

PROTECH GADGET INSURANCE Policy Summary

Introduction

Some important facts about your Protech Gadget Insurance are summarised below. This summary does not describe all the terms and conditions of the policy. To ensure full understanding of the cover provided by this policy it is recommended that this document is read alongside the policy wording.

Insurer

This insurance is arranged by Summit Insurance Services Limited with UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE, Registered in England No.SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.

Summit Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (FCA), ref 300172.

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

Type of Insurance and Cover Provided

Your Protech Gadget Insurance provides cover as summarised below:

This Policy Will Cover	Significant Exclusions
<p>Repair costs if your Gadget is damaged as a result of an accident or contact with liquid or breaks down within the United Kingdom.</p> <p>If the damaged property cannot be repaired, we will provide a replacement item.</p> <p>Cover is also provided if an insured item is lost or stolen (provided you have paid the relevant additional premium and cover is shown on your policy schedule).</p> <p>This policy offers repair or replacement only and is not a replacement as new policy. If your insured item cannot be replaced with an identical item of the same age and condition, we will provide a replacement item of comparable specification or value taking into account the age and condition of the original item.</p>	<p>The insurer will not be liable for:</p> <ul style="list-style-type: none"> • Any property that is more than 18 months old at the start of the policy or 36 months if you are renewing an existing Protech Gadget policy. • Any theft where the insured item was left unattended outside of your home. • Any claim made within the first 14 days of the start date of your policy or within 14 days of you adding an item to your policy • Any claim if the serial number or sim card has been tampered with in any way. • Items purchased from an on-line auction site. • Damage caused as a result of: <ul style="list-style-type: none"> ○ you deliberately damaging or neglecting the property; ○ you not following the manufacturer's instructions; ○ routine servicing, inspection, maintenance or cleaning; ○ a manufacturer's defect or recall of the property; ○ repairs carried out by persons not authorised by us.

Limit of Indemnity

The maximum amount we will pay for repairs or replacements is detailed on your policy schedule, subject to a maximum of 3 claims within any period of insurance of which one may be a claim that results in the item being replaced.

Excess

The excess amount which the insured shall be liable for on each and every claim made against this policy is detailed on your policy schedule.

Duration of Cover

Cover is provided for up to 36 months depending on the policy period selected on your schedule.

Cancellation Right

If you decide that for any reason that this policy does not meet your insurance needs, then please return it Summit Insurance Services Limited, Suite 2, Bloxam Court, Corporation Street, Rugby, Warwickshire, CV21 2DU within 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, we will then refund your premium in full. Thereafter, you may cancel the insurance cover at any time by informing the administrator, you will be entitled to a pro-rata refund on the months of the unearned premium.

The insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons may include but are not limited to:

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms & conditions

Governing Law

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated.

Making a Claim

In the event of a claim, you must:

Notify the Claims Administrator, as soon as possible after any incident likely to result in a claim under this insurance. They can be contacted at:

1. Summit Insurance Services Limited, Suite 2, Bloxam Court, Corporation Street, Rugby, Warwickshire, CV21 2DU
Telephone: 01788 563111
E-mail: claims@compucover.co.uk
Web: www.compucover.co.uk
2. Report the theft or loss of your mobile phone within 12 hours of the occurrence of the loss or theft to your airtime provider and instruct them to blacklist your handset
3. Report the theft or loss of your electronic equipment to the police within 24 hours of discovery and obtain a crime reference number in relation to the theft of the item, and a lost property number in relation to the loss of an item.
4. You must tell us about your claims as soon as possible and within 28 days of the discovery of the loss, theft, breakdown or damage. If a claim isn't reported within this period, your claim will still be considered but it makes it difficult for any claim to be investigated.

UK General Insurance Limited is an insurer's agent and in the matters of a claim, act on behalf of Great Lakes Reinsurance (UK) SE.

How to Make a Complaint

If you have a complaint about a claim or the way in which this policy was sold, please contact the administrator Summit Insurance Services Ltd at: Complaints, Summit Insurance Services Limited, Suite 2, Bloxam Court, Corporation Street, Rugby, Warwickshire, CV21 2DU, Tel: 01788 563100 (all calls will be recorded for training, compliance and claims purposes).

If your complaint cannot be resolved by the end of the third working day, it will be passed to: Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ, telephone 0845 218 2685, or e-mail customerrelations@ukgeneral.co.uk.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR, Tel: 0300 123 9123

Financial Services Compensation Scheme

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the event that Great Lake Reinsurance (UK) SE cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can obtain further information about compensation scheme arrangements from the FSCS by visiting www.fscs.org.uk.

Consumer Insurance (Disclosure & Representations) Act 2012

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- a) Supply accurate and complete answers to all the questions we or the administrator may ask as part of your application for cover under the policy;
- b) To make sure that all information supplied as part of your application for cover is true and correct;
- c) Tell us of any changes to the answers you have given as soon as possible.

Failure to provide answers in-line with the requirements of the Act may mean that your policy is invalid and that it does not operate in the event of a claim.

Data Protection Act 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.