



Laptop / Tablet Insurance Terms and Conditions



Contents

Introduction.....	3
General definitions.....	4
Claims helpline	10
Cooling-off period	10
Your responsibility.....	10
Certification of cover.....	10
Eligibility for cover.....	11
Geographical area	11
What is covered?	12
Policy limits	12
Policy excess	13
What is not covered?	13
Cancellation and the cooling-off period	16
Changing the policy.....	18
How to make a claim	19
Specific claims conditions	21
Fraud.....	23
Duty of care	24
Evidence to support your claim	24
Customer service and complaints.....	24
General conditions.....	25
Legal regulatory and other information.....	27

Introduction

You must read this Policy Document and the certificate schedule together. The certificate schedule tells you the period during which the policy is in force, what items are covered, what level of cover applies to your insurance, what excess applies to your claims and details about your insurer. Please check both documents carefully to make sure they give you the cover you want.

Please read both documents carefully. There are some exceptions and/or exclusions relating to the cover provided by this policy, and it is important that you read the section called "What is not covered."

If any details in this **Policy Document** are wrong, please contact our scheme administrator as soon as reasonably possible. Please keep this policy and your certificate schedule in a safe place.

This insurance is arranged by insurance2go which is a trading name of Loyal Insurance Services Ltd.

Loyal Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 430316.

This policy is underwritten by the chosen **Insurer** as detailed within **your certificate schedule**.

IMPORTANT INFORMATION

We have not given **you** a recommendation as to whether this product is suitable for **your** needs. **You** must decide whether it is or not.

This policy meets the demands and needs of those who wish to insure their **laptop or tablet** against **accidental damage, accidental loss, and theft**. If **you** do not comply with the policy conditions this may result in this policy being invalidated or affect how **we** settle **your claim** or the amount **we** pay **you** in the event of a claim.

Your laptop or tablet must be in good condition and full working order prior to taking out this policy. If there is evidence that **accidental damage, accidental loss, or theft** occurred before to the policy started, **your** claim will be refused, and no premium refund will be made.

General definitions

Some words in this policy have specific meanings wherever they appear in bold in this Policy Document and the Certificate Schedule.

Accessories	Items such as, but not limited to chargers, protective cases, headphones, and hands-free kits but excluding any items such as a lens, SIM card or memory card which is used with your laptop or tablet.
Accidental Damage	Any damage, including damage caused by fire and/or liquid damage, caused to your laptop or tablet which was not deliberately caused by you or any other person.
Accidental Loss /Accidentally Lost	Where the laptop or tablet has been accidentally lost by you and you are now permanently deprived of its use.
Breakdown	The internal failure or burning out of any part of your laptop or tablet whilst in ordinary use caused by internal electronic, electrical, or mechanical defects in your laptop or tablet and which causes a sudden stoppage to your ability to use your laptop or tablet in the way intended by the manufacturer laptop or tablet .
Business Use	A laptop or tablet provided or paid for by your employer in connection to your employment.
Certificate Schedule	The document given to you after the purchase this policy which includes the details of your laptop or tablet and which confirms your chosen level of insurance cover, your period of insurance, the limits of liability under this policy and the excess payable.

Cosmetic Damage	Any damage to your laptop or tablet that does not stop it working normally including but not limited to scratches, dents, and discolouration.
Economic Sanction	Any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
Electronic Data	Any facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.
Excess	The amount you must pay when you make a claim on your policy and as confirmed on your certificate schedule. The Excess is subject to an additional Early Excess within the first 31 days of a policy inception or change to device(s) on cover. The amount will be detailed on your Certificate Schedule.
Immediate Family	Your spouse, civil partner, partner, parents, children, or siblings who permanently live with you at the address registered with us.
Insurance2Go	The trading name of Loyal Insurance Services Ltd and which is authorised by us to collect the premium due from you where the method of premium collection is not direct debit.
Laptop / Tablet	A portable lightweight personal computer, which belongs to you, which is no more than 36 months old at the time you bought the policy.
Limit of Liability	The most we will pay in the event of a claim as defined on your certificate schedule.

Scheme Administrator	Citymain Administrators Limited a company registered in England and Wales with company number 3979666 with a registered address of 3000 Lakeside, North Harbour, Western Road, Portsmouth, PO6 3FQ.
Serial Number	A unique number assigned to your laptop or tablet by the manufacturer.
Theft/ Stolen	The unauthorised dishonest appropriation of your laptop or tablet as specified on your Certificate Schedule, by another person with the intention of permanently depriving you.
Unattended	not within your sight at all times and out of your immediate reach.
United Kingdom (“UK”)	England, Wales, Scotland, Northern Ireland, excluding the Channel Islands and the Isle of Man.
Virus	A self-replicating program that spreads by inserting copies of itself into other executable code or documents that are loaded onto your laptop or tablet without your knowledge and runs against your wishes.
We, Us, Our, Insurer	As referenced within your certificate schedule .
Year	12 calendar months starting on the day you buy this policy.
You, Your, Yourself	The person who owns the laptop or tablet covered by this policy, as stated on your certificate schedule as ‘the Insured.’

