



RADIO AID SYSTEMS

INSURANCE POLICY



Registered Office:

**Saxon House, 27 Duke Street, Chelmsford, Essex, CM1 1HT
Tel: 0300 030 1865**

**E-mail: enquiries@sagic.co.uk
Registered No: 101071 England**

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About Your Policy

Welcome to **Your** Radio Aid Insurance Policy. This insurance is designed to protect **Your** radio aid **Equipment** from **Accidental Damage** or theft.

This insurance was arranged by Summit Insurance Services Limited. Summit Insurance Services Limited is referred to as the **Administrator** in this Policy Document.

Their contact details are: Summit Insurance Services Limited, Suite 2, Bloxam Court, Corporation Street, Rugby CV21 2DU. Telephone: 01788 566100.

The insurance is underwritten by sagic:-

The Salvation Army General Insurance Corporation Limited

Saxon House, 27 Duke Street, Chelmsford, CM1 2HT

(Registered No 101704 England)

Tel: 0300 030 1865

This Policy Document and **Your Insurance Schedule** are **Your** insurance documents together they make up the contract between **You** and **Us**. It is important that **You** read this Policy Document carefully along with **Your Insurance Schedule** so **You** can be sure of the cover provided and to check that it meets **Your** needs.

Each **section** may include terms, definitions, conditions and exclusions unique to the **section** which should be read in conjunction with the Policy definitions, conditions and exclusions.

Gordon Dewar

Managing Director

The Salvation Army General Insurance Corporation Limited

Policy Introduction

In deciding to accept this insurance, and in setting the terms and premium, **We** have relied on information **You** have given. **You** must take all reasonable care to provide complete and accurate answers to the questions **We** ask when **You** take out, make changes to, and renew **Your** policy.

Please contact the **Administrator** if this document is not correct or if **You** would like to ask any questions or amend the Policy.

The language of this Policy and all related communications will be in English and the law applicable to this contract will be English Law and the decisions of English courts.

All Acts of Parliament within the Policy wording include equivalent legislation in Scotland, Northern Ireland the Isle of Man or the Channel Islands as the case may be.

The insurer will indemnify **You** following **Your** payment of the premium within the definitions, terms, conditions, exclusions, **Schedule** and endorsements, as stated in this Insurance in connection with **Your** ownership of the **Radio Aid System** during the **Period Of Insurance**.

The Policy Introduction, sections, definitions, terms, conditions and exclusions, **Schedule** and endorsements are to be read as one document.

Any word or phrase stated as a Definition has the same meaning throughout the Policy terms conditions and exclusions **Schedule** and any endorsement unless the section definitions terms conditions and exclusions **Schedules** or any endorsement state otherwise.

Any item and or **Limit Of Liability**, and or **Sum Insured** is exclusive of the **Excess**.

How to make a Claim

If **You** wish to make a **Claim** please submit a **Claims** form via the **Claims Administrator's** Website:

www.compucover.co.uk/Claims

If **You** have any problems completing the **Claims** form, or any queries please do not hesitate to contact the **Claims Administrator**: -

Call 01788 563111

Email Claims@compucover.co.uk

Policy Definitions

These definitions apply to **Your** entire Policy wherever these words or phrases appear in **bold** except where otherwise stated.

Accidental Damage

means any physical Damage caused by a single external event which is sudden and unexpected, and which is neither inevitable or deliberate and makes the **Radio Aid System** unusable for its intended purpose.

Accidental Loss

means that the **Radio Aid System** has been inadvertently left by an **Authorised user** in a known location and the **Authorised User** and **You** are permanently deprived of its use.

Asbestos

means **Asbestos** fibres or particles or any derivatives of **Asbestos** including any product or material containing **Asbestos**, **Asbestos** fibres, or particles or any derivatives of **Asbestos**.

Authorised Repairer

means the **Radio Aid System** repairer authorised by **Us**.

Authorised Supplier

means the **Radio Aid System** replacement supplier authorised by **Us**.

Authorised user

means any person **You** have loaned **Your Radio Aid System** to at the time of the **Claim**.

Bodily Injury

means physical or mental injury including death, illness, disease, mental anguish or shock but not defamation.

Claim

means a single loss or series of losses arising from one event for which cover is provided by this Policy.

Claims Administrator

means Summit Insurance Services Limited, Suite 2, Bloxam Court, Corporation Street, Rugby CV21 2DU. Telephone: 01788 566111.

