COMPUCOVER COMPUTER ACCIDENTAL DAMAGE & THEFT POLICY WORDING
This insurance was 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

The insurance is underwritten by Lloyd’s Syndicate 4444 which is managed by Canopius Managing Agents Limited. Canopius Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Lloyd’s Syndicate 4444 is referred to as “we”, “us” and “our” in this Policy Document.

Understanding Your Policy
Please read this policy carefully and make sure you understand fully and comply with its terms and conditions. Failure to do so may jeopardise the payment of any claim which might arise and could lead to the policy becoming void.

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

How To Make A Claim
To make a claim, call Summit Insurance Services Limited on 01788 563111. Lines are open between 9am and 5pm Monday to Friday. Alternatively, please write to Corporation Street, Rugby, Warwickshire CV21 2DU.

The Insurance Contract
This Policy Document and your Insurance Schedule are your insurance documents and together they make up the contract between you and us. It is important that you read this Policy Document carefully along with your Insurance Schedule so you can be sure of the cover provided and to check that it meets your needs.

This Policy Document and your Insurance Schedule are issued to you by Summit Insurance Services Limited in its capacity as agent of the Insurers under contract reference B6839 / EW001. In exchange of your paying the premium amount referenced in your Insurance Schedule, you are insured in accordance with the Terms & Conditions contained in these documents (and any amendments made to them) for the duration of your policy.

Signed by
David Milner, Managing Director, Summit Insurance Services Limited

The Policy
The insurer will provide the Insurance described in this policy for the period of cover that is shown in the Insurance schedule and for any subsequent period which the insurer and you may agree.

This policy will not be in force unless the correct premium has been received and it has been agreed by an authorised official of the insurer and confirmation sent to you with the Insurance Schedule. The policy contains details of the Insurance cover you have bought, what is excluded from cover and the terms and conditions of this Insurance.

Your attention is drawn to the following:

Changes in Your circumstances
The policy has been issued based upon information which you have given to the insurer about yourself and your equipment. You must tell the insurer immediately of any changes to this information including any change of address. You must also notify the insurer if you have been convicted of handling stolen goods, fraud, forgery, robbery, theft or if you have been declared bankrupt. If you do not reveal any relevant information the consequences may be that the policy is void and any claim you have, may be invalidated.

Your legal rights
This Insurance is in addition to your legal rights and is not to be substituted for the supplier’s liability if the equipment is found to be unfit for the purposes for which they were intended, or are not as described or are not of satisfactory quality.

Eligibility for Cover
It is a condition precedent to our liability under this insurance contract that the following matters are true and accurate:

a) Your equipment must not have been lost, stolen or damaged before the start date of this insurance.

b) You must own the equipment to be insured, which must not have been purchased second hand, at auction or from an online auction website.

c) Your equipment must have been purchased within the United Kingdom, the Isle of Man or the Channel Islands.

d) Your registered address must be in the United Kingdom, the Channel Islands or the Isle of Man.

If you do not meet the eligibility requirements above we will not provide any cover under this policy.

Please contact the administrator as soon as possible if you are unable to meet the eligibility requirements, or if you have any queries.

CONSUMER INSURANCE ACT
Under the Insurance Act 2015, you have a duty to make a fair presentation of the risk to us before this policy starts, at each renewal of the policy, and when you make any amendment(s) to your cover. This means you must:

a) Disclose all material facts which you know or ought to know.

b) Make the disclosure in a reasonably clear and accessible way; and

c) Ensure that every material representation of fact is substantially correct, and made in good faith.
A “material fact” is information that would influence our decision as to whether to insure you and if so, on what terms.

For the purposes of the duty of fair presentation, you are expected to know the following:

- a) if you are an individual (such as a sole trader or an individual partner):
  - what is known to you and anybody who is responsible for arranging this insurance; or

- b) What should reasonably be revealed by a reasonable search of information available to you. The information may be held within your organisation, or by any third party (including but not limited to subsidiaries, affiliates, the broker, or any other person who will be covered under the insurance). If the insurance is intended to insure subsidiaries, affiliates or other parties, you are expected to have included them in your enquiries, and inform us if you have not done so. The reasonable search may be conducted by making enquiries or by any other means.

If you breach your duty to make a fair presentation of the risk to us, then

Where the breach was deliberate or reckless, we may avoid this policy and refuse all claims, and keep all premiums paid;

Where the breach was neither deliberate nor reckless, and but for the breach:

- we would not have agreed to provide cover under this policy on any terms, we may avoid this policy and refuse all claims, but will return any premiums paid;

- we would have agreed to provide cover under this policy but on different terms (other than premium terms), we may require that this policy includes such different terms with effect from its commencement, and/or

- we would have agreed to provide cover under this policy but would have charged a higher premium, our liability for any loss amount payable shall be limited to the proportion that the premium we charged bears to the higher premium we would have charged. For example if due to a breach of fair presentation we charged a premium of £150.00 but we should have charged £200.00, for a claim submitted and agreed at a settlement value of £3,000, you will only be paid £2,250.