PROTECTING YOUR LAPTOP OR TABLET

You must take all reasonable precautions to protect **your** laptop or tablet against accidental damage, accidental loss, malicious damage, and theft. You must keep your **laptop or tablet** on you at all times and when you do leave your **laptop or tablet** unattended, you must keep your **laptop or tablet** out of sight and locked away in a safe and secure place.

UNDERSTANDING THIS POLICY

If you need to receive this, or any other communications in a different format, please tell our scheme administrator and they will be pleased to help you.

If you have an annual policy, as long as you pay your premium, your cover starts on the policy start date as shown on your certificate schedule and runs for a period of twelve months. You will be told your annual premium at the time you buy this policy or in the renewal notice that we send to you before the renewal of this policy.

If you buy a monthly policy, this policy cover starts on the policy start date as shown on your certificate schedule and lasts for a period of one month. If you continue to pay your monthly premiums when they are due, cover under this policy will continue for further consecutive months.

Your monthly premiums along with the due dates for payment are set out in your certificate schedule. Cover under this policy ends if you stop paying your monthly premium and this policy will be cancelled by us in accordance with the 'Cancellation after the cooling-off period' conditions section of this policy.

Any premiums that are collected by direct debit will be collected by our scheme administrator. Any other method of payment will be collected by Insurance2go.

This policy is administered by Citymain Administrators Limited who is our scheme administrator and is authorised and regulated by the Financial Conduct Authority under registration number (FRN 306535).

Our scheme administrator will help you with any questions you may have about this policy, help you with any changes you need to make to this policy and will deal with any claims which are made by you under this policy. Please also contact our scheme administrator if any details in your certificate schedule are wrong and they will send you a replacement certificate schedule. You can contact your scheme administrator at:

Citymain Administrators Limited
3000 Lakeside
North Harbour
Western Road
Portsmouth

PO6 3FQ.

Telephone: 0333 999 7905 (local rate call). [Email:
info@citymain.com](mailto:info@citymain.com)

Claims helpline

If you need to make a claim under this policy, please notify our scheme administrator on their online claims portal, www.eclaimcity.co.uk or call 0333 999 7905 (local rate call) as soon as reasonably possible following discovery of the incident.

More details about what you need to do when making a claim and how the claims process works can be found in the “How to make a claim” section of this Policy Document.

Cooling-off period

You may cancel this policy for any reason within 14 days of getting **your** insurance documents. If you cancel this policy within this period, you will get a full refund of all premiums paid if no claim has been made.

Your responsibility

You must take reasonable care to provide accurate and complete answers to all the questions you are asked when you buy, make changes to, or renew this policy.

You must tell our administrator as soon as possible if any of the information in your **certificate schedule** is wrong or if you wish to make a change to your policy.

If you do not provide accurate and complete answers to the questions you are asked, or you fail to tell our administrator of any wrong information or changes you wish to make, you may not be able to make a claim, we may charge you more premium, we may not pay any claim in full or your policy could be invalid.

Certification of cover

This Policy Document and your certificate schedule sets out the contract between you and us. In return for the payment of your premium we will provide the insurance cover detailed in your **certificate schedule** and this Policy Document, subject to the terms and conditions, and exclusions shown

in this Policy Document for all claims occurring during the period of insurance.

We and our scheme administrator have entered into a separate agreement under which we have authorised our scheme administrator to send these documents to you on our behalf.

Eligibility for cover

You can buy this policy provided that.

- (a) You are a permanent resident in the United Kingdom.
- (b) You are over the age of 18 years old at the time you bought this policy.
- (c) you own the **laptop or tablet** detailed on your certificate schedule.
- (d) The **laptop or tablet** is.
 - i No more than 36 months old.
 - ii In good condition and full working order when you bought this policy.
 - iii Is not bought from a sales outlet outside the **United Kingdom**.
- (e) Your **laptop or tablet** was bought by **you** as a new, refurbished, or second-hand item. It must have been bought including a minimum 12-month warranty for mechanical and electrical breakdown, from a UK registered company. If the device was bought via a third-party supplier, such as an auction site or online marketplace, then the end supplier of the goods must be a UK registered company.

