

Protech Gadget INSURANCE COVER Terms & Conditions

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DEMANDS AND NEEDS STATEMENT

Accidental Damage and Theft is typically suitable for customers who wish to insure their Insured Object against Accidental Damage and Theft. Please check the **What is Covered** and **What is Not Covered** sections to make sure the cover meets your needs.

The level of cover may vary depending on the device insured.

This insurance does not cover every situation. You should read this policy carefully to make sure it provides the cover you need.

This policy may be arranged by:

- **An individual**, purchasing cover for a device they own or are responsible for;
- **A business or other organisation**, purchasing cover for devices it owns or provides to employees, students or authorised users; or
- **An education provider**, purchasing cover for devices issued to students, staff or authorised users.

The person or organisation named as the Policyholder on the Certificate of Insurance holds all rights and obligations under this policy. Policyholder rights – including cancellation rights, complaints rights and claims rights – may differ depending on whether the Policyholder is an individual, micro-enterprise, small business, or larger organisation as defined in the **Definitions** section of this policy.

Larger organisations do not receive certain statutory rights.

We have not given you advice or made any personal recommendation. You should decide whether this insurance is suitable for your own circumstances. You should make your own decision regarding the suitability of this insurance.

1. ABOUT US AND OUR INSURANCE SERVICES

1.1 Whose products We offer

Summit Insurance Services are an insurance intermediary that offers products from a range of insurance companies, including AWP P&C S.A. which is a French company authorised in France acting through its UK Branch.

1.2 The services We will provide You with

You will not receive any personal advice or recommendation from Us for Accidental Damage and, Theft.

We may ask You some questions to narrow down the selection of products that We will provide details on. You will then need to make Your own choice about how to proceed.

Who can purchase this insurance ?

This insurance may be purchased by an individual, a business, or an education provider. Only the person or organisation named as the Policyholder on the Certificate of Insurance holds rights and obligations under this policy, including cancellation and claims rights.

1.3 What You will pay Us for this service

You will only pay Us the premium for Your insurance policy; You will not pay Us a fee for arranging this on Your behalf. We are paid for Our services to You by AWP P&C S.A.. The nature of such payment is a mixture of commission and other fees based on Our costs for administering Your insurance policy. No additional fees are charged to you beyond the stated premium.

1.4 Who regulates Us

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

AWP P&C S.A. is authorised and regulated by L'Autorite de Controle Prudentiel et de Resolution in France, acting through its UK Branch, AWP P&C who is authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority (FRN 534384) and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

The Financial Conduct Authority is the independent watchdog that regulates financial services. You can check this on the Financial Services register by visiting the Financial Conduct Authority's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

1.5 What to do if You have a complaint

For all complaints, please see the 'Making an enquiry or complaint' section of this insurance policy.

1.6 Cover under the Financial Services Compensation Scheme (FSCS)

For Your added protection, AWP P&C S.A. is covered by the FSCS. You may be entitled to compensation from the scheme if We cannot meet our obligations to You, such as not being able to pay a claim.

The scheme covers 90% of any claim to do with Us advising or and arranging this insurance policy, with no upper limit.

Further information about the compensation scheme arrangement is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100, or by visiting their website at www.fscs.org.uk

2. INTRODUCTION

You have taken this out this insurance policy to protect Your Insured Object.

Use of Terms in this document

- Policyholder refers to the person or organisation that has arranged and paid the insurance Premium to the insurer.

Overview

This insurance policy provides cover for Accidental Damage and Theft of the insured device.

Protech Gadget is an insurance policy underwritten by AWP P&C S.A. acting through its UK Branch and administered in the UK by Allianz Partners.

When certain insured events occur, and if the conditions of this policy are met, We will provide the assistance and/or compensation set out in this policy. The table below gives a quick overview of what is covered:

Module Name	In the event of...
Accidental Damage	<ul style="list-style-type: none"> ▪ Accidental Damage due to Drop, Fall, Impact, Liquid damage
Theft	<ul style="list-style-type: none"> ▪ Theft by Robbery and Burglary, Pickpocketing and Taking without permission

2.1 General Information

This is Your insurance agreement between You and Us. It includes this document (the Terms & Conditions) and Your Certificate of insurance.

If there's ever any confusion between these two documents, the Certificate of insurance is the one that counts first.

We've tried to make everything clear and simple. We wrote this agreement based on the information You gave Us when You bought Your insurance.

When You pay for Your insurance and follow the rules in this agreement, We'll provide the protection described here.

If We don't specifically say something is covered, it probably isn't covered.

Some words have capital letters (like "Premium"). These special words are explained in the "Definitions" section.

The headings in this document are just to help you find information - they don't affect what you're covered for.

Please take time to read all parts of the Terms & Conditions to make sure it meets Your needs and that You understand the coverage provided, the general exclusions and general conditions that apply.

If there is anything You do not understand, or any statement is incorrect, please contact Us by mail at admin@compucover.co.uk or by phone 01788 563 100

2.2 Who is involved in this insurance policy?

Insurer: AWP P&C S.A. acting through its UK Branch AWP P&C (UK Branch) and administered by Summit Insurance Services Limited - referred to as Us/We /Our/the Administrator in the documents of this insurance policy.

You / Your/ Insured: the person or organisation who has concluded the insurance policy with Us (the Policyholder).

Policyholder: You the natural person/ organisation who has concluded this insurance policy with Us and who pays the Premium.

2.3 What is covered?

Insured Object (the device covered under this policy)

This policy covers the device listed in your Certificate of Insurance. Eligible devices include new or refurbished:

- Desktop computers
- Laptops
- Tablets
- Peripheral equipment purchased with the device (such as keyboards, mice, speakers, cases or chargers)

The device must:

- Be supplied with a minimum 12-month warranty, and
- Be supplied by a VAT-registered supplier in the United Kingdom
- Must not be older than 30 days when the insurance is purchased

The maximum insured value per device is the device price, capped at **£2,000**.

