

DSA Accidental Damage and Theft Insurance

Insurance Product Information Document

Company: Concept Northern

Product: Accidental Damage & Theft

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?

DSA All Risk Insurance covers the cost of repair or replacement should your equipment be damaged or stolen

This policy is underwritten by Great American International Insurance DAC and XL Catlin Insurance Company UK Limited.

XL Catlin Insurance Company UK Limited is authorised by the Prudential Regulatory Authority and regulated by the Financial Conduct Authority (No. 423308) and whose registered office is at 20 Gracechurch Street, London, EC3V 0BG

Great American International Insurance DAC are authorised and regulated by the Central Bank of Ireland and registered in Ireland at Station House, Dublin Road, Malahide, Co Dublin, Ireland. Company Registration Number 380145.

In respect of business in the United Kingdom, they are regulated by the Financial Conduct Authority (number 402274) for conduct of business rules. This can be confirmed at <http://www.fca.org.uk/register> or by contacting the Financial Conduct Authority on 0800 111 6768.



What is insured?

- ✓ Accidental Damage
- ✓ Theft



What is not insured?

- ✗ Any computer equipment not specified on your schedule.
- ✗ Cost exceeding the level of cover you have chosen as shown on your certificate schedule.
- ✗ The policy excess on each claim if applicable.
- ✗ Damage to equipment that is not properly stored, packaged and protected whilst in transit.
- ✗ Wear and tear.
- ✗ Damage to the equipment whilst on hire or loan to a third party.
- ✗ Damage to the equipment whilst left unattended on the floor.
- ✗ Theft of the equipment whilst kept in an unattended motor vehicle unless the vehicle is locked, the equipment is placed out of sight and all protections put into operations so that forced and violent entry into the vehicle is required.
- ✗ Theft of the equipment from any motor vehicle between 22:00 hours and 06:00 hours.
- ✗ Theft of the equipment when the equipment has been left unattended (out of your sight and reach) when it is away from your home.
- ✗ Theft of the equipment from any property or premises unless such theft has occurred through forced and violent entry or exit. A copy of the repairer's account for such damage to the property or premises must be submitted with any claim made.
- ✗ Theft of the equipment whilst on hire, on loan or in the possession of any third party.
- ✗ Malicious, liquid or accidental damage, or theft whilst the equipment is left unattended.
- ✗ Loss or misplaced equipment.

- ✗ Repairs and maintenance carried out by anyone other than a repairer nominated by the administrator and accepted by us.



Are there any restrictions on cover?

- ! You must be a permanent resident within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands and must own the equipment.
- ! Your equipment must be supplied by a registered supplier under DSA scheme.
- ! Theft claims must be reported to the Police and a crime reference number obtained.
- ! You must ensure the equipment is operated and serviced as per the manufacturer's instructions.
- ! Damaged equipment must be provided for repair in the event of a claim.



Where am I covered?

- ✓ Your policy will cover your equipment within the Great Britain, Northern Ireland, the Isle of Man and the Channel Islands during the period of cover.
- ✓ We will also provide cover for equipment worldwide except in Iran and Cuba.
All claims administration, repairs and/or replacement will take place in the UK.



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 to us is inaccurate or has changed, 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.



When and how do I pay?

The insurance premium must be paid in full to the supplier of your assistive technology hardware.



When does the cover start and end?

Your policy start and expiry dates are set out in your policy schedule.



How do I cancel the contract?

You may cancel the policy at any time in writing to us via the Policy Administrator or by recorded delivery. If you cancel within the first 14 days of receipt of the policy documentation, providing there has been no claim or incident likely to give rise to a claim, we will refund any premium paid.

Important Information

Complaints

It is always the intention to provide you with a first-class service. However, if you are not happy with the service, in the first instance, please write to the Customer Relations Manager of the administrator. Their contact details are:

FAO: Customer Relations Manager

Burnett & Associates Ltd

3000 Lakeside

North Harbour

Western Road

Portsmouth

PO6 3FQ.

Tel: 0333 999 7902 (local rate call).

E-mail : admin@burnett.co.uk

We will acknowledge your complaint within 2 working days.

You have the right to contact the Financial Ombudsman Service at any time:

The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR,

Telephone: 0300 1239 123. For calls outside of the UK, please call 0044 207 964 1000.

Email: complaint.info@financial-ombudsman.org.uk.

Web Address: www.financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

If you wish to complain about an insurance policy purchased online you may be able to use the European Commission's Online Dispute Resolution platform, which can be found at the following address: <http://ec.europa.eu/consumers/odr>

Following this complaint procedure does not affect your right to take legal action.

Financial Services Compensation scheme

Your Insurer is a member of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if your Insurer cannot meet their obligations, depending on the type of insurance and the circumstances of your claim.

Further information about the scheme is available from the FSCS website www.fscs.org.uk.

You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or you can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY