

Confirmation of Your Insurance Cover

keyfacts

INSURANCE 2 GO COMPUTER INSURANCE POLICY SUMMARY THIS IS IMPORTANT INFORMATION YOU SHOULD READ

This Policy Summary does not contain the full Terms and Conditions of the Insurance – these can be found in the Policy Document

Your Insurer

This computer Insurance Cover is underwritten by certain Lloyd's syndicates managed by Jubilee Managing Agency Limited. Registered in England number 04434499. Registered Office: Jubilee Managing Agency Limited, Sidcup House, 12-18 Station Road, Sidcup Kent DA15 7EX. Jubilee Managing Agency Limited is authorised and regulated by the Financial Services Authority and is entered on their register under number 226696.

Types of Insurance & Cover

Cover applies to your computer against Theft and Accidental Damage as defined in the Policy Document. Cover also applies to accessories up to the limit of £150 including VAT as defined in the Policy Document.

Significant Features & Benefits

Cover is against the above risks whilst being used in the United Kingdom (and World-wide for a maximum of 30 days in any one year) by you as the person who purchased it or your spouse or partner or any of your children, brothers, sisters (all over the age of 18) and parents permanently residing with you.

Significant and Unusual Exclusions or Limitations

Like all policies, there are some things this insurance does not cover. Importantly these include: inappropriate use, breakdown, damage caused by placing or using the computer in a location or environment that is not in accordance with the manufacturer's instructions, any breakdown or malfunction of the computer caused by or related in any way to software virus or any other software malfunction, or due to abuse or wear and tear or gradual deterioration of the computer, cosmetic damage to the computer or loss of the computer. Any claims where the computer was more than 6 months old at the time of purchasing the insurance, as evidenced by the original proof of purchase. Accessories not stolen or damaged at the same time as the computer. Theft from an unattended vehicle is not covered unless the vehicle is locked and the computer is locked away and completely hidden. Theft from any property, place or premises is not covered unless there is evidence of forced and violent entry or exit. Theft from the person is not covered unless force or threat of violence is used. Theft whilst in any form of public transport or public place is not covered unless force or threatened force is used. You are required to take all reasonable precautions to protect the computer against theft or damage. Theft claims will not be paid unless reported to the Police within 24 hours of discovering the incident and a crime reference number obtained. The insurance will not cover any claim where the claim form is not returned to the Administrator within 30 days of reporting the incident, and any claim where the user is under the age of 18. The excess which is calculated at 15% of the computer value and subject to a minimum of £25.00 on each and every claim. The maximum liability for any claim cannot exceed replacement value of the computer. If you require more information about these or other exclusions and limitations you should read the Policy Document. Please ensure you read this carefully and familiarise yourself with its content.

Duration of Insurance & Right to Cancel

The insurance you have purchased shall be on either an annual or monthly basis as specified below and as confirmed in your Certificate schedule.

ANNUAL: The annual premium including any Insurance Premium Tax (IPT) will be collected by Credit/Debit Card and will be calculated as a percentage of the retail value of your computer and will be as confirmed to you on the website prior to your agreement to purchase the insurance. The insurance can be renewed on continuing 12 month periods subject to your acceptance and the receipt of each annual premium.

MONTHLY: The monthly premiums will be collected monthly by Direct Debit including any IPT and will continue by periods of one month upon receipt of your monthly premiums. Premiums will be calculated as a percentage of the retail value of your computer and will be as confirmed to you on the website prior to your agreement to purchase the insurance

You may cancel your insurance at any time and cover will terminate immediately upon receipt of your cancellation (please refer to the Cancellation details under Section 5.4 General Conditions of your Policy Document for full details). The Insurer may cancel the insurance by giving you 30 days written notice.

Annual Policies Only: The proportionate premium for the period that you have been insured will be calculated and the balance will be refunded provided you have not made a claim.

Claims Notification

If you need to make a claim please contact Citymain Administrators Limited, PO Box 116, Ryde, PO33 2WX Tel: on 0844 576 2277. Please refer to the Claims Handling Information, which you will find below.

Complaints

If you wish to complain to the Insurer, or about the service you receive, you should, in the first instance, telephone or write to Citymain Administrators Limited, PO Box 116, Ryde, PO33 2WX Tel: 0844 576 2277. If this does not resolve your problem you can take it to the Policyholder and Market Assistance, Lloyd's Market Services, 1 Lime street, London EC3M 7HA to review your case. If you are still not happy you can contact the Financial Ombudsman Service by writing to South Quay Plaza 2, 183 Marsh Wall, Docklands, London E14 9SR or telephoning 0845 080 1800. This procedure is in addition to any other legal rights you may have to take legal proceedings.

Compensation

It is the duty of the Financial Services Compensation Scheme to ensure that a percentage of sums owed to policyholders is paid if their insurance company is in liquidation and unable to pay. Such payments are subject to restrictions and not all policyholders may benefit. Further details are available on request from the Financial Services Compensation Scheme website <http://fscs.org.uk/> or by phone at 020 7892 7300.

Renewals – Annual Policies Only

To make sure you have continuous cover under your policy Insurance 2 Go will automatically renew (auto renew) your policy when it runs out, unless you advise otherwise. You will be contacted up to 30 days before the renewal date of your policy and will be advised of any changes to the premium or the policy terms and conditions. If you do not want to auto renew your policy, you just need to contact Insurance 2 Go on 0844 576 2277.

All dealings with you in relation to the Computer Insurance are subject to English Law and will be expressed in English. Details of the law relating to the contract of insurance itself can be found in the Policy Document, which is printed overleaf.

What to do if your computer is stolen or damaged

In the event of theft you must report the incident to the appropriate local police authority within 24 hours of discovering the incident and obtain a crime reference number and make a note of the police station details.

For all claims, telephone Citymain Administrators Limited on 0844 576 2277 as soon as it is reasonably possible and in any event within 48 hours of discovering the incident (or in the event of the incident occurring outside of the UK, within 48 hours of returning to the UK).