For full eligibility and cover conditions, please refer to the **Definitions and Eligibility** sections.

2.4 Support for people covered by this policy

We're here to help with Your insurance needs, whatever Your situation. If You find it challenging to understand or manage your insurance for any reason—whether related to health, accessibility, age, or other personal circumstances—please let Us know (by email at admin@compucover.co.uk or by phone 01788 563 100. Our friendly team is specially trained to provide additional support and will ensure You receive the care, respect, and assistance You need.

For example, We can provide documents in large print or other accessible formats on request. We're committed to making Our services accessible to everyone and will adapt Our approach to best meet Your individual requirements.

3. IMPORTANT INFORMATION

3.1 Insurer

Accidental Damage and Theft cover is an insurance policy underwritten by AWP P&C S.A. (UK Branch).

3.2 Governing law

Unless agreed otherwise, the laws of England and Wales will apply and all communications and documentation in relation to this insurance policy will be in English.

In the event of a dispute concerning this insurance policy, the courts of England and Wales shall have exclusive jurisdiction.

3.3 Contracts (Rights of Third Parties) Act 1999

Summit Insurance Services, the Insurer and You do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

However, where a person is entitled to benefit under this Policy, they may make a claim directly against the Insurer.

3.4 Cancellation Rights

Statutory cooling-off rights

The following Policyholders have a statutory right to cancel this insurance within **14 days** of receiving the Certificate of Insurance (or from the policy start date, if later):

- Individual consumers
- Micro-enterprises (fewer than 10 employees and turnover or balance sheet not exceeding €2 million)
- Small businesses (turnover less than £6.5 million and either fewer than 50 employees or a balance sheet less than £5 million)

If no claim has been made or is pending, we will refund your premium in full.

If a claim has been made or is intended during this period, no refund will be due.

Larger organisations

If the Policyholder does not meet any of the definitions above, the statutory 14-day cooling-off right does not apply.

Larger organisations may still cancel this policy at any time under the contractual cancellation terms below.

Cancellation after the cooling-off period

You can contact Us to cancel this insurance at any time by calling 01788 563 100 or writing to admin@compucover.co.uk

- If Your premium has been paid in full, We will refund any unused premium on a pro-rata basis unless a claim has been made.
- If You pay monthly or by instalments, cover will end on the next monthly renewal date and no refund will be issued for instalments already paid.

Cancellation by You does not affect any ongoing or previously submitted claims.

3.5 International Sanctions

This insurance policy will not provide any cover or benefit to the extent that either the cover or benefit would violate any applicable sanction, law or regulations of the United Kingdom, the United Nations, the European Union, United States of America or any other applicable economic or trade sanction, law or regulations.

We decline claims to persons, companies, governments and other parties to whom this is prohibited under national or international agreements or sanctions.

4. DEFINITIONS

The general definitions of terms or phrases used within the Terms & Conditions, are explained below and have the same meaning wherever they appear. The terms are identified with capital letters in the text of this document.

4.1 General Definitions

Term	Definition
Certificate of insurance	Document that details the start date of the insurance policy, the insurance policy expiry date, the Policyholder, the Premium, Period of insurance and the type of cover You selected.
Cooling-off period	The period during which You can change Your mind and can exercise Your right of withdrawal from this insurance policy.
Country of residence	The country where You have Your main home and spend more than 6 months of the year. Your Country of residence must be the United Kingdom. Where the Policyholder is an organisation, this means the place of legal incorporation or registration within the United Kingdom.

AWP P&C S.A. is a company registered in France with ID No. 519490080 RCS Bobigny, Registered Office 7 Rue Dora Maar, 93400 Saint-Ouen, France acting through its UK Branch, AWP P&C (UK Branch), registered in the United Kingdom. Registered Branch No. BR015275. Registered Office: 102 George Street, Croydon CR9 6HD. Authorised and regulated by L'Autorite de Controle Prudentiel et de Resolution in France. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority under FRN 534384 and limited regulation by the Prudential Regulation Authority

Term	Definition
Excess	The part of the claim that You must pay yourself. If Your claim is settled by repair or replacement, We will collect the Excess from You before we proceed. If Your claim is settled by reimbursement, We will deduct the Excess from the payment We make to You. If Your cover model does not include an Excess, there is nothing for You to pay.
Family member	Your: <ul style="list-style-type: none"> ▪ spouse (through marriage, marriage-like relationship with a provable joint residence for at least 6 months or registered civil partnership); ▪ parents and stepparents living with You; children, stepchildren, foster children, adopted children or children in the process of adoption living with You.
Larger organisation	Any organisation that does not meet the definition of a micro-enterprise or small business. Larger organisations are not eligible complainants and do not have statutory cooling-off rights. Impact: A larger organisation may complain to Us under Our internal complaints procedure but is not eligible to refer complaints to the Financial Ombudsman Service and does not have statutory cooling-off rights. Claims are handled under the standard policy conditions.
Limit of liability (indemnity)	The maximum amount in respect to the insurance cover provided.
Micro-enterprise	An organisation with fewer than 10 employees and annual turnover or annual balance sheet not exceeding €2 million, as defined by the Financial Ombudsman Service. Impact: A micro-enterprise may submit a complaint to Us in the first instance and, if dissatisfied with Our final response, may refer the complaint to the Financial Ombudsman Service. It also benefits from the 14-day cooling-off period and has standard claims rights.
Period of cover	The duration of the insurance stated in the Certificate of Insurance.
Policyholder	The person or organisation that has arranged and paid the insurance Premium, and who holds the rights to cancel the insurance.
Premium	The amount to be paid by You for Your insurance cover in return for the entitlements and benefits under this insurance policy. It includes insurance premium tax at the prevailing rate.
Small business	A business that is eligible to bring a complaint to the Financial Ombudsman Service, meeting one of the following criteria: <ul style="list-style-type: none"> • annual turnover of less than €6.5 million and fewer than 50 employees, or • annual turnover of less than €6.5 million and annual balance sheet of less than €5 million. Impact: A small business may submit a complaint to Us in the first instance and, if dissatisfied with Our final response, may refer the complaint to the Financial Ombudsman Service. It also benefits from the 14-day cooling-off period and has standard claims rights.
Terms & Conditions	Details the general rules; You will find the exclusions and general conditions applicable to the insurance cover listed here. Please note that only the Terms & Conditions laid out in this document are valid