Geographical area

This policy covers a **laptop or tablet** bought and used in the **United Kingdom**. Cover is also provided under this policy where **you** use **your laptop or tablet** anywhere in the world*. Please note, any repairs or replacements must be carried out in the **United Kingdom** by repairers or retailers approved by **us**.

*No cover is provided for claims where **you** are travelling to a country where the Foreign Commonwealth and Development Office (FCDO) have advised against all but essential travel. **You** can check the FCO travel advice at www.fco.gov.uk.

What is covered?

ACCIDENTAL DAMAGE

We will repair or replace your **laptop or tablet** up to the limit of liability if it is **accidentally damaged**. Where only part or parts of your **laptop or tablet** have been accidentally damaged, we will only repair or replace that part or parts.

ACCIDENTAL LOSS

We will replace **your laptop or tablet** in the event of accidental loss. Where only part or parts of your **laptop or tablet** have been accidentally lost, we will only replace that part or parts.

MALICIOUS DAMAGE

We will repair or replace **your laptop or tablet** if there is malicious damage. Where only part or parts of your **laptop or tablet** have been maliciously damaged, we will only replace that part or parts.

THEFT

We will replace **your laptop or tablet** if it is **stolen**. Where only part or parts of **your laptop or tablet** have been **stolen**, we will only replace that part or parts.

ACCESSORIES

If we agree a claim in respect of your **laptop or tablet**, we will replace any **accessories** that have been **accidentally damaged, maliciously damaged, accidentally lost or stolen** at the same time as your **laptop or tablet** up to a maximum value of £150.

If **our scheme administrator** agrees to replace **your laptop or tablet** following a claim and **your replacement laptop or tablet** is not compatible with **your accessories**, we will reimburse **you** for the costs of replacement of those **accessories** which aren't compatible with **your replacement laptop or tablet** up to a maximum value of £150.

Policy limits

LIMIT OF LIABILITY

Our liability, for any one claim in relation to **your laptop or tablet**, will be

limited to the replacement cost of each **laptop or tablet** being claimed for and shall not exceed the maximum liability as shown on **your certificate schedule**.

Our liability for any **accessories** will be limited to the replacement cost of those **accessories** subject to a maximum overall limit, per claim, of £150.

Policy **excess**

There is a policy excess you must pay for every claim. This **excess** must be paid by you before we settle your claim.

The **excess** amount for each claim covered under this policy is as shown on your certificate schedule.

In an addition to the Excess, claims within the first 31-days of a policy's inception, or within 31-days of an adjustment to the device(s) on cover, are subject to an additional Early Excess amount as detailed within your insurance certificate schedule provided upon purchase of the policy for each claim within the 31-day period. To proceed with a claim in the first 31-days, the Excess; Early Excess; and, the first months premium (where paying by monthly installments) must be paid in full before a claim can be processed.

What is not covered?

We will not cover the following:

1. The policy **excess**.
2. Any claim for a **laptop or tablet** not owned by **you** or where **you** cannot provide **proof of purchase** or **proof of exchange**.
3. Any claim for the **theft** of **your laptop or tablet** which is **stolen** from any vehicle unless the vehicle's windows and doors have been closed and locked and all security systems have been activated. **Your laptop or tablet must be** out of view and locked in an enclosed storage compartment, boot or luggage space, and violent and forcible entry to the vehicle has been used. A copy of the repairer's account for damage to the motor vehicle must be given to **us** with any claim that is made regarding the **theft** of **your laptop or tablet** from a motor vehicle.
4. Any claim where you have not taken reasonable precautions to protect **your laptop or tablet**.
5. Any **breakdown** of **your laptop or tablet**.
6. Any claim for a **tablet** that has SIM capability where proof of usage is not provided.
7. Any claim when the **laptop or tablet** is not owned by **you** and is being

used, by **you** just for **business use**.