Component(s)

means any mechanical, electrical or electronic part, which forms part of the **Radio Aid System's** original specification.

Computer Virus

means a self-replicating program that spreads by inserting copies of itself into other executable code or documents, which is loaded onto **Your Radio Aid System** without **Your** knowledge and runs against **Your** wishes.

Cosmetic Damage

means any Damage that does not require any mechanical or operational repairs and that does not prevent the **Radio Aid System** from being used for its intended purpose.

Excess

means the sum that must be paid by **You** before **We** will pay **Your Claim** and as stated on the Policy **Schedule**.

Geographical Limits

means Great Britain and Northern Ireland. Worldwide cover is also provided for up to 30 days in total in any one 12-month period during the **Period Of Insurance**.

Lease Company

means the legal owner of the **Radio Aid System**, but who has conveyed all benefits, costs and risks associated with ownership of the **Radio Aid System** to **You** for a fixed period as stated in the lease agreement.

Limit of Liability

means the maximum amount **We** will pay during any one **Period Of Insurance** as shown on **Your Schedule**.

Misappropriation

means the dishonest removal of the **Radio Aid System** by an **Authorised user** from **You** when **You** have been unable to recover the **Radio Aid System**.

Period Of Insurance

means the start and end dates shown on the **Policy Schedule**.

Radio Aid System

means the item(s), such as transmitters, receivers and audio shoes supplied by **You** to **Your Authorised user** as stated on the **Policy Schedule**.

Schedule

means the document stating the operative **section(s)** **You** have chosen, the **Period Of Insurance** and details **Your Radio Aid System** and the **limit of liability**.

Serial Number

means the unique code assigned for the identification of a single unit of **Radio Aid System**.

Sum Insured

means the amount(s) **We** will cover **You** for under the **Section(s)** in this Policy, and as outlined in the **Schedule**.

Terrorism

means any act, including, but not limited to the use of force or violence, and or the threat thereof of any person or persons, whether acting alone or on behalf of or in connection with any organisations or governments, committed for political, religious, ideological or similar purposes, and/or to put the public or any section of the public in fear.

We/Us/Our

means The Salvation Army General Insurance Corporation Limited

You/You

means the organisation or individual as named on the **Policy Schedule**.

Policy Conditions

1. Alteration of Risk

The insurance under this Policy will cease if after the commencement of this insurance:

1. **Your** interest ceases except by death;
2. the risk of **Damage**, accident or **Bodily Injury** is materially increased unless **We** state otherwise in writing;

2. Cancellation

You have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. **We** will refund to **You** any Premium **You** have paid to **Us**. In the case of renewals **We** will refund to **You** any Premium **You** have paid to **Us** less any payments **We** have made.

Cancellation by **You**, if **You** subsequently give notice in writing or by telephone to **Us** to cancel this policy, such cancellation shall take effect on the date the notice is received or on the date specified in the notice, whichever is the later. If **Your** policy is cancelled **We** will return to **You** the unexpired portion of any premium paid, less an

administration fee applied by the administrator of £10 or 25%, whichever is the greater amount. However, if **You** have made a **Claim**, there will be no return of premium.

Cancellation by us, if **You** fail to satisfy the terms of **Your** Policy, **We** may choose to cancel **Your** Policy during the **Period Of Insurance** by giving **You** 14 days written notice of cancellation to the last address **You** provided **Us** with.

Premium position upon cancellation by us, if premium has been paid for any period beyond the date of cancellation of this insurance, the relevant pro-rata portion of this premium will be refunded to **You** or **Your** estate.

If however an incident has arisen during the **Period Of Insurance** which has or will give rise to a **Claim**, then no refund will be made.

3. Claims

In the event of a **Claim** **You** must follow as far as is practicable the **Claims Conditions** set out below. Failure to do so may result in **Your Claim** being rejected or reduced or **We** may cancel **Your** Policy from the start of the current **Period Of Insurance**.

4. Fair Representation

You have a duty to make to **Us** a fair presentation of the risk before the inception of this Policy; when an alteration is made to this Policy; and at the renewal of this Policy.