4.2 Accidental Damage and Theft module Definitions

Term	Definition
Accidental Damage	Damage caused by an unexpected and non-deliberate event occurring at a definable time and place, and impairing the functionality or safe use of the Insured Object. It is caused by drop, fall, impact, liquids accidentally spilled into or onto or falling on the Insured Object; the Insured Object falling into liquid.
Burglary	Forceful entrance into premises: At a definable time and place the Insured Object is stolen from locked premises with all available protection being in use, so that physical force and violent entry into the premises is required.

Term	Definition
	Forceful entrance into vehicles: At a definable time and place the Insured Object, being out of sight, is stolen from a locked vehicle with all available protection being in use, so that physical force and violent entry into the vehicle is required.
Consumable parts	Components designed to be used up or replaced regularly and that can be replaced by You, as detailed in the manufacturer's operating guidelines, the replacement of which might be required to restore the functionality of the Insured Object. This includes, but is not limited to, items such as fuses, light bulbs, filters and batteries.
Cosmetic Damage	Scratches, dents and corrosion that don't impact the function and use of the Insured Object. For laptop and tablets, Cosmetic Damage means dents, scratches, screen cracks that do not obscure the viewing pane, or damage to the back panel not affecting the functionality of the Insured Object. Damage that can potentially cause bodily harm does not qualify as Cosmetic Damage.
Explosion	The sudden expulsion of energy caused by the propensity of gases or vapors expanding outwards not originating from the Insured Object.
Fire	A conflagration caused without any source designed for that purpose, or which has left its place of origin and has spread spontaneously, not originating from the Insured Object.
Grey market	Trade of goods not intended to be distributed in the UK market by the manufacturer.
In Box Accessories	Additional components as included in the original delivery as provided by the manufacturer (e.g. remote controllers, strap or bands, chargers, headphones) and included with the Insured Object.
Insured Object	The device that is covered under this insurance, as listed in the Certificate of Insurance. Eligible devices include new or professionally refurbished desktop computers, laptops, tablets and peripheral equipment purchased with the device (such as keyboards, mice, chargers, speakers or protective cases). The device must: <ul style="list-style-type: none"> • Be supplied with at least a 12-month warranty, and • Be supplied by a VAT-registered supplier in the United Kingdom • Must not be older than 30 days when the insurance is purchased The maximum insured value per device is the device price, capped at £2,000 .
Insured Object Purchase Date	The date on which the Insured Object was purchased from the seller.
Loss	Not being in possession of or not being able to, recover the Insured Object due to an unintentional event not caused by Robbery, Burglary or Pickpocketing or Taken without permission. Note: this is not covered.
Mechanical or Electrical Breakdown	Failure of a component required for the functionality or safe use of Your Insured Object. Note: this is not covered.
Original Purchase Price	The final purchase price of Your Insured Object as stated on Your Proof of Purchase (including VAT), minus any discount. The Original Purchase Price does not mean the Insured Object's official list price of the manufacturer or the seller. If the purchase price of the Insured Object cannot be determined because it is bought in combination with other products or services, the list price of the manufacturer on the Insured Object Purchase Date will be the Original Purchase Price.
Pickpocketing	The crime of stealing things out of people's pockets or bags, especially in a crowd.
Power Surge	High voltage, including by lightning, not originating from the Insured Object causing electric surges potential large enough to cause Accidental Damage to the Insured Object.
Proof of Purchase	A Proof of Purchase (e.g. invoice) is the document that proves that Your Insured Object was purchased by You on the Insured Object Purchase Date. The document has to include certain means of identification of the Insured Object, such as manufacturer, type / model, serial number and/or IMEI number, Original Purchase Price.
Proof of Usage	Evidence that the SIM enabled Insured Object has been in use since the cover started. Your network provider can give You this Information.
Reasonable precautions	All measures that You would take if You were acting as though You did not have this insurance policy and would be deemed appropriate to expect You to take in the circumstances to prevent Accidental Damage or Theft of Your Insured Object. In addition, You must not leave Your property Unattended if it is in a place where it is accessible to the general public. We will not pay any claims for property left Unattended in publicly accessible places. You must act as though You are not insured.
Refurbished Object	Object that has been restored by a professional seller / workshop to a like-new condition in terms of performance and appearance.

Term	Definition
Replacement Insured Object	An object of the same or comparable brand and of equivalent technical specification as the Insured Object (as determined by Us), where available and sold as refurbished on the day of requesting a settlement, with a value not exceeding the Original Purchase Price of the Insured Object. Replacement Insured Object will be a Refurbished Object (an object that is not brand new and has no visible damages when held at arm's length).
Robbery	The unauthorised taking of Your Insured Object by either physical force, threats to, or intimidation of You by (an)other individual(s).
Second Hand Object	Object already owned in the past by someone else and purchased from a private seller, that is not a Refurbished Object.
Taking without permission	The unauthorised taking without force of Your Insured Object that is carried by You or in Your immediate vicinity by (an)other individual(s) who is/are not a family member or a friend. Taking without permission is not Loss or Theft.
Theft	Burglary, Robbery, Pickpocketing, Taking without permission.
Unattended	Not within Your sight at all times and out of Your arms-length reach, other than when locked securely out of sight.
Used Object	An object that was not insured on the Insured Object Purchase Date, as described in the Eligibility section of Module specifications.
Vandalism	Malicious or deliberate damage to Your Insured Object caused by a person or persons unknown to You.

