.
- registered in England & Wales under company number 01229676.

Its registered office is at:

Exchequer Court
33 St Mary Axe
London
EC3A 8AA
United Kingdom

Specialty Risks

Insurance Administrator Contact Details

General Enquiries / Insurance cover amendments

t: 0330 100 0712 (local rate call)

e: admin@specialty-risks.com

Claims

w: www.specialty-risks/student-claims

t: 0330 100 0712 (local rate call)

e: claims@specialty-risks.com

Write To Us

Specialty Risks Limited, PO Box 158, West Molesey, KT8 8FS

Visit Our Website **www.specialty-risks.com**