

Computer Insurance Insurance Product Information Document

compucover

This insurance is provided by Summit Insurance Services Limited which is registered in the UK, and is underwritten by Certain Underwriters at Lloyd's. Summit Insurance Services Limited is regulated by the Financial Conduct Authority. Firm Reference Number: 300172.

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation. Full details of the insurers are specified in your Policy Document.

What is this type of insurance?

This insurance is designed to repair or replace your desktop, laptop or tablet computer if it is damaged as a result of an accident or lost as a result of theft.



What is insured?

If your computer is accidentally damaged, this insurance will:

- ✓ pay the cost of repairing your computer by a qualified repair engineer or the cost of replacing it with another computer of the same or similar specification, up to the agreed sum insured.
- ✓ replace your computer if it is stolen providing that the cost of doing so does not exceed the agreed sum insured and the correct premium has been received to include theft cover. Please refer to your insurance schedule for your cover type.



What is not insured?

- * Computers purchased second hand, at auction or from an online auction site.
- * Computers purchased outside the United Kingdom, the Channel Islands or the Isle of Man.



Are there any restrictions on cover?

We will not pay for any claim for accidental damage:

- ! caused by routine servicing, inspection, maintenance or cleaning.
- ! for the replacement or adjustment of fittings, control knobs or buttons, batteries or aerials.
- ! if the IMEI or serial number cannot be determined or has been tampered with in any way.
- ! resulting from wear and tear of the gradual deterioration of performance.
- ! for scratching, denting or marking of the computer which only affects its appearance.

We will not pay for any claim for theft:

- ! if your computer is stolen from a motor vehicle (including a motorcycle) unless all windows and doors were closed and locked and all security systems activated.
- ! if your computer is stolen from an unoccupied premises unless there is evidence of violent and forcible entry to the premises.
- ! unless 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.

We will not pay for any claim:

- ! for loss, theft, damage or breakdown as a result of not taking care of your computer.
- ! which is covered under the manufacturer's/retailer's warranty or guarantee.
- ! for additional equipment or accessories which are used with the computer.
- ! for reconnection costs or subscription fees.



Where am I covered?

Cover applies to computers bought in the United Kingdom, the Channel Islands and the Isle of Man, and for use anywhere in the world. If the computer is damaged outside of the United Kingdom, the Channel Islands or the Isle of Man it must be returned to the United Kingdom the Channel Islands or the Isle of Man to be repaired or replaced.



What are my obligations?

Disclosing important information

You must take reasonable care to provide complete and accurate answers to questions you are asked when you take out or, make changes to your policy.

Making sure you and your computer are eligible for cover

You must ensure that you are eligible for this insurance. The eligibility requirements are advised to you when you apply for/purchase this insurance and are stated in full in your Policy Document.

When making a claim

You must report claims to Summit Insurance Services Limited within 14 days of becoming aware of an incident. You must complete a claim form and provide evidence of ownership and, at your expense, any information which may be required. Thefts must be reported to the police within 24 hours of your discovery of the theft.
Contact details for Summit Insurance Services Limited are shown in your Policy Document.

The cost of returning your computer for repair

You must pay the costs of returning the computer to the United Kingdom, the Channel Islands or the Isle of Man.

Looking after your computer

You must take care of your computer and follow the manufacturer's instructions.



When and how do I pay?

You pay for this insurance in one lump sum.



When does the cover start and end?

This insurance covers lasts for a period of up to five years and the dates of cover will be specified on your Insurance schedule.



How do I cancel the contract?

You can cancel this insurance within 30 days of the start date or, if later, 30 days of the date you receive your Policy Document. 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 insurance less an administration fee of £10. To cancel your insurance please contact Summit Insurance Services Limited whose contact details are shown in your Policy Document.