5. ACCIDENTAL DAMAGE AND THEFT

5.1 Benefits description

Upon the acceptance of Your claim at Our discretion, We will either repair or replace Your Insured Object or reimburse You for the Insured Object as described below, minus the Excess or after payment of the Excess.

Benefit	Description
Repair	<p>1. Repair by Our service provider</p> <p>We will arrange for Your damaged Insured Object to be repaired by Our service providers and will pay the costs incurred in doing so, including shipping costs.</p> <p>Repairs will be carried out using original equipment manufacturer (OEM) or reconditioned spare parts or equivalent parts.</p> <p>2. Reimbursement of repair costs</p> <p>Only in the unlikely event that Our repairer is unavailable to effect the repairs, We will allow You to choose a repairer yourself. You will have to follow these instructions:</p> <ul style="list-style-type: none"> ▪ We agree by telephone or email that You will commission the repair from a repairer of Your choice. ▪ You hand over the insured product to the repairer of Your choice for assessment and to cost estimate, we will cover the repair costs invoiced by the repairer. We will not pay repair costs that are higher than the cost estimate We approved. ▪ If the repairer has declared Your Insured Object cannot be repaired, or that the parts are no longer available, or if We determine that the repair costs exceed the Limit of liability, We may refrain from authorising the repair the Insured Object and provide You, for the reasons stated above and in the exclusions section of this document, with a Replacement Insured Object. ▪ You send Us the repair invoice You have settled and We will reimburse You/You send Us the repair receipt and We will pay the costs of repair to the Repairer less any Excess. The repair invoice must meet certain requirements and include the following details: seller's information, buyer's information, unique invoice number and invoice date, description of goods/services, supply date, total amount, VAT details, payment terms, contact information for queries.
Replacement	<p>In case of replacement, You will receive a Refurbished Object.</p> <p>The replacement will be the same model or the nearest equivalent model to the Insured Object commercially available at the time of Your claim (same colour cannot be guaranteed).</p> <p>The Replacement Insured Object will become the Insured Object for the remaining Period of insurance.</p> <p>As part of the settlement:</p> <ul style="list-style-type: none"> • The original device becomes our property, including where recovered after Theft. • This policy does not provide "new for old" replacement. The specification and condition of the replacement will be equivalent to the original device's age and condition. • All repairs and replacements include a 3-month warranty from the date the repaired or replacement device is delivered back to you. • If the insurance is cancelled during the warranty period, the warranty will end at the same time. • If a replacement is provided following a valid claim, cover automatically transfers to the replacement device. <p>Our Limit of Liability for your Insured Object is £2,000 per Insured Object in any 12-month period and not exceeding the Original Purchase Price.</p>

5.2 Insured events with applicable benefits and limits

You will find in the table below the list of events – in rows – with the list of benefits – in columns – that apply to said events alongside the total cumulative limit – in the last row – of each benefit across all the insured event(s).

Event	Benefit	Repair	Replacement
Accidental Damage due to Drop, Fall or Impact, Liquid		✓	✓
Theft		X	✓
Cumulative limits		£,2000 per Insured Object over any 12 month rolling period, without exceeding the Original Purchase Price of the Insured Object	£2,000 per Insured Object over any 12 month rolling period, without exceeding the Original Purchase Price of the Insured Object

Once You have reached the limit of claims or the limit of liability mentioned in a module, We will have fulfilled Our obligations to You for that specific module and will, where allowed by law, not provide any further cover until the expiry of the insurance policy for that very module.

5.3 Excess

An Excess may apply to each approved claim, depending on how this insurance has been arranged.

Type of Policy	Policyholder	Excess per approved claim
Business Policy – where the Policyholder is a business or employer providing devices to employees	The organisation	No Excess applies
Education Policy – where the Policyholder is a school, college or other education provider	The organisation	£25 per claim
Individual Policy – where the Policyholder is an individual who has purchased the insurance directly	Individual	No Excess applies

If an Excess applies, it will be:

- Deducted from any reimbursement payment, or
- Collected from You before repair or replacement is carried out.

If the cost of repair is lower than the Excess amount, You will only be required to pay the actual cost of repair. This process is the same both within Your Country of Residence and when You are abroad.

6. MODULE SPECIFICATIONS

a. Eligibility

1. Insurable persons and objects

You are eligible for this insurance if:

If You are an individual:

- You are resident in the United Kingdom; and
- You are 18 years of age or over; and
- You have purchased the device or the insurance yourself, or You are responsible for the insured device.

If You are a business or education provider:

- You are a legally registered organisation in the United Kingdom, or You operate and maintain insured devices within the United Kingdom; and
- You have purchased, leased or provided the device, or You are responsible for the insured device; and
- You are named as the Policyholder on the Certificate of Insurance.

End Users (employees, students or authorised users)

Where devices are issued by a Policyholder to employees, students or other authorised users, those users are **not** Policyholders and **do not** have any rights under this insurance. They do not need to meet any eligibility requirements.

The Insured Object must:

- Be new or professionally refurbished,
- Have been supplied with at least a 12-month warranty, and
- Have been supplied by a VAT-registered supplier in the United Kingdom.
- Be in full working order when cover begins, and
- Be used in line with the manufacturer's instructions.

The Insured Object may be used for personal or educational/work use.

2. This insurance must be purchased either:

- ✓ At the same time as the Insured Object, or
- ✓ Within 30 days of the Insured Object being purchased.

If purchased within this window, the Insured Object will be treated as new for insurance purposes.

b. Geographical Scope

This insurance is only valid where the Policyholder is resident in, or legally registered and operating within, the United Kingdom. Please note that this must remain Your Country of residence throughout the Period of insurance for Your insurance policy to be valid.

