

TERMS AND CONDITIONS

This insurance is arranged by Supercover Insurance Plc and underwritten by Equity Red Star. Equity Red Star is managed by Equity Syndicate Management Limited, which is authorised and regulated by the Financial Services Authority. Equity Syndicate Management Limited is registered in England number 426475. The registered address is at Library House, New Road, Brentwood, Essex, CM14 4GD. Supercover Insurance Plc is authorised and regulated by the Financial Services Authority. You can visit the Financial Services Authority website, which includes a register of all regulated firms at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

INTRODUCTION

In return for the payment of **your** premium we will provide insurance for **your electronic equipment** during the **period of cover** as stated in the application form overleaf, subject to the terms, conditions, and limitations shown below or as amended in writing by us.

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.

DEFINITIONS

The words and phrases defined below have the same meaning wherever they appear in bold in this certificate.

Accidental loss means that the **electronic equipment** has been accidentally left by you in a location and you are permanently deprived of its use.

Commercial vehicle - any vehicle used wholly or partly for commercial or business purposes or any other vehicle that is being used for commercial or business purposes at the time of any loss or damage to the electronic item.

Electronic equipment - the single item insured by this certificate, purchased by **you** and provided by a supplier approved by **us**.

Immediate family - your mother, father, son, daughter, spouse, domestic partner.

Period of cover - for monthly policies 1 (one) calendar month from the inception date, renewing monthly on the same day each month (the last day of the month will apply appropriately to each month) provided the monthly premium is paid. For policies of longer duration the period is specified in your Letter of Introduction.

Reasonable precautions - all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss, damage or theft of **your electronic equipment**.

Terrorism means any act of any person or organization involving, causing or threatening harm or putting the public or any section of the public in fear if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.

Unattended - not within **your** sight at all times and out of **your** arms-length reach.

We, us, our - Equity Red Star.

You, your - the person, who owns the **electronic equipment** as stated on the application form overleaf.

WHAT WE WILL COVER

A. Accidental Damage

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

B. Theft

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.

C. Accidental Loss

If you lose **your** mobile phone or PDA we will replace it. No other **electronic equipment** is insured for loss.

D. Breakdown which occurs outside of the manufacturers guarantee period. This cover is not available on laptops or computers.

WHAT WE WILL NOT COVER

Your electronic equipment is not covered for:

1. Theft:

- from any **commercial vehicle**, convertible or soft top vehicle;
- 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, locked glove compartment or other locked internal compartment and all the vehicle's windows and doors closed and locked and all security systems have been activated;
- if left on any motor vehicle roof, bonnet or boot;
- from any building, land or premises unless force, resulting in damage to the building or premises, was used to gain entry or exit;
- 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**, or the use of physical force or violence against the person has been used or threatened;
- where the **electronic equipment** has been left **unattended** when it is away from your home;
- where **reasonable precautions** have not been taken;
- if the serial number has been tampered with in any way.

2. Loss or damage caused by:

- **you** deliberately damaging or neglecting the **electronic equipment**;
- **you** not following the manufacturer's instructions;
- routine servicing, inspection, maintenance or cleaning;
- the use of accessories.

3. Repair or other costs for:

- routine servicing, inspection, maintenance or cleaning;
- loss caused by a manufacturer's defect or recall of the **electronic equipment**;
- replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
- repairs carried out by persons not authorised by **us**;
- wear and tear or gradual deterioration of performance.

4. Any kind of damage whatsoever unless the damaged **electronic equipment** is provided for repair.

5. Any loss involving a SIM (subscriber identity module) card.

6. Any expense incurred as a result of not being able to use the **electronic equipment**, or any loss other than the repair or replacement costs of the **electronic equipment**.

7. An excess fee for all claims which must be paid before your claim can be approved. If your claim is for a laptop, there is a £75 excess fee for each claim within the UK and £100 for any international claim.

If your claim is for an iPhone, the excess fee is £50 for any claim relating to theft or damage, and £75 for any claim relating to loss. For any international claim, the excess fee is £75.

For all other items, there is an excess fee of £25 for theft / damage claims and £50 for loss claims and £75 for international claims.

8. Loss of or damage to accessories of any kind.

9. Any loss or damage caused by the failure of any electrical or computer equipment, software, micro-controller, microchip, accessories or associated equipment to correctly recognise and process any calendar date or time.

10. If the original SIM card was not in a **mobile phone** at the time of the loss, damage or theft.

11. Reconnection costs or subscription fees of any kind.

12. The cost of replacing any personalised ring tones or graphics, downloaded material or software.

13. The cost of any unauthorised calls following the theft, **accidental loss** or damage of a mobile phone or PDA.

Please note: if you are insuring an item without SIM card capability, all exclusions relating to SIM cards are not applicable.

