



YOUR KEY FACTS DOCUMENT – COMPUCOVER ACCIDENTAL DAMAGE & THEFT INSURANCE

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.

All insurance documents and all communication with you about this policy will be in English.

Insurer

This insurance is arranged by Summit Insurance Services Limited, who is also the policy administrator and the company that will handle any claims. Summit Insurance Services Limited is referred to as the administrator in this Policy Wording and you can contact them at:

Address: Summit Insurance Services Limited, Suite 2, Bloxam Court, Corporation Street, Rugby, Warwickshire CV21 2DU
Tel: 01788 563 100

This insurance is underwritten by Lloyd's Syndicate 4444, which is managed by Canopus Managing Agents Limited (referred to as we, us and our in this document). Canopus Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference: 204847. Registered Office: Canopus Managing Agents Limited, Gallery 9, One Lime Street, London, EC3M 7HA. Registered in England no. 01514453.

Significant Features and Benefits

Your equipment is covered against accidental damage. The cover applies whether an incident takes place in the 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 new replacement unit is supplied;
- c) In the event of an agreed damage claim, your equipment is repaired;
- d) Cover extends to standard software.

Significant or Unusual Exclusions or Limitations

compucover 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;
- b) Where an item of equipment is stolen from unoccupied premises, unless there is evidence of violent and forcible entry to the premises – See Theft Exclusion b of your policy document
- c) compucover 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;
- d) Handling and/or using the equipment that is not accordance with the manufacturer's handbook – See Accidental and Malicious Damage Exclusion b 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 30 days of receiving the policy and a full refund will be given. You can also cancel your policy at any other time and providing that no claim has been made, you will be entitled to a portion of your premium back for the unexpired period of cover. This will be based on the number of days remaining until the expiry date, less an administration fee applied by the administrator of £10 or 25% of the annual premium, whichever is the greater amount.

Claim Notification

Within 14 days of the occurrence of the Insured Event, notify the Insurer by calling the administrator on 01788 563 111 or writing to Summit Insurance Services Limited, Suite 2, Bloxam Court, Corporation Street, Rugby, Warwickshire CV21 2DU.

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

Customer Service/Complaints

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 a claim you should in the first instance contact: Summit Insurance Services Limited, Suite 2, Bloxam Court, Corporation Street, Rugby, Warwickshire CV21 2DU. (or telephone 01788 563 100)

Should **you** remain dissatisfied with the outcome of your complaint from the administrator, your legal rights are not affected and you may refer your complaint to Lloyd's. Lloyd's contact information is: Complaints at Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Kent, ME4 4RN or email: complaints@lloyds.com, Tel: +44 (0)20 7327 5693. Website: www.lloyds.com/complaints.

Details of Lloyd's complaints procedure are set out in a leaflet "How We Will Handle Your Complaint", which is available at the website address above. Alternatively, you may ask Lloyd's for a hard copy.

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 specifically agreed to the contrary, this policy shall be governed by the laws of England and Wales and subject to the non-exclusive jurisdiction of the courts of England.

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 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 requirement of the Act may mean that your policy is in valid and that it does not operate in the event of a claim.

Financial Services Compensation Scheme

Canopus Managing Agents Limited 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 insurance. Further information can be obtained from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St. Botolph Street, London, EC3A 7QU. Tel: 0800 678 1100 (Freephone) or 020 7741 4100. Website: 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 process to other companies acting on their instructions including those located outside the European Economic Area.