The insurance is valid worldwide.

Your Insured Object is also insured whilst You are travelling abroad for trips of a duration of up to a maximum of 90 days over a 12 month period.

This excludes countries where the Foreign Commonwealth and Development Office (FCDO) have advised against all but essential travel. You can check the FCDO travel advice at www.fco.gov.uk.

Although You are covered whilst abroad, We will only service Your claim upon Your return to Your Country of residence.

7. GENERAL EXCLUSIONS

The following events are excluded from the insurance cover alongside others listed in the modules within the Section “7.2 Specific exclusions”.

7.1 General Exclusions

The following events and circumstances are not covered by this insurance. We’ve explained them in clear terms, but if anything is unclear, please contact us.

1. **Outside of Period of insurance:** any incident that occurred before the start date and time or after the end date of Your insurance cover as shown on Your Certificate of insurance;
2. **Gross negligence (serious or reckless carelessness) resulting in a claim;**
3. **We cannot pay any claim if doing so would break the law — for example, because of trade sanctions or government restrictions. In such cases, no other payment or compensation will be made;**
4. **We do not cover loss or damage that happens because a government or public authority has taken or destroyed your item — for example, if it is seized by customs or another official body;**
5. **Any claim resulting from dishonest, fraudulent, criminal, malicious, or deliberate acts by you, or from illegal use of the Insured object;**
6. **Any claim arising from activity intended to realise a benefit or financial gain to which You are not legally entitled;**
7. **Any loss of profit, loss of interest, consequential losses or damages;**
8. **We do not cover damage caused by natural forces (such as storms, floods, or earthquakes) unless specifically listed as covered. We also do not cover damage resulting from nuclear or radioactive materials, pollution or contamination, insect infestation, or pressure waves from aircraft or other flying objects;**
9. **Any loss or damage caused by disease outbreaks, epidemics, or pandemics;**
10. **We do not cover loss or damage caused by war, invasion, revolution, or terrorism. Terrorism means the use (or threat) of violence such as biological, chemical, or nuclear force by anyone acting for political, religious, or similar reasons, including acts intended to influence a government or create public fear;**
11. **Any loss or damage ultimately due to faulty or defective service provided by a third party/ external supplier not directly related to the insured events and the coverages described in these Terms & Conditions.**

7.2 Specific exclusions

7.2.1 Accidental Damage and Theft Module’s exclusions

1. **Consumable parts;**
2. **Second Hand Objects;**
3. **Used Objects;**
4. **When the Insured Object is lent out by You or when the Insured Object is borrowed from someone else by You;**
5. **Objects bought from sellers trading across countries without the manufacturer’s or brand’s authorisation (Grey market goods);**
6. **Counterfeit objects or objects without CE marking, if the marking is required by law;**
7. **In-box accessories except for peripheral equipment bought with the computer - keyboards, mouse, cases, speakers, accessories;**
8. **Loss of capacity of the Battery;**
9. **Breakdown of Battery;**
10. **Objects with serial number or IMEI number removed, defaced or altered;**
11. **Pre-existing damage or fault with Your Insured Object;**
12. **Any incomplete repair during the manufacturer’s or seller’s in-warranty repair period;**
13. **Damage caused by use not in accordance with the manufacturer’s or seller’s instructions, (e.g. wrong installation, assembly);**
14. **Damage caused by serial production faults as well as damages related to recall campaigns conducted by the manufacturer;**
15. **Any event arising from software and operating system’s faults or changes;**
16. **Wear and tear, corrosion, or gradual deterioration from normal use or exposure (for example, small cracks or rust);**
17. **Cosmetic Damage (scratches, dents, discoloration, or small cracks) that does not affect how the item works or is used safely;**
18. **Problems with services by a third party (e.g. supply of electricity, gas, water, broadband or broadcast content), unless specifically covered in Your Certificate of insurance;**
19. **Any damage or fault caused whilst Your Insured Object is in the possession of a courier / postal company or any other form of delivery service where the service is not provided as part of the repair as arranged by Us;**
20. **Non-authorised Repairs / Replacements: alterations, modifications, improper repairs/interference carried out without Our authority or including alteration or modification to any internal parts;**

21. Any repair that is a result of in-warranty parts not provided or shipped by the manufacturer;

22. Any object purchased outside of the UK. We will not insure objects purchased outside of the UK.

23. Accidental Damage caused by external events such as Fire, Power Surge, Vandalism, Explosion;

24. Tablets, laptops and smartphones used at educational facilities (schools, colleges and universities): any claim for Accidental Damage where You cannot prove that the Equipment, at the time of the incident, was protected by an approved Protech protective case or sleeve;

25. Loss;

26. Mechanical or Electrical Breakdown.

8. GENERAL CONDITIONS

The following conditions apply to this insurance policy alongside specific conditions for each module.

8.1 Start date / Expiry date of the insurance cover

The policy start date is stated in the Certificate of insurance that forms part of Your insurance policy.

However the insurance cover will only start once You have paid the Premium, subject to any applicable Waiting Time.

The insurance policy will expire at 24:00 hours of the policy expiry date shown on Your Certificate of insurance if neither You nor We have cancelled the insurance policy.

Once You have reached the Limit of liability mentioned in a module, We will have fulfilled Our obligations under this insurance policy for that specific module and will, where allowed by law, not provide any further cover until the expiry of the insurance policy for that module.

8.2 Renewal of the insurance cover

This insurance is provided for the Period of Cover shown on the Certificate of Insurance or Certificate of Cover.

The insurance may be renewed at the end of the current Period of Cover. However, We are not obliged to offer a renewal.

Should you choose, Your policy may automatically renew each year. If this circumstance:

- We will contact You in writing at least 21 days before the end of Your period of insurance to advise You of any changes in policy terms and conditions and, if available, offer You the opportunity to renew or cancel Your policy.
- You may choose not to renew by contacting Us before the renewal date.

