

Education Technology Insurance

Insurance Product Information Document

Company: Great American International Insurance (UK) Ltd

Product: Accidental Damage & Theft Insurance

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

Accidental Damage & Theft Insurance covers the cost of repair or replacement should your equipment be damaged or stolen. This policy is underwritten by Great American International Insurance (UK) Limited and XL Catlin Insurance Company (UK) Limited.

Great American International Insurance (UK) Limited, registered address 32 Queen Square, Bristol, BS1 4ND, UK is registered in England as Company No 02714031 is authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority under registration number 5328622. In respect of business in the United Kingdom, they are regulated by the Financial Conduct Authority (number 402274) for conduct of business rules.

XL Catlin Insurance Company (UK) Limited is regulated by the Financial Conduct Authority (No. 5328622) with registered office is at 20 Gracechurch Street, London, EC3V 0BG



What is insured?

- ✓ Accidental damage
- ✓ Theft
- ✓ Malicious Damage
- ✓ Misappropriation



What is not insured?

- ✗ Any computer equipment not specified on your schedule.
- ✗ The policy excess on each claim if applicable.
- ✗ Lost or misplaced equipment
- ✗ Accidental damage, liquid damage and malicious damage to Your Equipment that is not suitably stored or packed whilst in transit or being carried. Suitably stored or packed can include, but is not limited to, keeping Your Equipment in a protective case and ensuring it is not packed or stored loosely in a vehicle or overhead locker.
- ✗ Any accidental damage, liquid damage and malicious damage to your equipment if the equipment cannot be provided to us for repair or inspection.
- ✗ Accidental damage, theft, liquid damage or malicious damage to your equipment whilst on hire or loan to anyone who is not an authorised user unless agreed in writing, in advance by us;
- ✗ Accidental damage or liquid damage where the device has been left on the floor unattended.
- ✗ Accidental damage to your tablet or laptop not in a protective case.
- ✗ Accidental damage, liquid damage or malicious damage to any equipment left on any motor vehicle
- ✗ Cosmetic damage.
- ✗ Theft from any motor vehicle between 22.00 hours and 06.00 hours.
- ✗ Theft of your equipment from an unattended vehicle unless the vehicle is locked, and the equipment is completely hidden from view within a glove compartment or boot;
- ✗ Theft of your equipment from any vehicle, or property unless the theft has occurred through forced and violent entry or exit supported by repairer's account for, or photographs.

- ✘ Theft of any equipment left unattended in a classroom or any public place unless the theft has occurred through forced and violent entry or exit. A copy of the repairer's account for, or photographs of, the damage caused must be submitted by you with any claim made;
- ✘ Theft of your equipment whilst on hire or loan to any person who is not an authorised user unless agreed in writing, in advance, by us.
- ✘ Repairs and maintenance carried out by anyone other than the repairer unless agreed in advance in writing with us.
- ✘ Wear and tear, gradual deterioration or rust;



Are there any restrictions on cover?

- ! The student must be a permanent resident within the Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
- ! Theft and claims must be reported to the police and a crime or lost property reference number obtained.
- ! You must ensure the equipment is operated and serviced as per the manufacturer's instructions.



Where am I covered?

- ✓ Your policy will cover your computer equipment within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands during the period of cover.
- ✓ We will also provide cover for equipment worldwide for up to 90 days in any 12-month period.
All claims administration, repairs and/or replacement will take place in the UK.



What are my obligations?

- 📄 You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based.
- 📄 If you become aware that information you have given to us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.
- 📄 You must follow our claims process which can be found in your policy documentation.



When and how do I pay?

Upfront, Annually or Quarterly, as agreed at point of sale.



When does the cover start and end?

Your policy start and expiry dates are set out in your policy schedule.



How do I cancel the contract?

You may cancel the policy at any time by in writing or by telephone to the Policy Administrator.

If you cancel within the first 14 days of receipt of the policy documentation, providing there has been no claim or incident likely to give rise to a claim, we will refund any premium paid.

If you cancel this policy after 14 days of receipt of the policy documentation, if there has been no claim during the current Period of Insurance, we will calculate the pro-rata premium for the period You have been insured and refund any balance.

Important Information

Complaints

It is always the intention to provide you with a first-class service. However, if you are not happy with the service, in the first instance, please write to the Customer Relations Manager of the administrator. Their contact details are:

FAO: The Managing Director
Albion Computers
112 Strand
London
WC2R 0AG
Tel: 020 7212 9090.
E-mail: customerservices@albion.co.uk

We will acknowledge your complaint within 2 working days.

You have the right to contact the Financial Ombudsman Service at any time:

The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR,

Telephone: 0300 1239 123. For calls outside of the UK, please call 0044 207 964 1000.

Email: complaint.info@financial-ombudsman.org.uk.

Web Address: www.financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

If you wish to complain about an insurance policy purchased online you may be able to use the European Commission's Online Dispute Resolution platform, which can be found at the following address: <http://ec.europa.eu/consumers/odr>

Following this complaint procedure does not affect your right to take legal action.

Financial Services Compensation scheme

Your Insurer is a member of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if your Insurer cannot meet their obligations, depending on the type of insurance and the circumstances of your claim.

Further information about the scheme is available from the FSCS website www.fscs.org.uk,

You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or you can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY