



This is a policy summary only. It does not contain the full terms and conditions of the contract.

For full details of all the policy terms, conditions and exclusions, please refer to the policy booklet (a copy is available on request or on the website www.supercoverinsurance.com). The relevant sections along with the main exclusions and limitations are listed below.

The policy entitles you to repair or replacement of your electronic equipment, once all relevant paperwork has been received and extends to cover up to 60 days whilst you are abroad. Depending on the level of cover you have selected the policy will cover the electronic equipment you stated on the application up to a maximum sum insured.

THE INSURER

This insurance is underwritten by Equity Red Star and administered on their behalf by Supercover Insurance PLC. Equity Red Star is managed by Equity Syndicate Management Limited, which is authorised and regulated by the Financial Services Authority.

LANGUAGE AND LAW APPLYING TO THIS INSURANCE

This insurance is written in English and all communications about it will be in English. Unless we have agreed otherwise with you, English law will apply to this insurance.

PERIOD OF INSURANCE

For monthly insurance policies this is a monthly contract and is only in force if the monthly premium has been paid.

For policies of a longer duration premium must be paid at inception and the policy will remain in force for the period shown on your Letter of Introduction and will remain in force until the period expires or is cancelled.

POLICY COVER

A. Accidental damage

What we will cover

We will pay for repair or replacement costs if your electronic equipment is damaged as the result of an accident.

What we will not cover

- Accidental damage caused by:
 - you deliberately damaging or neglecting the electronic equipment;
 - routine servicing, inspection, maintenance or cleaning; or
 - any cosmetic damage
- An excess fee of £75 for any claim relating to a laptop, £50 for any claim relating to an iPhone and £25 for any other item.

B. Theft

What we will cover

If your electronic equipment is stolen we will replace it. Where only part or parts of your electronic equipment have been stolen, we will only replace that part or parts.

What we will not cover

- An excess fee of £75 for any claim relating to a laptop, £50 for any claim relating to an iPhone and £25 for any other item, within the UK. For international claims the excess fee is £75 for all items except laptops for which there is an excess fee of £100.
- Theft from any motor vehicle where you or someone acting on your behalf is not in the vehicle, unless the electronic equipment has been concealed in a locked boot, glove compartment or other locked internal compartment, and all of the vehicle's windows and doors are locked and all security systems activated;
- Theft from any building, land or premises unless force, resulting in damage to the building or premises, was used to gain entry or exit;
- Theft from your control or the control of any member of your immediate family, except where it has been concealed either on or about the person and not left unattended, unless the use of physical force or violence against the person has been used or threatened.
- Theft where the electronic equipment has been left unattended when it is away from your home;

- Any theft not reported to the police within 24-hours and a crime reference number obtained;
- Theft if left on any motor vehicle roof, bonnet or boot; or
- Theft if the serial number has been tampered with in any way.

C. Accidental loss

What we will cover

If you lose your mobile phone or PDA we will replace it.

What we will not cover

- The loss of electronic equipment other than your mobile phone or PDA.
- The loss of a SIM (Subscriber Identity Module) card.
- An excess fee of £75 for any claim relating to an iPhone and £50 for any claim relating to any other mobile phone or PDA. All international claims are subject to an excess fee of £75.

D. Breakdown

What we will cover

Electrical or mechanical breakdown that occurs outside the manufacturers guarantee period.

What we will not cover

- An excess fee of £50 for any claim relating to an iPhone and £25 for any other item.
- Any breakdown for laptops.
- Repair or other costs for:
 - routine servicing, inspection, maintenance or cleaning;
 - wear and tear or gradual deterioration of performance.
 - if the serial number has been tampered with in any way.
- Repairs carried out by persons not authorised by us

General conditions applicable to all sections

- The electronic item must be less than 6 months old with valid proof of purchase (not from online auctions) when the policy is started.
- If **your** policy is a monthly policy and **you** make a claim within the first 60 days of taking out a policy. **You** will be required to pay for the year's premium in advance before **we** can authorize any claim.

General exclusions applicable to all sections

- Loss or damage to accessories of any kind.
- Reconnection costs or subscription fees of any kind.
- The cost of any unauthorised calls following the theft, accidental loss or damage of a mobile phone or PDA.
- The cost of replacing any personalised ring tones, graphics, downloaded materials or software.

HOW TO CLAIM

If you need to report a claim, please contact Supercover Insurance PLC at 204 Cumberland House, 80 Scrubs Lane, NW10 6RF, or on telephone number 0871 222 1130.

WHAT TO DO IF YOU HAVE A COMPLAINT

We are proud of our reputation for fairness in our treatment of our customers. However, occasionally disputes or misunderstandings can arise.

Any enquiry or complaint you have regarding your policy should be addressed to The Customer Services Director, either by post, to: Supercover Insurance Plc., 204 Cumberland House, 80 Scrubs Lane, London, NW10 6RF. Or by email to: complaints@supercoverinsurance.com Or by telephoning 0871 222 1130

You should provide details of your policy and in particular, your policy reference number, to help with the speedy handling of your inquiry.

In the event you remain dissatisfied please write to

Chief Executive of Equity Red Star, Equity Red Star, 52 Leadenhall Street, London, EC3A 2BJ

After this action, if you are still not satisfied with the way a complaint has been dealt with, you may ask the Complaints Department at Lloyd's to review your case. The address is: Complaints Department, Lloyd's, One Lime Street, London, EC3M 7HA Phone: 020 7327 5693, Fax: 020 7327 5225, E-mail:

Complaints@Lloyds.com

Having followed this procedure your complaint can be referred to the Financial Ombudsman Service (FOS).

The address is: South Quay Plaza, 183 Marsh Wall, Docklands, London, E14 9SR, Tel: 0845 080 1800

(These procedures do not affect your right to take legal action if necessary.)

YOUR RIGHT TO CHANGE YOUR MIND

We hope you are happy with the cover this policy provides, however, if having examined your policy you decide not to proceed with the insurance, you will have 14 days to cancel it and get a full refund, starting on the day you receive the policy documentation or the start date of the period of cover which ever is the later.

CANCELLATION

If you have a monthly policy, you may cancel this insurance at any time by giving us 30 days notice in writing. If you have an annual policy, you may cancel this insurance within the first 14 days and receive a full refund of your premium. If you cancel your insurance at a later date, no refund of premium will be due.

FINANCIAL SERVICES COMPENSATION SCHEME

Equity Red Star is a member of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim. Insurance advising and arranging is covered 100% for the first £2,000 and 90% for the remainder of the claim, without any upper limit. . Further information about compensation scheme arrangements are available from the FSCS on www.FSCS.org.uk or by telephoning 0207 892 7300.