Important Notes

- If the policy is not renewed, cover will end at the expiry of the current Period of Cover.
- If the policy is renewed following a claim, any Replacement Insured Object provided will continue to be covered under the renewed policy.

8.3 How to cancel Your cover

a. Cancelling during the Cooling-off period (Withdrawal):

The following Policyholders have a statutory right to cancel this insurance within **14 days** of receiving the Certificate of Insurance and these Terms & Conditions:

- Individual consumers
- Micro-enterprises (fewer than 10 employees and turnover or balance sheet not exceeding €2 million)
- Small businesses (turnover less than £6.5 million and either fewer than 50 employees or a balance sheet less than £5 million)

If no claim has been made or is likely to be made, the Premium will be refunded in full to the Policyholder.

If a claim has been made or is likely to be made, the Policyholder may still cancel during this period, but no refund will be due.

Larger organisations

Policyholders that do not fall within the categories listed above do not benefit from statutory cooling-off rights. These Policyholders may still cancel the policy at any time under the contractual cancellation terms in section (b), but the statutory refund does not apply.

b. After Cooling-off period (cancellation)

If you purchased the insurance yourself, you may cancel the insurance at any time by contacting Us:

- Email: admin@compucover.co.uk
- Telephone: 01788 563 100

If you pay your Premium:

- **Annually:** We will refund any unused portion of the Premium, calculated on a pro-rata basis from the date of cancellation.

- **Monthly / instalments:** Cover will end at the next monthly anniversary of the policy start date. No refund will be issued for Premiums already paid.

c. Termination by Insurer:

We may be entitled to terminate Your insurance cover or to change the terms of Your insurance cover with immediate effect if You:

- Have acted dishonestly or provided incomplete information when taking out the insurance policy and we would not have accepted the insurance with knowledge of the information;
- Have misrepresented or failed to disclose the facts when submitting a claim;
- Have committed or attempted to commit fraud;
- Are the subject of any other material change that changes the insured risk, for example [Insert Your Country of residence] is no longer Your Country of residence.

In such circumstances, We will not return any of the Premium to You.

In the event that We choose to terminate Your insurance cover, We will notify You in writing.

8.4 Contractual amendments

Any amendments to the Terms & Conditions or to the Certificate of insurance shall require written confirmation by Us.

8.5 Contractual amendment by the Insurer

For annual policies:

We can review and change the Terms & Conditions at any time. You will be given a minimum of 2 months' notice of any proposed changes by email unless these changes have to be made sooner by law or regulation (in which case, You will be given a reasonable and proportionate amount of notice). If You do not agree with these changes, You may cancel Your insurance policy within 30 days after You were informed of the changes. Should You decide to cancel within 30 day period, You will be entitled to a pro-rata refund of any unexpired months' Premium.

For monthly policies:

We can review and change the Premium, excess and/or these Terms & Conditions at any time. You will be given a minimum of 2 months' notice of any proposed changes by email unless these changes have to be made sooner by law or regulation (in which case, You will be given a reasonable and proportionate amount of notice). If You do not agree with these changes, You may cancel Your insurance policy within 30 days after You were informed of the changes. Should You decide to cancel within 30 day period, You will be entitled to a pro-rata refund of any unexpired months' Premium.

8.6 Your obligations

8.6.1 General obligations

You must take reasonable care to protect Your personal data and personal belongings including confidential information and Your devices to minimise any potential claim otherwise You may not be covered under this cover.

In the event of a breach of the following obligations, We will be entitled to cancel Your insurance cover and have no liability for associated claims or to reduce the benefits payable commensurate with the severity of Your fault.

You must observe the following legal obligations:

- To comply with all the Terms & Conditions.
- To not purchase the insurance policy if We have previously informed You that We are unable to insure You. In this case We will refund any Premium paid by You.
- To inform Us within 30 days of any changes that arise and that may affect the insurance cover and/or change the insured risk, for example a change of Your Country of residence.
- To provide Us with complete and accurate information when purchasing the insurance policy and making a claim.
- To make every effort to prevent or further limit damage to the Insured.
- To not do anything to harm Our interests.

We reserve the right to demand payment where costs are incurred due to false or untruthful information which would otherwise not have arisen had the information provided been accurate.

8.7 Payment of Premium

8.7.1 Upfront payment

The Premium must be paid by You.

Your specific terms of payment can be found in Your Certificate of insurance.

However the insurance cover will only start once You have paid the Premium, subject to any applicable Waiting Time.

If You do not pay the Premium, cover will end and We may decide to collect the outstanding Premium and additional costs even if the insurance policy has expired. In that case, We are not obliged to send You a payment reminder.

8.7.2 Payment default and reinstatement of coverage

If You do not pay the Premium in accordance to the terms of payment, there will be no coverage from the start date of the insurance policy.

If We are required to collect the subsequent Premium through a court of law or other external procedure, all additional costs will be borne by You.

If You want Your cover to continue, You must transfer the Premium, the administration costs and any costs for the collection agency as soon as possible.

8.7.3 Payment of Premium in instalments

The Premium must be paid by You. Payment of the Premium is due at the time of purchasing the insurance policy.

Payment of subsequent instalments is due on the date agreed.

Your specific terms of payment can be found in Your Certificate of insurance.

However the insurance cover will only start once You have paid the first period of the Premium, subject to any applicable Waiting Time.

We may decide to collect outstanding Premium and additional costs even if the insurance policy has expired. In that case, We are not obliged to send You a payment reminder.

8.7.4 Payment default and reinstatement of coverage

If You do not pay the Premium when due, cover will stop from the date the Premium was due.

If We need to recover the Premium through a court or recovery service, any additional costs will be payable by You.

To reinstate cover, You must pay:

- the unpaid Premium,
- any administration costs, and
- any recovery costs.

Cover will restart from the date We receive full payment.