If a breach of such duty is:

1. deliberate or reckless
 - a. in relation to an alteration made to this Policy, **We** may treat this Policy as cancelled with effect from the time when the alteration was made and retain any premiums paid; or
 - b. in relation to inception or renewal of this Policy **We** may avoid this Policy and refuse all **Claims** and retain any premiums paid; or
2. neither deliberate nor reckless
 - a. in relation to an alteration made to this Policy and **We** would not have agreed to the alteration on any terms, **We** may treat this Policy as if the alteration was never made; or
 - b. in relation to inception or renewal of this Policy and **We** would not have entered into this Policy on any terms, **We** may avoid this Policy and refuse all **Claims** but will return any premiums paid; or
3. neither deliberate nor reckless
 - a. in relation to an alteration made to this Policy, and **We** would have agreed to the alteration but on different terms; or
 - b. in relation to inception or renewal of this Policy, and **We** would have entered into this Policy but on different terms

the Policy will be treated as if it has been entered into on those different terms, if either of the above would have resulted in **Us** charging an increased premium on what was actually charged, **We** may reduce proportionately the amount to be paid on a **Claim**. **We** will pay on such **Claim** a percentage of what **We** would otherwise have been liable to pay (whether on the original terms, or as varied, or under the different terms), based on the total premium actually charged compared to the premium that **We** would have charged;

We will be entitled to vary the premium and any terms in respect of any ongoing acceptance of cover (where agreed by us), in relation to a breach of the duty to make to **Us** a fair presentation of the risk.

5. Fraud

If any **Claim** under this Policy is in any respect fraudulent or if any fraudulent means be used by **You**, or anyone acting on **Your** behalf, to obtain any benefit under this Policy, or if any **Damage** be occasioned by the wilful act or with **Your** connivance, **We** may terminate this Policy with effect from the date of the fraudulent or wilful act, and **We** shall not be liable to provide an indemnity in respect of the **Claim**, and will be entitled to recover any amounts already paid in respect of the **Claim**, and **We** shall not be liable to provide an indemnity in respect of any act, event, **Claim** or incident after such date, and **We** shall be entitled to retain all premiums paid in respect of the Policy.

6. Radio Aid System

1. The **Serial Numbers** for the **Radio Aid System** must be provided to **Summit Insurance Services** within 30 days of this policy start date.
2. The **Radio Aid System** must not be operated after any Damage if this could cause further Damage to **Radio Aid System**.
3. In the event of a warning hazard light or text box, **You** must not operate the **Radio Aid System** further if it would cause additional Damage to do so. Please do not attempt to repair or dismantle to **Radio Aid System** as this will invalidate a **Claim**.

7. Reasonable Precautions

You must:

1. do all that is reasonably possible to:
 - a. prevent, or reduce the extent of, Damage
 - b. prevent accidents or Bodily Injury
2. keep any property insured under this Policy in good condition

8. Rights of Third Parties

A person or company who was not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Policy, but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

Claims Conditions

Claims (Action to be taken by You)

It is a condition precedent to any liability of ours to make any payment under this Policy that:

1. **You** must, as soon as is practicable, and in any case within 72 hours of discovering the **Accidental Loss**, theft or **Misappropriation**, report the occurrence to the Police or other relevant authority and obtain an incident report number or crime reference number.
2. **You** must notify the **Claims Administrator** as soon as reasonably possible and in any event within 30 term time days of the incident date.
3. **You** must provide, at **Your** expense, all details that **We** may require concerning the cause and amount of any **Claim**.
4. **You** will not attempt to repair the **Radio Aid System**. Any unauthorised repairs will render **Your Claim** invalid. Please do not arrange for replacement equipment, as the costs will not be met by this Insurance policy.

Claims (Procedure)

1. The cost of any repair shall be on the basis agreed between the **Authorised Repairer** and **Us**.
2. The cost of replacement **Radio Aid System** shall be on the basis agreed between the **Authorised Supplier** and **Us**.

3. If **We** have agreed with **You** that **You** will arrange the repairs for **Your Radio Aid System**, **We** do not accept responsibility for faults in workmanship or materials, or any additional costs incurred in repairs paid for by **Us** on **Your** behalf.

Claims (Conduct and Control)

It is a condition precedent to any liability of **ours** to make any payment under this Policy that no admission, offer, promise of payment or indemnity shall be made or given by or on behalf of **You** without **our** written consent.

We shall be entitled if **We** so desire to take over and conduct in **Your** name the defence or settlement of any **Claim**, or to prosecute in **Your** name for **our** benefit any **Claim** for indemnity or Damages or otherwise.