DEFINITIONS

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout the policy and will appear in bold.

Active war means your active participation in a war where you are deemed under English Law to be under instruction from or employed by the armed forces of any country.

Administrator means the party, person or company who arranged this insurance on your behalf. This is Summit Insurance Services Limited, Suite 2, Bloxam Court, Corporation Street, Rugby, Warwickshire CV21 2DU Tel: 01788 563 100

Authorised person means:

- a) if you are an educational establishment (including a school, college or university), this means a registered employee or a student authorised to use an item of equipment; and

- b) if you are a company, partnership, public or private sector organisation, government authority, charity or club, this means a registered employee.

Evidence of ownership means an original purchase receipt which includes the details of an item of equipment or a similar document which provides proof that you own the equipment. The equipment cannot have been purchased second hand, at auction or from an online auction website.

Equipment means the item(s) insured by your insurance policy which are specified on your Insurance Schedule.

Insurance Schedule means the document which names you as the policyholder and sets out what this policy covers you for. It will confirm the period of cover, the items of equipment insured by this policy and the item sum insured. Your Insurance Schedule will be replaced whenever you make any changes to the policy.

Item sum insured means the maximum we will pay in the event of a claim for that item of equipment.

Nuclear risks means ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

Period of cover means the period between the start date and end date stated on the Insurance Schedule.

Terrorism means an act including, but not limited to, the use or threat of force and/or violence of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Violent and forcible entry means the unlawful entry to a property which is gained by violent means. For example, by forcing open a door or breaking a window to gain access.

War means:

- a) War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion assuming the proportions of, or amounting to, an uprising, military or usurped power, or

- b) Any act of terrorism, or
(c) Any act of war or terrorism involving the use of, or release of, a threat to use any nuclear weapon or device or chemical or biological agent.

You/Your/Yourself means the individual or business specified on the Insurance Schedule who owns the insured equipment, applied for this insurance and has paid the appropriate premium.

We/Us/our/Insurer means Lloyd’s Syndicate 4444 which is managed by Canopius Managing Agents Limited.

WHAT IS INSURED
If an insured event occurs within the territorial limits as a result of any cause that is not excluded by this policy, the insurer will, at its sole discretion:

a) Pay the cost of the repair of the equipment by a qualified repair engineer authorised by the insurer; or replace the equipment with equipment of a similar specification;

b) The insurer will endeavour to replace the equipment with equipment of an identical specification but is not obliged to do so where this is not possible;

c) The insurer is not liable for the payment of Value Added Tax (VAT) where you are registered with HM Revenue and Customs for VAT;

d) The insurer will only pay for carriage costs within the UK. You must pay for any additional carriage costs if the equipment needs to be collected and/or delivered outside the UK;

e) The total liability of the insurer for any claim will not exceed the sum insured of the equipment being claimed for.

This is to certify that the insurer, in consideration of the premium specified on your insurance schedule, agrees to indemnify you on this insurance in respect of an insured event.

GENERAL CONDITIONS
Locations Where Cover is Provided
Cover applies in any country. However, a replacement or repair can only be dealt with once an item of equipment is back in the United Kingdom, the Channel Islands or the Isle of Man and all repairs must be carried out by a repairer approved by us.

Transferring Your Policy
This insurance cannot be transferred to anyone else unless you inform us in writing and receive confirmation that your request is acceptable to us.

EXCLUSIONS – WHAT IS NOT COVERED
Accidental and Malicious Damage
We will not pay for any claim:

a) caused by you deliberately damaging or neglecting an item of equipment;

b) caused by you not following the manufacturer’s instructions;

c) caused by routine servicing, inspection, maintenance or cleaning;

d) caused by, or arising from, a manufacturing defect or recall;

e) for the replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials.

f) resulting from repairs carried out by a repairer not authorised by us;

g) if the IMEI or serial number cannot be determined from an item of equipment, or if the IMEI or serial number has ben tampered with in any way;

h) resulting from wear and tear or the gradual deterioration of performance;

i) for the scratching, denting or tear or the gradual deterioration of performance;

j) for malicious damage unless the incident is reported to the police within 24 hours of your discovery of the incident and you obtain a crime reference number from the police.

