# Radio Aid Systems Insurance

## Insurance Product Information Document

**Company:** Salvation Army General Insurance

**Product:** Radio Aid Systems Insurance Policy

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 Raid Aid Systems 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?

Radio Aid Systems Insurance provides accidental damage, accidental loss, fire damage, flood damage, malicious damage, misappropriation, and theft cover for Radio Aid Systems.

### What is insured?

Your Radio Aid System is covered against the cost of repair, or at our choice, replacement due to:

- ✓ Accidental Damage
- ✓ Liquid Damage
- ✓ Accidental Loss
- ✓ Theft
- ✓ Fire, Smoke, Explosion, Lightning and Earthquake
- ✓ Flood Damage
- ✓ Malicious Damage
- ✓ Misappropriation

### What is not insured?

- ✗ Wear and tear, mechanical breakdown, maintenance or cosmetic damage
- ✗ Any deliberate, malicious or criminal act committed by you
- ✗ Loss of data or computer failure
- ✗ Damage caused by war risks or terrorism
- ✗ Any Radio Aid System not stated on your Policy Schedule

### Are there any restrictions on cover?

- ! Damage to any Radio Aid System that is not suitably stored, packed or protected whilst being transported
- ! Theft from any vehicle, or property unless the theft has occurred through forced and violent entry or exit
- ! Accidental loss or theft where the circumstances cannot be clearly identified. You must be able to confirm the place and time of the accidental loss or theft
- ! Any Accidental Damage, Liquid Damage and Malicious Damage to Your Radio Aid System if the Radio Aid System cannot be provided to Us
- ! All repairs and replacements must be carried out by our authorised repairers and suppliers
- ! You must provide the serial number of the Radio Aid System to use within 30 days of the policy start date

## Where am I covered?

Your Radio Aid System is covered whilst within the United Kingdom and for up to 30 days worldwide in any 12 month period, including whilst on a family holiday or course trip. However, please note that all claims administration, repairs and/or replacement will take place in the United Kingdom only.

## What are my obligations?

You must supply accurate and complete answers to all questions we may ask you.
You must tell us of any changes to your details as soon as is reasonably possible.
You must report any claim to us as soon as is reasonably possible.
You must prevent any further damage to your Radio Aid System and retain all damaged components for inspection.
You must report a theft or misappropriation to the police within 72 hours of you discovering the theft or misappropriation.

## When and how do I pay?

We will invoice you for the annual premium. Payment must be made within 30 days.

## When does the cover start and end?

The policy start, and end date can be found on your Policy Schedule and lasts for a period of 12 months.

## 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 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.