8. Any **laptop or tablet** older than 36 months old at the time of buying this policy.
9. The cost of repair or replacement, under an approved claim, if **you** have not paid the **excess**.
10. Any **theft** of **your laptop or tablet** from any premises, building, or vehicle unless force resulting in damage to the building, premises or vehicle was used to gain entry or exit and signs of force are visible.
11. Any claim involving **theft, accidental loss, or malicious damage** unless **you** have reported the incident to the appropriate authorities as soon as reasonably possible following the discovery of the incident. You must obtain an appropriate incident number not limited to crime incident number (for **theft**) and loss report number (for **accidental loss**). Where the Police will not provide **you** with a lost property reference, **we** will accept, as an alternative:
 - Evidence that **you** have registered the ownership of **your laptop or tablet** with www.immobilise.com.
12. Any **laptop or tablet** bought as refurbished without a supplier's 12- month warranty covering breakdown.
13. Any claim if **your laptop or tablet** was bought:
 - From a retail or sales outlet situated outside of the **United Kingdom**.
 - Second hand.
14. Any **theft** or **accidental loss** of, or **accidental damage** to your **laptop or tablet** while anyone other than you or your immediate family has it.
15. Any **accidental loss, theft, accidental damage** to any SIM or memory card unless it accompanies a valid claim for **your laptop or tablet**.
16. Any **accidental damage, malicious damage** claim where the **serial number** cannot be determined from **your laptop or tablet**.
17. Any loss of or damage to information, data or software contained in or stored on **your laptop or tablet**.
18. Any repairs or other costs for:
 - Routine servicing, inspection, maintenance, or cleaning.
 - Loss caused by a manufacturer's defect or recall of **your laptop or tablet** where the defect or recall happens during the manufacturer's warranty.
 - Replacement of or adjustment to fittings, control knobs or buttons, batteries, and aerials.
 - Repairs carried out by anyone not authorised by **us**.
 - Any faulty or defective design, materials or workmanship or any defect which is hidden or not obvious to **you** when **you** purchased **your laptop or tablet**.
 - Wear and tear or gradual deterioration of performance.
 - Claims arising from abuse, misuse or neglect by **you** or **your immediate family**.
 - Any **laptop or tablet** where the **serial number** has been tampered with in

any way.

19. Any kind of damage unless **your** damaged **laptop or tablet** is given to **our scheme administrator** for repair.
20. Any damage to the **laptop or tablet** that occurs during transit or shipping to **you** from the manufacturer or reseller.
21. The VAT on any claim if **you** are registered for VAT.
22. Any reconnection costs or subscription fees.
23. The cost of replacing any personalised ring tones or graphics, downloaded material, software, or personalised hardware
24. Any expense incurred because of not being able to use **your laptop or tablet**, or any loss other than the repair or replacement costs of **your laptop or tablet**.
25. Any loss, damage, or liability directly or indirectly arising from ownership or use of **your laptop or tablet**, including but not limited to any illness or injury **you** suffer from owning or using **your laptop or tablet**.
26. Any other costs that are caused by the event which led to **your** claim unless specifically stated in this policy wording.
27. **Cosmetic damage** to **your laptop or tablet**, including but not limited to scratches, dents and discolouration which do not affect how **your laptop or tablet works**.
28. Any **theft, accidental loss, accidental damage**, or liability where **your laptop or tablet** is sent through the post and it has not been sent, securely packaged and by registered mail.

29. Any **theft** of your **laptop or tablet** from any motor vehicle between 10:00 pm and 6:00 am.
30. Payment of a claim or provision of any other benefit under this policy if **we** are stopped from doing so by any **economic sanction** which prohibits **us** or **our** parent company (or **our** parent company's ultimate controlling company) from providing cover under this policy.
- Economic sanctions change from time to time and can include prohibiting the transfer of funds to a sanctioned country, freezing the assets of a government, the corporate entities, and residents of a sanctioned country, or freezing the assets of specific individuals or corporate entities.
- This means that if **you** are the subject of an **economic sanction, we** may not be able to provide cover under the policy.
31. War: Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
32. Terrorism: Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation. **We** will, however, cover any loss or damage (but not related cost or expense, caused by any act of terrorism) provided that such act did not happen directly or indirectly because of biological, chemical, radioactive or nuclear pollution or contamination or explosion.
33. Radiation: Any direct or indirect consequence of:
- Irradiation, or contamination by nuclear material.
 - The radioactive, toxic, explosive, or other hazardous or contaminating properties of any radioactive matter.
 - Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
34. Electronic Data: Any **electronic data** being lost, destroyed, distorted, altered, or otherwise corrupted.

Cancellation and the cooling-off period

To cancel this policy, please contact our scheme administrator: Citymain Administrators Limited
3000 Lakeside
North Harbour
Western Road
Portsmouth PO6
3FQ.

Telephone: 0333 999 7905 (local rate call)

Email: info@citymain.com

You have the right to cancel this policy within 14 days of the date you bought the policy or when you got the Policy Documents, if this is later. You do not need to give a reason for cancellation. 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 first 14-day cooling-off period by giving us with 14 days' notice.

If you pay your premium monthly in advance on a monthly rolling basis and you cancel this policy after the 14-day cooling-off period, there will be no refund of premium. Your final payment will be amended to reflect the time on cover and the notice period required.

If you have an annual policy for which you pay an annual premium once a year and you cancel this policy after the 14-day cooling-off period, provided no claim has been made, you will receive a proportionate refund of the annual premium you have paid.

We will calculate **your** refund, if any, by taking the number of days **you** have left on cover during **your** current **period of insurance** and refund the amount relating to the unexpired period minus the notice period.

