

Disabled Students Allowance Excess Insurance

Insurance Product Information Document

sagic

Company: Salvation Army General Insurance

Product: Excess Insurance

Sagic is a member of the Association of British Insurers (ABI), A member of the Financial Ombudsman Service (FOS) and is authorised and regulated by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) – Reg no 202327.

This Insurance Product Information Document is only a summary of the Excess Insurance policy. Complete terms and conditions and pre-contractual information on the product is provided with your policy documentation. It is important that you read all these documents carefully.

What is this type of insurance?

This insurance is designed to cover the increased cost of repairing/replacing your Upgraded Equipment on the Disabled Students Allowance Scheme.



What is insured?

If your DSA Equipment is repaired/replaced under the Repair and Replace programme this policy will:

- ✓ Pay the cost in excess of that paid by the Repair and Replace programme



What is not insured?

- ✗ Any claim if You do not meet the eligibility requirements for this policy.
- ✗ Any event for which the Repair and Replace programme has not paid out
- ✗ Any ex-gratia payments made by the DSA that is not covered by the Repair and Replace programme
- ✗ Any claim which is covered under the warranty or guarantee provided by the manufacturer or retailer.
- ✗ Any claim resulting from the failure of an item of Equipment to correctly recognise or process any calendar date or time.
- ✗ Any additional carriage costs if an item of Equipment needs to be collected from, or delivered to, an address outside the United Kingdom, Chanel Islands or Isle of Man.
- ✗ Any additional carriage costs if an item of Equipment needs to be collected from, or delivered to, an address outside the United Kingdom, Chanel Islands or Isle of Man.



Are there any restrictions on cover?

- ! You must be aged 16 or over at the time of purchasing this insurance.
- ! Your Equipment must be less than 12 months old when You bought this insurance.
- ! 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 within the United Kingdom, the Isle of Man or the Channel Islands.
- ! The Equipment to be insured cannot exceed a value of £2,000.



Where am I covered?

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

If the equipment is damaged or breakdown 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 take reasonable care to provide complete and accurate answers to questions you are asked when you take out or make any changes to your policy.



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 24, 36 or 48 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 14 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 14 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 months remaining until the expiry date, less an administration fee applied by the administrator of £10 or 25%, whichever is the greater amount.

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