Cover will not apply retrospectively for any period where Premium was unpaid.

8.8 Can the insurance cover be transferred to someone else?

The insurance cover cannot be transferred to someone else.

8.9 Can the insurance cover be transferred to a different object?

The insurance cover can be transferred to a different specific object, subject to our approval

8.10 International sanctions

This insurance policy will not provide any cover or benefit to the extent that either the cover or benefit would violate any applicable sanction, law or regulations of the United Kingdom, the United Nations, the European Union, United States of America or any other applicable economic or trade sanction, law or regulations.

We decline claims to persons, companies, governments and other parties to whom this is prohibited under national or international agreements or sanctions.

8.11 Governing law and competent courts

Unless agreed otherwise, the laws of England and Wales will apply and all communications and documentation in relation to this insurance policy will be in English.

In the event of a dispute concerning this insurance policy, the courts of England and Wales shall have exclusive jurisdiction.

8.12 Regulatory Status

This insurance is underwritten by AWP P&C S.A., a company registered in France with ID No 519490080 RCS Bobigny. Registered Office 7 Rue Dora Maar, 93400 Saint-Ouen, France, acting through its UK Branch, AWP P&C (UK Branch), Registered Branch No. BR015275. Registered Office: 102 George Street, Croydon CR9 6HD. Authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority (FRN 534384) and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

Insurance is administered in the UK by Summit Insurance Services Limited.

Summit Insurance Services Limited acts as an agent for AWP P&C S.A. for the receipt of customer money and handling premium refunds.

9. MAKING A CLAIM

We understand that each claim can be very different. We will consider each individual set of circumstances before We make a decision.

9.1 In case of claim

If you need to make a claim, visit:
<https://mbginsurance.co.uk/claims/>

Our online claim solution is the quickest and easiest way to submit Your claim.

Alternatively You can contact Us via email gadgets@mbginsurance.com or via phone 0191 259 6378 or write to MB&G Insurance Services Limited, Cobalt Business Centre, Cobalt Park Way, Newcastle, NE20 9NZ

1. You must report your claim as soon as possible.

If there is an unreasonable delay between the occurrence of the claim and You notifying Us and if the period in which You must provide Us with supporting documents and information in order to administer Your claim has not expired (see point 3 below), We may adjust Your claim settlement in case Our obligations have increased due to the delay or Our interests have been harmed.

You must make Your claim fully and truthfully and provide any further information We request from You.

2. When You contact Us We will let You know what information We need from You and at a minimum We will request:

- Your policy number
- The device details
- A description of what happened
- Proof of Ownership
- **Specific obligations for Accidental Damage:** Specific obligations in case of Vandalism: Evidence of the damage must be provided with Your claim along with a police crime report in support of the Vandalism event.
- **Specific obligations for Accidental Damage or Theft:** Specific obligations in case of Burglary/Robbery: Evidence of the thief's damage to property must be provided with Your claim along with a police crime report in support of either of the above Theft events. Lost property reports will not be accepted in support of a Theft claim.
- **Specific obligations for phones in case of Theft:** You must, upon request, blacklist Your device (Reporting your stolen phone to the network/carrier and insurer so it is marked as unusable), block the SIM card and provide evidence of that, with Your telephone network provider.
- **Specific obligations in case of Pickpocketing:** A police crime report must be provided with Your claim. Lost property reports will not be accepted in support of a Pickpocketing claim.

3. We will keep your claim open for 60 days while you provide any requested information. If we do not receive the information within 60 days, we may close the claim. If you need more time due to personal circumstances, please contact us — we may be able to extend this.

4. If Your Claim is Approved.

If your claim is approved, we will arrange for the device to be repaired or replaced, depending on the circumstances of the claim.

Before sending the device to us

Please make sure you:

- Back up and remove any data stored on the device. We are not responsible for any loss of data. Devices sent for repair are fully wiped for confidentiality and data protection purposes.
- For mobile devices, also:
 - Remove any screen locks, passwords or PINs
 - Remove and keep SIM cards and memory cards
 - Pack the device in the original packaging (or similar protective packaging)

We may not be able to assess or complete your claim if we cannot turn the device on or access it due to security locks.

Repair or Replacement

- If the device can be repaired, we will arrange the repair using an authorised repairer.
- If the device cannot be repaired, we will provide a replacement device of the same make and model, or a device with equivalent specifications if the original is not available.

What happens to your original device

Once a replacement has been issued, the original device becomes our property.

The replacement device will be supplied directly to you.

Important

This insurance does not cover everything. Please also refer to Section 5 – **Accidental Damage and Theft insurance cover**.

9.2 What happens if You or someone on Your behalf declare false or incomplete information?

If You provide Us with incorrect or incomplete information, We may not provide coverage.

If You, or anyone acting on Your behalf, makes a claim which is in any way false, exaggerated or fraudulent or supports a claim with any false, exaggerated or fraudulent statements relating to the insurance risk or documents, You will lose all benefits and any Premiums You have paid for the insurance policy. We may also recover the cost of any successful claims We have settled under this insurance policy and later discovered to be fraudulent. We may record this on anti-fraud databases and may also notify other organisations.

9.3 What happens to Your claim if You have multiple insurances?

If You are entitled to compensation under another insurance policy, public scheme or obligation arising from a law or a regulation You should notify Us and We may decline Your claim. We will, however, cover You where You are eligible under this insurance policy for damage which is not covered by the other insurance policy, public scheme or legal obligation arising from a law or a regulation.

If We do provide coverage up front at Your request, You assign Your right to compensation under another insurance policy, public scheme or any legal obligation arising from a law or regulation to Us.

If You have more than one insurance that covers You for the same loss, You should only submit the claim to one Insurer and provide details of any other insurance to that insurer. They will then contact anyone else who would have insured the event for a contribution towards the costs.