Cancellation by us

We may cancel any insurance policy by giving 14 days' notice in writing, where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons may include but are not limited to:

- a) Non-payment of premium.
- b) Threatening and abusive behaviour.
- c) Failure to provide documents.
- d) Non-compliance with policy terms and conditions.
- e) A change in your circumstances means that we can no longer provide cover;
- f) Where we identify your involvement in, or association with, insurance fraud or financial crime.
- g) Where you have misrepresented or provided false information to the questions asked you when purchased, renewed, or amended your policy.

If we cancel your policy, we will give a refund of your premiums less a charge for the cover already provided, unless the reason for cancellation relates to fraud, which is detailed on page 23.

Where we do give a refund, we will calculate your refund by taking the number of days **you** have left on cover during **your** current **period of insurance** and refund the amount relating to the unexpired period.

Changing the policy

You must take reasonable care to give accurate and complete answers to all the questions you are asked when you take out or make changes to this policy.

You must tell our scheme administrator as soon as possible if any of the information in your Policy Documents is wrong or if you wish to make a change to your policy.

If you do not give accurate and complete answers to the questions you are asked, or you fail to notify our scheme **administrator** of any wrong information or changes you wish to make, you may not be able to make a claim, we may charge you an additional premium and we may not pay any claim in full or your policy could be invalidated.

CHANGES THAT MAY AFFECT YOUR COVER

You must tell us as soon as possible about any changes to the information you provided when you bought this policy, for example:

- Your name or address
- Make, model and serial number

This is not a full list and any changes **you** tell **us** about may affect **your** cover or result in a change to **your** premium. If **you** don't know whether a change may affect **your** cover, please contact **our scheme administrator**.

MID-TERM ADJUSTMENTS

If **you** replace **your laptop or tablet** with a new **laptop or tablet** while this policy is in force, **we** may transfer the benefit of this policy. The premium payable may change.

We will tell **you** of any change in premium or **excess** at the time that **you** update **your laptop or tablet**. A new **certificate schedule** will be sent. **You** must tell **our scheme administrator** of the make and model and serial number of your new laptop or tablet. In the event of a claim, **you** will need an official **proof of purchase** or **proof of exchange** showing the details of **your new laptop or tablet** and **you** should note that any age restrictions on **your laptop or tablet** will apply at the time of insuring **your new laptop or tablet**.

If **you** transfer **your laptop or tablet** to any person, the cover under this policy cannot be transferred. If **you** do sell or give **your laptop or tablet** to anyone else the policy can be cancelled subject to the cancellation terms above.

How to make a claim

You must tell us about any claim as soon as it is reasonably possible after the event. Following these procedures, and any instructions or advice given to you by our scheme administrator will help your claim to run smoothly.

THEFT, ACCIDENTAL LOSS, AND MALICIOUS DAMAGE CLAIMS

You must tell the appropriate local police authority as soon as possible following discovery of the incident and get either an incident number (for **malicious damage** claims), a crime reference number (for **theft** claims) or a lost property reference (for **accidental loss** claims). You should also give a copy of the police crime report (where applicable).

Where **your** local Police force will not give **you** with a lost property

reference, **we** will accept, as an alternative.

- i In the first instance, attempt to register a claim directly with the Police via 101 (non-emergency call line) or via the 101 website at <https://www.police.uk/put/contact-the-police/report-a-crime-incident/>. This is a free service.
- ii Evidence that **you** have registered the ownership of **your laptop or tablet** with www.immobilise.com. This is a free service. Should you be claiming for the theft or accidental loss of your tablet where it has SIM capability, you must also contact your network provider as soon as possible following discovery of the incident to place a call bar on your tablet.

FOR ALL CLAIMS (INCLUDING THEFT, ACCIDENTAL LOSS, ACCIDENTAL DAMAGE AND MALICIOUS DAMAGE)

You should contact our scheme administrator as soon as reasonably possible following discovery of the incident (or in the event of an incident occurring outside of the United Kingdom as soon as reasonably possible following your return to the United Kingdom):

Online claims: www.eclaimcity.co.uk Phone:

0333 999 7905 (local rate call)

Email: claims@citymain.com

Post: The Insurance2go Claims Team
Citymain Administrators Limited
3000 Lakeside
North Harbour
Western Road
Portsmouth PO6
3FQ.

You should complete any claim form you may be given fully and return it to our scheme administrator in accordance with their instructions, together with any supporting documentation including, but not limited to:

- Incident number or crime reference number or lost property number and/or police crime report (where applicable).

- Proof of purchase, proof of date of purchase or proof of exchange.
- Any other documentation including **proof of usage** that we reasonably ask for that is relevant to your claim.