Theft
We will not pay for any claim:

a) if an item of equipment is stolen from a motor vehicle (including a motorcycle) unless all windows and doors were closed and locked (where the vehicle has windows and doors) and all security systems activated;

b) if an item of equipment is stolen from an unoccupied premises, unless there is evidence of violent and forcible entry to the premises;

c) the incident is reported to the police within 24 hours of your discovery of the incident and you obtain a crime reference number or lost property reference from the police.

General Exclusions applicable to all types of cover
We will not provide any cover for:

a) Any claim if you do not meet the eligibility requirements for this policy.

b) Damage or theft as a result of you or an authorised person not taking care of an item equipment.

c) Any claim which happens while an item of equipment is in the possession of anyone other than you or an authorised person.

d) Any claim which is covered under the warranty or guarantee provided by the manufacturer or retailer.

e) Additional equipment or accessories which are used with an item of equipment.

f) Any claim resulting from the failure of an item of equipment to correctly recognise or process any calendar date or time.

g) Value added tax (VAT) if you are registered for VAT with HM Revenue and Customs.

h) Any additional carriage costs if an item of equipment needs to be collected from, or delivered to, an address outside the United Kingdom, Channel Islands or Isle of Man.

i) Any costs or expenses which are not directly associated with the incident which caused the claim. For example, the cost of replacing any data or software which was stored on an item of equipment.

j) Reconnection costs or subscription fees of any kind.
k) Any loss other than the cost of repairing or replacing an item of equipment.
l) Any liability arising out of your use or ownership of an item of equipment, including any illness or injury resulting from it.
m) War or acts of terrorism.
n) You or an authorised person engaging in active war.
o) Nuclear risks.
p) Damage resulting from pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

MAKING A CLAIM
Who to contact
To make a claim, call the administrator on 01788 563 111. Lines are open between 9am and 5pm Monday to Friday. Alternatively, please write to: Summit Insurance Services Limited, Suite 2, Bloxam Court, Corporation Street, Rugby, Warwickshire CV21 2DU.

Calls may be recorded for training, compliance and fraud prevention purposes.

Things You Must Do
You must comply with the following conditions. If you fail to do so and this affects the ability of the administrator to fully assess your claim or keep our losses to a minimum, we may not pay your claim or any payment could be reduced.

a) All claims must be reported to the administrator as soon as possible but in any event, within 14 days of you becoming aware of an incident. You must complete a claim form (in full) and provide at your own expense, any information and assistance which the administrator requires to establish the amount of any payment under your insurance. You must provide evidence of ownership of an item of equipment to support any claim, and any other receipts or documents that the administrator may request. If you cannot provide evidence of ownership, your claim will not be valid.

b) All thefts and any malicious damage must be reported to the police within 24 hours of your discovery of the incident. You must provide the administrator with a crime reference number.

c) If an item of equipment is damaged, you must provide the item for inspection and repair.

d) If an item of equipment is found after the administrator has settled a claim for the theft of an item, you must inform the administrator and return the item if asked. We will pay the cost of returning the item.

Manufacturer’s Warranty
If an item of equipment is damaged and is still within the manufacturer’s warranty period, you should follow the warranty returns process specified by the manufacturer.

If any repairs authorised under this insurance invalidate the manufacturer’s warranty, we will repair or replace an item of equipment in accordance with the terms of the manufacturer’s warranty for the unexpired period of the manufacturer’s warranty.

Other Insurance
If, at the time of a valid claim under this policy, there is another insurance policy in force which covers you for the same loss or expense, we may seek a recovery of some or all of our costs from the other insurer. You must give us any help or information we may need to assist us with our loss recoveries.

You may be asked to provide details of any other contract, guarantee, warranty or insurance which applies to an item of equipment.

Fraudulent Claims or Misleading Information
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:

a) not pay your claim; and
b) recover (from you) any payments we have already made in respect of that claim; and
c) terminate your insurance from the time of the fraudulent act; and
d) inform the police of the fraudulent act.

If your insurance is terminated from the time of the fraudulent act, we will not pay any claim for any incident which happens after that time and may not return any of the insurance premium(s) already paid.

Replacement Equipment
We will attempt to replace an item of equipment with an identical new or fully refurbished item of the same age and condition, but it may not be the same colour.

In the unlikely event that this is not possible, the administrator will provide you with a new or fully refurbished item of a comparable specification or the equivalent value, taking account of the age and condition of an item of equipment immediately before your claim.

Replacement equipment will automatically be covered for the remainder of the period of cover and if we provide a refurbished item, it will be provided with a minimum of a 90 day warranty.

CANCELLATION
Your Cancellation Rights
You can cancel your policy within 30 days of the policy start date or, if later, 30 days of the date you receive this Policy Document. We will refund any premiums you have paid as long as you have not made a claim and do not intend to make a claim.