Claims (Subrogation)

Any **Claimant** under this Policy shall at the request and expense of **Us** take and permit to be taken all necessary steps for enforcing rights against any other party in **Your** name before or after any payment is made by **Us**.

Other Insurances

If, at the time a **Claim** arises or is made, any other insurance exists for the benefit of the same cover as this policy **We** will only be obliged to pay its rateable proportion of the sum due under this Policy. In such circumstances, **You** or the other insurers must pay **Us** the sum payable under the other insurance(s) prior to the repair or replacement of the **Radio Aid System** under this Policy or, at the **Our** option, **You**/other insurers and **Us** may pay their respective contributions direct to the **Authorised Repairer** or **Authorised Supplier** nominated by **Us**.

Damaged Radio Aid System

We shall be entitled to take and keep possession of any Damaged and replaced **Radio Aid System** or **Components** and to deal with them in a reasonable manner.

Repair Faults

If **You** are aware, or believe, that the repair carried out by the **Authorised Repairer** is not satisfactory or if any Replacement fails to function correctly. **You** must advise the **Claims Administrator** as soon as is reasonably possible.

Complaints Procedure

We are committed to providing a first class standard of service to all **Our** policyholders. However, if **You** have any cause for complaint **You** should:

If the complaint relates to the sale of this policy then please contact the **Administrator**. If the complaint relates to a **Claim** then please contact the **Claims Administrator**:

Call 01788 563111

Email complaints@compucover.co.uk

Post Summit Insurance Services Limited, Suite 2, Bloxam Court, Corporation Street, Rugby CV21 2DU.

Our complaint procedure:-

We aim to resolve complaints as quickly as possible and within 3 working days of receiving **Your** complaint. If **Your** complaint is resolved within 3 days, **We** will send **You** a Summary Resolution Communication that includes contact details for the Financial Ombudsman Service (FOS). If **You** are dissatisfied with **our** response, **You** can refer **Your** complaint to the FOS within six months from the date of the Summary Resolution Communication.

However, some complaints are more complex and may require more time to investigate and resolve. If this is the case, **We** will write to **You** within 5 working days of receiving **Your** complaint, summarising the complaint to ensure **We** have understood it correctly. **We** will also provide **You** with copy of this complaint procedure.

We will keep **You** updated throughout **our** investigation into **Your** complaint and will write to **You** after 4 Weeks if **We** are still investigating **Your** complaint.

When **We** have completed **our** investigation, **We** will write to **You** within eight weeks and provide **You** with a Final Response, or a response that explains any further delay in investigating the complaint, and why **We** are unable to provide a final response at this stage. If **You** are not satisfied with **our** response, **You** can refer **Your** complaint to the Financial Ombudsman Service. **You** have six months to do this from the date of **our** Final Response or **Our** response that explains further delay with the investigation. **We** will provide **You** with a FOS leaflet or link to the online version of the leaflet at this stage of the process.

Please note that the FINANCIAL OMBUDSMAN can investigate a complaint if:

1. **You** have given **Us** an opportunity to resolve **Your** complaint.
2. **You** are not a business with a group turnover of at least €2,000,000 and have fewer than 10 employees.
3. The matter is not the subject of legal proceedings or arbitration.
4. The dispute is not between **You** and someone else's insurer.
5. The complaint does not concern **our** level of premiums or **our** decision as to which risks to cover.

THE FINANCIAL OMBUDSMAN SERVICE CAN BE CONTACTED AT:

Exchange Tower, LONDON E14 9SR
Telephone: **0300 123 9123** Fax: **020 7964 1001**
Email: complaint.info@financial-ombudsman.org.uk

The Financial Services Compensation Scheme (FSCS)

The Financial Services Compensation Scheme (FSCS) was set up to protect customers should an insurer go out of business and be unable to meet its liabilities or pay **Claims**. If one of the insurers on this Policy fails in this way, **You** may be entitled to compensation from FSCS.

The FSCS protection for insurance **Claims** is 90% of the **Claim** with no upper limit in respect of UK insurance policies issued by a UK authorised insurer. This Policy and the insurers involved in providing the cover meet these requirements.

For further information, contact the:

Financial Services Compensations Scheme
10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU
Telephone: **0800 678 1100** or **0207 741 4100**, Fax: **020 7892 7301**
Email: enquiries@fscs.co.uk Website: www.fscs.org.uk

Data Protection & Privacy Policy

At sagic **We** recognise **our** responsibility to treat **Your** personal information with care and to comply with all relevant legislation.