Our scheme administrator will assess **your** claim, and if **your** claim is valid, will authorise the repair or replacement of **your laptop or tablet** in accordance with the 'Specific Claims Conditions' section of this policy.

Before **your** claim can be settled, **you** must pay the **excess**.

Where an excess is paid, and **you** do not send in **your laptop or tablet** at the request of **our scheme administrator** within 90 days, the claim will be closed, and the excess refunded to **you**, less a £25 administration fee taken by **our scheme administrator** to cover claim costs incurred. If **you** later want to re-open the claim the full **excess** must be paid before **our scheme administrator** will proceed with **your** claim.

To help improve its service, **our scheme administrator** may record or monitor telephone calls.

Specific claims conditions

EQUIPMENT REPAIRS

If our scheme administrator decides that your **laptop or tablet** can be repaired following a valid claim:

1. All blocks must be removed from your **laptop or tablet** before your **laptop or tablet** is sent to our administrator or to our authorised repairer. This includes any personal pin locks (where you can access the screen), logins or operator specific security system blocks, including find my iPhone and any pairing settings for connected devices or smart watches. If you don't do this it may result in your claim being delayed or **your laptop or tablet** being sent back to you.
2. You will be asked to send your **laptop or tablet** to our scheme administrator or our authorised repairer. You will be responsible for the cost of postage. To avoid any more damage being caused to your **laptop or tablet**, we suggest that you use a strong box and cushioning material and send your **laptop or tablet** by registered mail. There is no cover provided by this policy in respect of loss, damage or theft for **laptop or tablets** in transit.

3. Our scheme administrator will arrange for the repair of your **laptop or tablet** and return it to you by courier to your last known address or the address given on your claim submission.
4. We will give a 3 month* guarantee against technical fault or mechanical breakdown of your **laptop or tablet**, where it is related to the repair we have made.

* The 3-month guarantee period starts from the date you get the first repaired/replacement device sent to you as settlement of your claim and ends 3 months after the date of receipt of the first replacement device. If the policy is cancelled during the 3 month period, the warranty will also cease.

REPLACEMENT EQUIPMENT

If our scheme administrator decides that your **laptop or tablet** needs to be replaced following a valid claim:

1. Our scheme administrator will try to replace your **laptop or tablet** with an identical, fully refurbished (or new where a refurbished item is not available) **laptop or tablet** of the same condition as your **laptop or tablet**. However, in the unlikely event this is not possible, our scheme administrator will give you a fully refurbished (or new where a refurbished item is not available) **laptop or tablet** of a comparable specification and equivalent value taking into consideration the age and condition of your **laptop or tablet** before your claim was made.
2. **We** will automatically update **your** policy with the replacement device's details.
3. We will provide a 3 month* guarantee against technical fault or mechanical breakdown of the replacement **laptop or tablet**.
4. Any **laptop or tablet** replaced by our scheme administrator will be of **United Kingdom** specification.
5. Accessories which are not compatible with your replacement **laptop or tablet** will be replaced by our scheme administrator up to a value of £150.
6. We will try to replace your **laptop or tablet** with the same colour, but this may not always be possible.
7. If we replace your **laptop or tablet**, the damaged, stolen or accidentally lost, original **laptop or tablet** becomes our property. If your accidentally lost or stolen **laptop or tablet** is returned or found, you must notify us and send it to your scheme administrator if you

are asked to do so.

- * The 3-month guarantee period starts from the date of you get of the first repaired/replacement device sent to you as settlement of your claim and ends 3 months after the date of receipt of the first replacement device. If the policy is cancelled during the 3 month period, the warranty will also cease.

OTHER INSURANCE

If at the time of a valid claim under this policy there is another insurance policy in force which covers you for the same loss, we may seek a recovery of some or all our costs from the other insurer. You must give us any help we may reasonably need to help us with our loss recoveries. In the event of a claim, you may be asked to give details of any other contract, guarantee, warranty, or insurance that may apply to your **laptop or tablet**, including but not limited to your household insurance.

Fraud

If you or anyone acting for you makes a false or fraudulent claim, which includes but is not limited to.

- Making a statement to us or anyone acting on our behalf, knowing the statement to be false.
- Sending us or anyone acting on our behalf a document, knowing the document to be forged or false.
- Making a claim for any loss or damage you caused deliberately.
- Acting dishonestly or exaggerating a claim.

We:

- a) Don't have to pay the claim.
- b) May recover from you any sums paid by us to you in respect of the claim.
- c) May by notice to you treat the contract as having been terminated with effect from the time of the fraudulent act.

If **we** exercise **our** right under (c) above, **we** shall not be liable to **you** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **our** liability under the insurance contract, such as but not limited to the occurrence of a loss, the making of a claim, or the notification of a potential claim.