14. War Risk

Terrorism, war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority.

15. Nuclear Risk

Damage or destruction caused by, contributed to or arising from:

- a. ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or

b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.

16. Sonic Boom

Damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices traveling at sonic or supersonic speeds.

17. Loss of Data or Software

Any loss of or damage to information or data or software contained in or stored on the **electronic equipment** whether arising as a result of a claim paid by this insurance or otherwise.

18. Any indirect loss or damage resulting from the event which caused the claim under this policy;

19. Liability of whatsoever nature arising from ownership or use of the **electronic equipment**, including any illness or injury resulting from it.

20. Value Added Tax (VAT) where **you** are registered with HM Revenue and Customs for VAT.

REPLACEMENT

1. This policy offers replacement only and is not a replacement as new policy. If the **electronic equipment** cannot be replaced with an identical **electronic equipment** of the same age and condition, we will replace it with one of comparable specification or the equivalent value taking into account the age and condition of the original **electronic equipment**.

2. In the event of a valid claim resulting in the replacement of the **electronic equipment**, this policy will not automatically cover the item or items of replacement equipment during the remainder of the policy year in which the claim has been settled. However, the replacement **electronic equipment** may be insured on payment of an additional premium, which will be proportionate to the value of the replacement equipment.

CONDITIONS AND LIMITATIONS

1. Unless we have agreed differently with **you**, English law and the decisions of English courts will govern this insurance.

2. This insurance only covers **electronic equipment** bought and used in the UK, the Isle of Man and the Channel Islands. Cover is extended to include use of the **electronic equipment** anywhere in the world up to a maximum of 60 days in total, in any single 12 month period, subject to any repairs being carried out in the UK by repairers approved by **us**.

3. The **electronic item** must be less than 6 months old with valid proof of purchase (not from online auctions) when the policy is started.

4. **You** must provide **us** with any receipts, documents or proof of purchase, that it is reasonable for **us** to request.

5. This insurance may only be altered, varied or its conditions altered or premium changed by one of **our** authorized officials, giving **you** 30 days notice in writing.

6. We may cancel the policy by giving **you** 30 days notice in writing. In the event of any claim **you** are responsible for the payment of any outstanding premium.

7. **You** cannot transfer the insurance to someone else or to any other **electronic equipment** without **our** written permission.

8. **You** must take all **reasonable precautions** to prevent any loss or damage.

9. Cover excludes costs or payments recoverable from any party, under the terms of any other contract, guarantee, warranty, or insurance.

10. In respect of monthly policies if the Direct Debit premium payment is cancelled or unsuccessful at any given point, no benefits shall be due whatsoever.

11. 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.

CANCELLATION

Your right to change **your** mind. **You** may cancel the insurance, without giving reason, by sending **us** written notice and returning the insurance documents within 14 days of it starting of (if later) within 14 days of **you** receiving the insurance documents.

Cancellation after the withdrawal period

If **you** wish to cancel **your** insurance and pay monthly **you** can do so by writing to Supercover Insurance Plc 204 Cumberland House, 80 Scrubs Lane, London, NW10 6RF, or by telephoning 0871 222 1130, or by emailing claims@supercoverinsurance.com allowing one month's notice.

For policies of longer duration **you** are only entitled to cancel within 14 days of receiving **your** policy documents.

CLAIMS PROCEDURE

1. **You** must:

- notify Supercover Insurance Plc on **0871 222 1130** as soon as possible in any event of any incident likely to give rise to a claim under this insurance;
- report the theft or **accidental loss** of any mobile phone or PDA, within 12 hours of discovery to **your** Airtime Provider and blacklist your handset;
- report the theft or **accidental loss** of any **electronic equipment** to the Police within 24 hours of discovery and obtain a crime reference number in support of a theft and a lost property number in support of an **accidental loss** claim;
- provide **us** with details of the claim and any other contract, guarantee, warranty or insurance that may apply to the loss including but not limited to household insurance. Where appropriate a ratable proportion of the claim may be recovered direct from these Insurers.

2. If we replace **your electronic equipment** the damaged or lost item becomes **ours**. If it is returned or found **you** must notify **us** and send it to **us** if we ask **you** to.

To help us improve **our** service we may record or monitor telephone calls.

WARNING:

We will process **your** claim under the terms and conditions of this insurance based on the first reason notified to **us** for the claim. If **your** claim is not covered and **you** then submit a claim having changed the reason we consider this as fraud. Details of all such cases will be passed to appropriate agencies for action.

COMPLAINTS

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 7HAPhone: 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.)

COMPENSATION SCHEME

Equity Redstar Services Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered 100% of the first £2,000 and 90% of the remainder of the claim. **You** can get more information about compensation scheme arrangements from the FSCS.