For all personal information held about **You** **We** are classed as the data controller, **We** will process this information as necessary for performance of **our** contact of insurance with **You**; when it is in **our** legitimate interests to do so; and when **We** are obliged by law to do so.

At sagic **We** recognise **Our** responsibility to treat **Your** personal information with care and to comply with all relevant legislation.

For all personal information held about **You** **We** are classed as the data controller, **We** will process this information as necessary for performance of **Our** contact of insurance with **You**; when it is in **Our** legitimate interests to do so; and when **We** are obliged by law to do so.

We may also record telephone calls to help **Us** monitor and improve the services **We** provide, for full details of how **We** use **Your** data and **Your** rights please see:

<https://www.sagic.co.uk/privacy-policy>

Policy Exclusions

This Policy does not cover:

1. Asbestos

Liability arising from or contributed to by the manufacturing, mining, use, sale, installation, removal, distribution of or exposure to **Asbestos**, materials or products containing **Asbestos** or **Asbestos** fibres or dust.

2. Breakdown or Maintenance

- a) Mechanical or electrical breakdown, fault or failure.
- b) The cost of maintenance, overhaul or modification or Damage resulting from maintenance, overhaul or modification;

3. Communicable Diseases

The transmission by **You** of any human infectious or contagious diseases (either known/ discovered or unknown/undiscovered at the date of the inception of the insurance policy), whether notifiable or otherwise.

4. Computer Failure

Any **Claim**, loss, liability or expense caused by or arising directly or indirectly from or in any way relating to the failure of any computer, data processing equipment or media, microchip, integrated circuit or similar device or any computer software, whether or not it is **Your** property, to:

- (a) correctly recognise any date as its true calendar date
- (b) capture, save or retain, and/or correctly manipulate, interpret or process any data or information or command or instruction as a result of treating any date otherwise than its true calendar date
- (c) capture, save, retain or correctly process any data as the result of the operation of any command which has been programmed into any computer software, being a command which causes the loss of data or the inability to capture, save, retain or correctly to process such data on or after any date

5. Confiscation

Confiscation or requisition by order of any government or public body.

6. Consequential Loss

Consequential loss of any kind or description incurred by **You**..

7. Deliberate Damage Or Criminal Acts

Any deliberate, malicious or wilful acts or arising from any criminal activity by **You**.

8. Existing Damage

Any loss or Damage occurring before the cover by this Policy commences.

9. Geographical Limits

Any loss or Damage occurring out the **Geographical Limits**

10. Loss Of Data

- a) Loss of, or Damage, destruction, distortion, erasure, corruption or alteration of electronic data from any **Computer Virus**;
- b) The value to **You** of data stored on the **Radio Aid System**;

11. Pollution Or Contamination

Any loss Damage or liability arising from pollution or contamination unless caused by a sudden and unforeseen and identifiable accident.

All pollution which arises out of one incident shall be deemed to have occurred at the time such incident takes place.

12. Radio Aid Systems

- a) Any **Claim** where **You** cannot provide the **Serial Number**;
- b) **Radio Aid System** for which the **Serial Number** has not been provided to **Us** within 30 days of the policy start date;

13. Radioactive Contamination And Confiscation

Any loss or Damage to property, legal liability, expense, consequential loss or **Bodily Injury** directly or indirectly caused by or arising from or contributed to by nuclear energy or radioactivity of any kind including but not limited to any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

- a) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- b) The radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or nuclear assembly or nuclear component.
- c) Any **Weapon** of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.

14. Reduction In Value

Any reduction in value of the property insured following a **Claim** settlement.

15. Repairs & Replacements

- a) Repairs and maintenance carried out by anyone other than the **Authorised Repairer** unless agreed in advance in writing with **us**;
- b) Any replacement carried out by anyone other than the **Authorised Supplier** unless agreed in advance in writing with **us**;

16. Sanction Limitation and Exclusion

We shall not provide insurance, nor be liable to pay any **Claim** and/or provide any benefit hereunder to the extent that the provision of such insurance and/or payment of such **Claim**, and/or provision of such benefit, would expose **Us** and/or any member of **our** group to any sanction, and/or prohibition, and/or restriction under United Nations Resolutions, and/or the trade, and/or economic sanctions, and/or laws, and/or regulations of any country.

