

## Insurance Product Information Document

This insurance is provided by compucover a trading name of Summit Insurance Services Limited which is registered in the UK

The insurance is underwritten by Inter Partner Assistance SA UK Branch (IPA) which is fully owned by the AXA Partners Group

**Company: Summit Insurance**

**Product: Accidental Damage, Theft, Accidental Loss and Breakdown Insurance**

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents.

What is this type of insurance?

This insurance is designed to repair or replace your insured Equipment if it is damaged as a result of mechanical or electrical breakdown, accidental damage, stolen or lost.



### What is insured?

#### You are covered for the following:

- ✓ You are covered for two claims per 12-month period of insurance up to the sum insured in the aggregate

#### Mechanical or Electrical Breakdown/Accidental Damage

- ✓ Pay the cost of repairing your insured Equipment by a qualified repair engineer authorised by the insurer or replace the equipment with equipment of a similar specification.

#### Theft

- ✓ In the event of a Theft claim, a replacement will be supplied to the same or similar specification.

**Additional Cover** – Where additional premium has been paid and cover shown on your insurance schedule.

#### Loss

If your insured Equipment is lost, this insurance policy will:

- ✓ In the event of an agreed total loss claim, a replacement will be supplied (provided you have paid the relevant additional premium and cover is shown on your insurance schedule)



### What is not insured?

#### Main Exclusions only

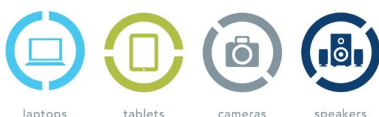
- ✗ Any claim if You do not meet the eligibility requirements for this policy.
- ✗ Damage or theft as a result of You or an authorised person not taking care of an item Equipment.
- ✗ Any claim which is covered under the warranty or guarantee provided by the manufacturer or retailer.
- ✗ Additional Equipment or accessories which are used with an item of Equipment.
- ✗ Value added tax (VAT) if You are registered for VAT with HM Revenue and Customs.
- ✗ Any loss other than the cost of repairing or replacing an item of Equipment.



### Are there any restrictions on cover?

#### Main restrictions only

- ✗ You must be aged 16 or over at the time of purchasing this insurance.
- ✗ This insurance must be purchased within 30 days of you purchasing your equipment.
- ✗ Your Equipment must not have been lost, stolen or damaged before the start date of this insurance.
- ✗ You must own the Equipment to be insured, which must not have been purchased second hand, at auction or from an online auction website.
- ✗ Your Equipment must have been purchased as new within the territorial limits.



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## Where am I covered?

- ✓ Cover applies to the equipment bought in the United Kingdom, the Channel Islands and the Isle of Man, and for up to 60 days use anywhere in the world.

If the equipment 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?

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 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?

You pay for this insurance as a one-off payment by credit or debit card at the beginning of each period of cover. Should you wish to make any amendments to the policy there will be a £10 administration fee for each amendment made.



## When does the cover start and end?

Your cover starts on the policy start date shown on your Policy Schedule and continues for a period 12,24 or 36 months depending on the duration selected and shown on your Policy Schedule.



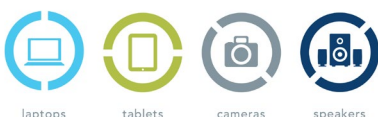
## How do I cancel the contract?

You have the right to cancel this policy within 30 days of the date you purchased the policy or when you received the policy documents, if this is later. This is known as your cooling off period. You do not need to provide a reason for cancellation, and we will provide a full refund of any premium paid, unless you have made a claim or there has been an incident likely to result in a claim.

If you wish to cancel the policy after 30 days, we will provide a refund, less a proportionate charge for any cover already provided, unless a claim has been made or there has been an incident likely to result in a claim.

This will be based on the number of days remaining until the expiry date, less an administration fee applied by the administrator of £10.

Where a claim has occurred or there has been an incident likely to result in a claim no refund of premium will be provided.



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