

# Laptop or Tablet Insurance

## Insurance Product Information Document

Company: Loyal Insurance Services T/A Insurance 2 Go

Product: Laptop/Tablet Insurance

Loyal Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority. Registration Number 430316.

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of insurance?

This cover will cover the cost of repairing or replacing your laptop or tablet if it is lost, damaged or stolen.



#### What is insured?

- ✓ Accidental damage
- ✓ Theft
- ✓ Accidental loss
- ✓ Malicious damage
- ✓ Accessories
- ✓ Worldwide Cover



#### What is not insured?

- ✗ Any laptop or tablet not specified on your schedule
- ✗ The policy excess on every claim
- ✗ Any laptop or tablet purchased:
  - From a retail or sales outlet outside of the United Kingdom
  - Second hand
- ✗ Any laptop or tablet over 36 months at the time of incepting the policy.
- ✗ Any theft of the laptop or tablet from any motor vehicle between 22:00 and 6:00 hours
- ✗ Any breakdown of your laptop or tablet
- ✗ Any laptop or tablet that is already damaged or not in full working order prior to the inception of the policy.
- ✗ Any costs exceeding the level of cover you have chosen and as shown on your schedule.



#### Are there any restrictions on cover?

- ! You must be 18 years or over, a permanent resident within the UK and must own the laptop or tablet
- ! Theft claims must be reported to the Police and a crime reference number obtained
- ! Any claim for a laptop or tablet not owned by you or where you cannot provide proof of purchase or proof of exchange.
- ! Theft claims from an unattended vehicle are not covered unless the vehicle is locked, and the phone is locked away and completely hidden
- ! Theft claims from any premises are not covered unless there is evidence of forced entry
- ! Theft of the laptop or tablet left unattended in a public place or a place to which the public has regular access
- ! The most we will pay for accessories is £150



## Where am I covered?

Your policy will cover your laptop or tablet anywhere in the world providing the device was purchased within the UK.

However please note that all claims administration will take place in the UK only.



## What are my obligations?

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based.
- If you become aware that information you have given us is inaccurate or has changed for example you have replaced/changed your laptop or tablet, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.
- You must follow our claims process which can be found in your policy documentation, including supplying proof of purchase and proof of usage.



## When and how do I pay?

You can pay for your policy on a monthly or annually in advance by your chosen payment method from the options provided.



## When does the cover start and end?

Your cover will start on the date of purchase and the policy will continue monthly/annually and will automatically renew unless you tell us otherwise.



## How do I cancel the contract?

You may cancel this policy for any reason within 14 days of receiving the insurance documents. If you cancel the policy within the 14-days cooling off period, you will receive a full refund of the premium paid provided that no claim has been made.

If you cancel your policy after 14 days and you pay your premium monthly, there will be no refund of premium because you will only have paid for the cover you have already received.

If you cancel your policy after 14 days and you pay your premium annually, provided no claim has been made, you will receive a proportionate refund of the annual premium you have paid. To cancel your policy please call 0333 999 7905.