17. Sonic Bangs

Loss or Damage caused by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speeds.

18. Terrorism

Any loss of or Damage to property, legal liability, expense, consequential loss or **Bodily Injury** directly or indirectly caused by, resulting from or in connection with any act of **Terrorism**.

19. War Risks

Any loss, Damage or liability which is the direct or indirect result of any of the following, whether or not contributed to by any other cause or event:

war, invasion, activities of a foreign enemy, hostilities or warlike operations (whether war has been declared or not) civil war, mutiny, revolution, or insurrection (meaning people rising up and rebelling against the government by force), civil commotion which is so severe or widespread that it resembles a popular uprising, military power (even if properly authorised by the duly elected government), usurped power (meaning power taken by force by any person or group, including the armed forces, which is not the duly elected government) or property being confiscated by any government or public or local authority.

20. Wear And Tear

Wear and tear, depreciation or any gradually operating cause, including but not limited to wet rot, dry rot, rust, deterioration and the like.

Radio Aid Policy Coverage

WHAT IS COVERED

We will pay for loss or Damage to the **Radio Aid System** caused by:

1. Accidental Damage

WHAT IS NOT COVERED

We will not pay for loss or Damage caused by: following:

- (i) The **Excess** detailed in **Your Schedule**;
- (ii) The exclusions listed in this column or under the General Exclusions on pages 21 - 23.

-
- a) If **Your Radio Aid System** cannot be provided to **Us** for repair or inspection;
 - b) If **Your Radio Aid System** that is not suitably stored or packed whilst in transit;
 - c) Whilst **Your Radio Aid System** is on hire or loan to anyone who is not an Authorised user unless agreed in writing, in advance by us;
 - d) **Cosmetic Damage**;
 - e) Scratching or chipping of painted or polished surfaces;
 - f) If any **Radio Aid System** left in any motor vehicle.

2. Liquid Damage

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- a) If **Your Radio Aid System** cannot be provided to **Us** for repair or inspection;
 - b) If **Your Radio Aid System** that is not suitably stored or packed whilst in transit;
 - c) Whilst **Your Radio Aid System** is on hire or loan to anyone who is not an Authorised user unless agreed in writing, in advance by us;
 - d) **Cosmetic Damage**;
 - e) Scratching or chipping of painted or polished surfaces;
 - f) If any **Radio Aid System** left in any motor vehicle.

3. Accidental Loss

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- a) Any **Accidental Loss** or mysterious disappearance where the circumstances of the **Accidental Loss** cannot be clearly identified; This means **You** must be able to confirm the time and the place of the **Accidental Loss**.

4. Theft

-
- a) Theft of **Your Radio Aid System** from an unattended vehicle unless the vehicle is locked, and the **Radio Aid System** is completely hidden from view within a glove compartment or boot;
 - b) Theft of **Your Radio Aid System** from any vehicle, or property unless the Theft has occurred through Forced and Violent Entry or Exit;

c) Theft of **Your Radio Aid System** whilst on hire or loan to any person who is not an Authorised user unless agreed in writing, in advance, by Us.

5. Fire, Smoke, Explosion, Lightning and Earthquake

a) Smoke Damaged caused by any gradually operating clause;
b) **Cosmetic Damage.**

6. Flood Damage

a) Damage to any item left outside or in the open.

7. Malicious Damage

a) If **Your Radio Aid System** cannot be provided to **Us** for repair or inspection;
b) If **Your Radio Aid System** that is not suitably stored or packed whilst in transit;
c) Whilst **Your Radio Aid System** is on hire or loan to anyone who is not an Authorised user unless agreed in writing, in advance by us;
d) **Cosmetic Damage;**
e) Scratching or chipping of painted or polished surfaces;
f) If any **Radio Aid System** is left in any motor vehicle.

8. Misappropriation

Basis of Settlement of Claims

In event of a **Claim** under this policy **We** will pay for the loss or Damage, including postage or courier costs. **We** will at **Our** sole option either:

- a) repair **Radio Aid System** to a condition as near as possible to the condition immediately before the loss or Damage occurred, or
- b) pay the replacement cost of the **Radio Aid System**, or
- c) pay the settlement figures as supplied by the Lease Company if the **Radio Aid System** is leased, or
- d) make a cash payment.

Maximum Amount Payable

The maximum amount payable in respect of any one **Claim** or incident is:

Single Claims Limit: £2,000