

Laptop or Tablet Insurance

Insurance Product Information Document

Loyal Insurance Services Limited T/A insurance2go (registered in the United Kingdom) is authorised and regulated by the Financial Conduct Authority Financial Services Number: 430316.

Company: Loyal Insurance Services Ltd T/A insurance2go

Product: Laptop or Tablet Insurance

This document gives a summary of the key information relating to this insurance policy. Complete information is provided in the full policy documentation. It is important that you read these documents carefully

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** to your laptop or tablet including fire and/or liquid damage.
- ✓ **Theft** - We'll replace your laptop or tablet if it's stolen.
- ✓ **Accidental loss** - If you accidentally lose your Laptop or tablet while you're covered with us, we'll replace it for you.
- ✓ **Malicious damage** - If someone outside your immediate family damages your laptop or tablet we'll either repair it, or, if that's not possible, replace it.
- ✓ **Accessories up to £150** – These accessories are also covered as above.



What is not insured?

- ✗ Any laptop or tablet not specified on your schedule.
- ✗ Any claim for your laptop or tablet while anyone other than you or your immediate family has it. .
- ✗ The policy excess.
- ✗ The policy early excess when the incident occurs within the first 31 days of the initial policy inception or change to device on cover.
- ✗ Any laptop or tablet bought.
 - From a retail sales outlet outside of the United Kingdom.
 - Second hand without a 12-month warranty
- ✗ Any laptop or tablet over 36 months old when you bought the policy
- ✗ Any theft of the laptop or tablet from any motor vehicle between 10:00pm and 6:00 am.
- ✗ Any breakdown of your laptop or tablet.
- ✗ Any laptop or tablet that is already damaged or not in full working order when the policy started.
- ✗ Any costs over the level of cover you have chosen and as shown on your schedule.
- ✗ Theft of the laptop or tablet left unattended in a public place.



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 and loss claims must be reported to the Police and a crime or lost property reference number obtained. Where not possible for loss, the laptop or tablet must be registered on immobilize.
- ! Cover is not provided for 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 laptop or tablet is locked away and completely hidden.
- ! Theft claims from any premises are not covered unless there is evidence of visible forced entry.



Where am I covered?

Your policy will cover you anywhere in the world providing the laptop or tablet was purchased in the UK, and that the Foreign Commonwealth and Development Office (FCDO) have not advised against all but essential travel. All claims administration, repairs and/or replacement will take place in the UK only.



What are my obligations?

- You must give full and accurate information to all questions asked when taking out cover. 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 to us is wrong or has changed for example you have replaced/changed your laptop or tablet, you must inform us as soon as possible. If you don't it may invalidate your policy and claims may not be paid.
- You must follow our claims process, which can be found in your policy documentation.



When and how do I pay?

You can pay for your policy 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 to stop.



How do I cancel the contract?

You have the right to cancel this policy within 14 days of the date you bought the policy or when you received the policy documents if this is later. You do not need to give 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.

You may cancel this policy at any time after the initial 14-day cooling-off period. To cancel your policy please call 0333 999 7905 or email info@citymain.com.