We will not return any of the premiums paid.

This Information may also be shared with the police and other insurers for fraud prevention purposes.

Duty of care

You must take care to prevent any **accidental damage**, **malicious damage**, **accidental loss** or **theft** and keep **your Laptop** or **Tablet** and/or **accessories** in accordance with the security requirements (as detailed in the Protecting **Your laptop or tablet** section of this Policy Document) You must maintain them in a good state of repair and condition, **you** must take care to comply with all statutory obligations and regulations imposed by any statutory, regulatory or government authority.

Evidence to support **your** claim

You must give us any receipts, proof of purchase, proof of exchange and any other documentation that we may reasonably ask for and that is relevant to your claim.

Customer service and complaints

We believe you deserve a courteous, fair, and prompt service. If you are not happy with our service, please contact us using the contact details below and give the policy/claim number and your name to help us deal with your comments quicker.

Claims or Service-related complaints: Citymain

Administrators Limited

3000 Lakeside

North Harbour

Western Road,

Portsmouth PO6

3FQ

Telephone: 0333 999 7905 (local rate call) E-

mail: info@insurance2go.co.uk

Sales related complaints:

Loyal Insurance Services Ltd T/A Insurance2Go
3000 Lakeside
North Harbour
Western Road
Portsmouth PO6
3FQ

Telephone: 0333 999 7905 (local rate call)

Email: info@insurance2go.co.uk

Following our complaints procedure does not affect your legal rights as a consumer. For further information you can contact the Citizens Advice Bureau or Trading Standards.

If we have not completed our investigations into your complaint within 8 weeks of receiving your complaint or if you are not happy with our Final Response, you may ask the Financial Ombudsman Service (FOS) to look at your complaint. If you decide to contact them, you should do so within 6 months of receiving our final response Letter.

For more information regarding the scope of the Financial Ombudsman Service please refer to:

www.financial-ombudsman.org.uk.

The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Tel:
0800 023 4567

Get in touch online: <https://www.financial-ombudsman.org.uk/contact-us/complain-online>

Following our complaints procedure does not affect your legal rights as a consumer. For further information you can contact the Citizens Advice Bureau or Trading Standards.

General conditions

AUTOMATIC RENEWAL OF THIS POLICY

If you have a monthly policy.

To make sure **your** cover continues under this policy we will automatically renew this policy each month, unless you tell us not to and your monthly premium will be collected by the method chosen by you when you bought this policy. You can contact us at any time to tell us that you do not wish to auto renew your policy by calling 0333 999 7905 (local rate call).

If you have an annual policy.

We will contact you up to 30 days before the renewal date of this policy and we will tell you then if there are any changes to your premium or the policy terms and conditions (which will only ever apply at your next renewal date). If you have told us that you do not wish to renew your policy, then your policy will not renew at the end of the period of insurance.

Your renewal premium will be taken by the same method used when you bought the policy. If your payment details have changed, please follow the instructions on the renewal notification. You can advise our scheme administrator about any changes to **your** policy details at any time by calling 0333 999 7905 (local rate call).

If you do not want to auto renew this policy, you just need to contact our scheme administrator via the contact details provided in the renewal notice. If you do nothing, then this policy will automatically renew for a further 12 months.

We reserve the right not to invite the renewal of your policy. In this event we will notify you in writing to let you know.

OUR RIGHT TO CHANGE THE PREMIUM AND/OR COVER (MONTHLY POLICIES)

You will get at least 30 days' written notice if **we** change this policy cover, the policy **excess**, or the price of this policy for any reason, for example:

- To reflect increases or reductions in the cost (or projected cost) of providing this policy, including, but not limited to, increases or reductions caused by changes to the number, length, cost, or timing of claims which we, as part of our pricing policy, have assumed or projected will be made under this policy.
- To cover the cost of any changes to the cover/benefits provided under this policy including, but not limited to, reductions in the time that you must wait before a claim can be paid or the removal of one or more policy exclusion.

- To cover the cost of changes to the systems, services, or technology in support of this policy.

Any minor changes we make to this policy that do not affect the nature of the cover, the benefit provided, the excess payable or the premium will be notified to you in writing for example.

- To make minor changes to this policy wording that do not affect the nature of the cover and benefit provided such as changes to make the policy easier to understand.
- To reflect changes in the law, in regulation (including any decision of a regulatory body), or to any code of practice or industry guidance affecting us or this policy.
- To reflect changes to taxation applicable to this policy (including, but not limited to, Insurance Premium Tax).

Where we update the policy cover, benefit provided, excess payable or policy premium that is favourable to you, we may make changes immediately and advise you within 30 days of the change being made.