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.

The Insurers’ Cancellation Rights

We reserve the right to cancel this policy immediately if you commit fraud.

We may also cancel your policy if there is a change to the risk which means we can no longer provide you with insurance cover. If we cancel your policy for this reason, we will give 14 days notice, in writing, to the most recent address we have for you.

Your policy will end automatically if you do not pay any premium when it becomes due. If this happens, you will be contacted requesting payment within 14 days. If we do not receive payment within this period, you will be written to again notifying you that your policy will be cancelled.

COMPLAINTS PROCEDURE

Our aim is to provide you with a high quality service at all times, although we do appreciate that there may be instances where you feel it is necessary to lodge a complaint.

If you do wish to complain, please note the 3 steps below, along with the relevant contact details for each step.

Please take special note that should you wish to direct your complaint directly to Lloyd’s in the first instance, you may do so by using the contact information referenced in Step 2 below.

Step 1:
In the first instance, please direct your complaint to the administrator at:

Summit Insurance Services Limited
Suite 2
Bloxam Court
Corporation Street
Rugby
CV21 2DU
Tel: 01788 563100
Email: complaints@compucover.co.uk

Step 2:
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
Tel: +44 (0)20 7327 5693
Email: complaints@lloyds.com
Website: www.lloyds.com/complaints

Details of Lloyd’s complaints procedures 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.

Step 3:
If you remain dissatisfied after Lloyd’s has considered your complaint, you may have the right to refer your complaint to an alternative dispute resolution (ADR) body.

If you live in the United Kingdom or the Isle of Man, the contact information is:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Tel: 0800 0234 567 (calls to this number are free on mobile phones and landlines).
Tel: 0300 1239 123 (calls to this number cost no more than calls to 01 and 02 numbers).
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

If you live in the Channel Islands, the contact information is:

Channel Islands Financial Ombudsman
PO Box 114
Jersey, Channel Islands
JE4 9QG
Tel: Jersey +44 (0)1534 748610, Guernsey +44 (0)1481 722218, International +44 1534 748610
Fax: +44 1534 747629
Email: enquiries@ci-fo.org
Web: www.ci-fo.org

Alternatively, if you purchased your insurance online*, please note that you can, if you wish, also submit your complaint via the Online Dispute Resolution (ODR) Platform set up by the European Commission. This service has been set up to help residents in the European Union (EU), who have bought goods or services online, get their complaint resolved. You can access the ODR Platform at:

http://ec.europa.eu/consumers/odr/

This does not affect your right to submit your complaint following the process above. Please note that under current rules the European Commission will ultimately redirect your complaint to the relevant ADR body detailed above.

* “Online” includes all products sold via a website, email, telephone and social media amongst others with a digital element.

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, 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

Any information provided to us by you or regarding you will be processed by us in compliance with the provisions of the Data Protection Act 1998 for the purpose of providing insurance and handling claims. This may necessitate providing the information to third parties.

All phone calls relating to applications and claims may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes. Subject to the provisions of the Data Protection Act 1998 you are entitled to receive a copy of the information we hold about you. You may be charged a fee for this. Such requests should be made to:

The Data Protection Officer
Canopius Managing Agents Limited
Gallery 9
One Lime Street
London
EC3M 7HA

Any information you give us will be used by us and we may also share this information with other group companies. To prevent fraud, insurers sometimes share information. Details about your insurance application and any claim you make may be exchanged between insurers.

For more information on the Data Protection Act you may also write to the Office of the Information Commissioner at:

Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF
Tel No: 0303 123 1113 or 01625 54 57 45
Email: casework@ico.org.uk

RIGHTS OF THIRD PARTIES

A person who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

For your information, the Contracts (Rights of Third Parties) Act 1999 allows a person who is not a party to a contract to be able to enforce that contract if the contract expressly allows him/her to or if the contract confers a benefit upon him/her. However the Act will not be applied if the parties make it clear in the contract that the third party does not have the right to enforce it. For further guidance please see www.legislation.gov.uk or contact the Citizens Advice Bureau.

LAW & JURISDICTION

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.

SANCTIONS

We shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

SEVERAL LIABILITY

The subscribing insurers’ obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

THE INSURERS

This insurance is underwritten by Lloyd’s Syndicate 4444, which is managed by Canopius Managing Agents Limited. Registered Office: Canopius Managing Agents Limited, Gallery 9, One Lime Street, London, EC3M 7HA. Registered in England no. 01514453.

REGULATORY DETAILS

Canopius 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.

The administrator, Summit Insurance Services Limited, is authorised and regulated by the Financial Conduct Authority. Firm Reference: 300172.

January 2017