9.4 Compensation claim against third parties / other insurers

In consideration for the payment of compensation and, up to its limit amount, We become beneficiaries of the rights and actions that You have or are entitled to against anyone liable for the claim. If, by Your act, We are no longer able to perform this action, We can be discharged of all or part of Our obligations towards You.

Where another person or legal entity is liable for anything covered by Your insurance policy We are entitled to request coverage directly from that other party or We may recover the costs We incurred

10. MAKING AN ENQUIRY OR COMPLAINT

We aim to provide You with a first class insurance cover and service. However, there may be times when You feel We have not done so. If this is the case, please tell Us about it so that We can do Our best to solve the problem. If You make a complaint Your legal rights will not be affected.

Step 1:

All Policyholders may make a complaint directly to us under our internal complaints procedure, including larger organisations

You may contact us directly to make a complaint. Should you wish to make a complaint, please:

- The easiest way to contact Us is via admin@compucover.co.uk or telephone 01788 563 100

Please supply Us with:

- ✓ Your name,
- ✓ Address,
- ✓ Insurance Policy number
- ✓ Claim number where applicable
- ✓ Enclose copies of relevant correspondence as this will help Us to deal with Your complaint, in the shortest possible time.

We will do everything possible to ensure that Your query is dealt with promptly.

Step 2:

If You are not satisfied with Our final response, and You are an eligible complainant, You may refer Your complaint to the Financial Ombudsman Service (FOS) for an independent review.

Eligible complainants include:

- Individual consumers
- Micro-enterprises (fewer than 10 employees and turnover/balance sheet ≤ €2 million)
- Small businesses (turnover < £6.5 million and either fewer than 50 employees or a balance sheet < £5 million)

Larger organisations that do not meet one of the above definitions may use Our internal complaint process but do not have the right to refer complaints to the Financial Ombudsman Service.

Financial Ombudsman Service contact details:

Visit : www.financial-ombudsman.org.uk

Write to :

Financial Ombudsman Service, Exchange Tower,
London, E14 9SR.

Phone : 0800 023 4567 or 0300 123 9123

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

11. IMPORTANT CONTACT DETAILS

- Sales & Customer Service – admin@compucover.co.uk
(Monday to Friday – 9am to 5pm)
- Claims You can contact Us via email gadgets@mbginsurance.com or via phone 0191 259 6378
- Complaints admin@compucover.co.uk

Privacy Notice

The Insurer cares about Your personal data and for the purposes of this privacy notice, **we / us / our** refers to the Insurer.

The summary below and our full privacy notice explain how the Insurer protects Your privacy and uses Your personal data.

Our full privacy notice is available at www.allianz-assistance.co.uk/privacy-notice/

If a printed version is required, please write to:

Customer Support (Data Protection), Allianz Partners, 102 George Street, Croydon CR9 6HD.

Please refer to <https://www.compucover.co.uk/privacy-policy/> for full privacy notice on how the Summit protects your privacy and uses your personal data.

• How will we obtain and use your personal data?

We will collect Your personal data from a variety of sources including:

- Data that You or other people named on the policy or Your representative(s) provide to us;
- Data from Your insurance arranger or partners such as brokers, other insurers or other companies who act as insurance distributors including the provider of goods and services associated with this insurance; and
- Data that may be provided about You from certain third parties, such as vehicle recovery operators in the event of a vehicle breakdown.
- Data collected through initial voice tool (Voicebot or equivalent) and call recordings (such as phone conversations with us) may be recorded. Additional information may be relayed to You as to how data is processed when You phone us .

We will collect and process Your personal data in order to comply with our contractual obligations, our legal obligations, our regulatory obligations and/or for the purposes of our legitimate interests including:

- Entering into or administering contracts with You;
- To demonstrate compliance with our legal and/or regulatory obligations;
- Informing You of products and services which may be of interest to You.

• Who will have access to Your personal data? We may share Your personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With Your insurance arranger or partners such as brokers, other insurers or other companies who act as insurance distributors including the provider of goods and services associated with this insurance for contractual, regulatory and legal obligations including for the performance of our services;
- With other service providers who perform business operations on our behalf;
- Organisations who we deal with which provide part of the service to You such as Your car hire company;
- To meet our legal and/or regulatory obligations including providing information to the relevant ombudsman or regulator if You make a complaint about the product or service that we have provided to You.

We will not share information about You with third parties for marketing purposes unless You have specifically given us Your consent to do so.

• How long do we keep Your personal data?

We will retain voice recordings for a minimum of two years (up to a maximum retention period of 10 years) and Your other personal data will be kept for a maximum of 10 years from the date the insurance relationship between us ends. If we are able to do so, we will delete or anonymise certain areas of Your personal data as soon as that information is no longer required for the purposes for which it was obtained.

• Where will Your personal data be processed?

Your personal data may be processed both inside and outside the United Kingdom (UK) or the European Economic Area (EEA).

Whenever we transfer Your personal data outside the UK or the EEA to other Allianz Group companies, we will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, we take steps to ensure that personal data transfers outside the UK or the EEA receive an adequate level of protection.

- **What are Your rights in respect of Your personal data?**

You have certain rights in respect of Your personal data. You can:

- Request access to it and learn more about how it is processed and shared;
- Request that we restrict any processing concerning You, or withdraw Your consent where You previously provided this;
- Request that we stop processing it, including for direct marketing purposes;
- Request that we update it or delete it from our records (where we are able to delete call recordings, we may still make and/or retain notes of the conversation);
- Request that we provide it to You or a new insurer; and
- File a complaint.

- **Automated decision making, including profiling**

We carry out automated decision making and/or profiling when necessary.

- **How can You contact us?**

If You would like a copy of the information that we hold about You or if You have any queries about how we use Your personal data, You can contact us as follows:

By post: Customer Support (Data Protection), Allianz Partners, 102 George Street, Croydon CR9 6HD

By email: AzPUKDP@allianz.com