Upon getting notice of any changes or proposed changes to this policy, you may cancel cover immediately by contacting our scheme administrator if you are unhappy with the change or proposed change.

OUR RIGHT TO CHANGE THE PREMIUM AND/OR COVER (ANNUAL POLICIES)

If you have an annual policy, we will only update this policy at the annual renewal date. We will tell you of these changes when we send the renewal notification. If you are unhappy with any of the changes to this policy which are set out in your renewal notice, you must let us know before the renewal date of this policy that you do not wish to renew this policy.

Legal regulatory and other information

LAW AND LEGAL PROCEEDINGS APPLICABLE TO THIS POLICY

Unless specifically agreed to the contrary, this policy shall be governed by the laws of England and Wales and subject to the non-exclusive jurisdiction of the courts of England.

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

The Financial Services Compensation Scheme covers this policy. You may be entitled to compensation from this scheme if we cannot meet our liabilities under this policy. Further information about compensation scheme arrangements is available at www.fscs.org.uk or by telephoning 0207 741 4100.

PREMIUM AND CLAIMS – YOUR RIGHTS

When handling premium payments from you that are due to us and when handling any claim, you make, our scheme administrator and Insurance2go (in respect of the collection of premiums made by any method other than by direct debit) act as our authorised agent. This means that when you pay a premium to our scheme administrator or to Insurance2go it is deemed to have been received by us on receipt by our scheme administrator or Insurance2go.

Any valid claim you make is not deemed to have been settled by us until you have received a repaired or replacement item from our scheme administrator.

PRIVACY AND DATA PROTECTION NOTICE

Data Protection

Details of **you**, **your** insurance cover under this policy and claims will be held by **us** (acting as data controllers) for underwriting, policy administration, claims handling, complaints handling, sanctions checking and fraud prevention, subject to the provisions of applicable data protection law and in accordance with the assurances contained in our website privacy notice (see below).

We collect and process these details as necessary for performance of **our** contract of insurance with **you** or complying with **our** legal obligations, or otherwise in **our** legitimate interests in managing **our** business and providing **our** products and services.

These activities may include:

- a) Use of sensitive information about **you**, to evaluate your claim and provide other services as described in this policy.
- b) Giving information about **you** and **your** insurance cover to the **Insurer's** group of companies, to **our** service providers and agents in order to

administer and service **your** insurance cover, to provide **you** with an insurance laptop or tablet cover claims service, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law.

- c) Monitoring and/or recording of **your** telephone calls in relation to cover for the purposes of record-keeping, training, and quality control.
- d) Getting and storing any relevant and appropriate evidence of the condition of the property subject of the laptop or tablet claim, which **you** have provided for the purpose of validating **your** claim.
- e) Sending **you** feedback requests or surveys relating to **our** services, and other customer care communications.

We will ask **your** consent before using or disclosing **your** personal data to another party for the purpose of contacting **you** about other products or services (direct marketing). Marketing activities may include matching **your** data with information from public sources, to send you relevant communications. **You** may withdraw **your** consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

We carry out these activities within the UK and both within and outside of the European Economic Area (the European Union plus Norway, Liechtenstein, and Iceland) and Switzerland, across which the data protection laws provide a similar level of protection.

By buying this policy and using **our** services, **you** agree that **we** may use **your** personal data, and consent to **our** use of sensitive information, as described above. If **you** give **us** details of other individuals, **you** agree to inform them of **our** use of their data as described here and in **our** website privacy notice (see below).

You can have, on request to a copy of the information **we** hold about **you**, and **you** have other rights in relation to how **we** use **your** data (as set out in **our** website privacy notice – see below). Please let **us** know if **you** think any information **we** hold about **you** is inaccurate, so that **we** can correct it.

If **you** want to know what information is held about **you** by the **Insurer**, or have other requests or concerns relating to **our** use of **your** data, please write to **our scheme administrator** at:

Compliance Manager

Citymain Administrators Limited
3000 Lakeside
North Harbour
Western Road
PO6 3EN

Email: compliance@spbuk.com

The web details for **our** full data privacy notice are available within **your certificate schedule**. Alternatively, a hard copy is available from **us** on request.

RIGHTS OF THIRD PARTIES

A person who is 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.

For **your** information, the Contracts (Rights of Third Parties) Act 1999 allows a person who is not a party to a contract to be able to enforce that contract if the contract expressly allows him/her to or if the contract confers a benefit upon him/her.

However, the Act will not be applied if the parties make it clear in the contract that the third party does not have the right to enforce it. For further guidance please see www.legislation.gov.uk or contact the Citizens Advice Bureau.

SANCTIONS

We will not give any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

THE INSURERS

This insurance is underwritten by a firm authorised and regulated by the FCA. Further information can be identified on the **certificate schedule**.