

DSA Computer Insurance

Insurance Product Information Document

Company: Nevett and Taylor Ltd

Product: DSA Computer

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of Insurance?

This cover will provide repair or replacement of computer and ancillary equipment listed on the schedule up to the sum insured up to the maximum value stated, that have been damaged as a result of an accidental incident, fire and or theft. Accidental loss can be included for payment of an additional premium as can breakdown warranty.



What is insured?

- ✓ **Computer**
- ✓ **IPad**
- ✓ **tablets**
- ✓ **Ancillary equipment**
- ✓ **Printer**
- ✓ **Voice recorders**
- ✓ **Zoom reader**
- ✓ **Scanners**
- ✓ **Chargers**
- ✓ **Microphones**
- ✓ **USB hubs**
- ✓ **External hard drives**
- ✓ **Accidental loss if the additional premium has been paid**
- ✓ **Mechanical or electrical breakdown if the additional premium has been paid**
- ✓ **Multiple claims can be made**
- ✓ **Cover abroad up to 90 days**



What is not insured?

- ✗ **Wear and tear**
- ✗ **Misuse of the equipment**
- ✗ **Consumables, paper, battery and printer ink**
- ✗ **Cosmetic damage**
- ✗ **Wear and tear of cables and chargers**
- ✗ **Theft of equipment left unattended in a public place**
- ✗ **Theft of equipment from a premises unless entry was gained by forcible and or violent means**
- ✗ **Theft from a motor vehicle unless in a locked boot and the vehicle security has been activated**
- ✗ **Loss of data**
- ✗ **Computer virus**
- ✗ **Accidental loss unless an additional premium has been paid**
- ✗ **Mechanical or electrical breakdown unless the warranty package has been purchased**



Are there any restrictions on cover?

- ! **Any one claim is limited to the sum insured shown on the schedule.**
- ! **Accidental loss unless the appropriate additional premium has been paid**
- ! **Mechanical and electrical breakdown unless the additional premium has been paid for warranty cover.**



Where am I covered?

- ✓ Cover is offered whilst in the United Kingdom and for up to 90 days abroad.



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, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

Payment is made by your DSA grant through your equipment supplier. If you upgrade your policy then you will have to make payment yourself and reclaim through the DSA



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

Your Insurer

This insurance is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked on the Financial Services Register at <https://register.fca.org.uk> or by calling them on 0800 111 6768 or 0300 500 8082.

Making a claim

If you need to make a claim, please obtain a claim form no later than 31 days after the event by contacting us in one of the following ways;

- Calling us on 01664 747000
- Emailing us at claims@nevettandtaylor.co.uk
- Writing to us at Nevett and Taylor, 7 union road, new mills high peak sk22 3el

On all correspondence please tell us you are insured by UK General (great Lakes) and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your claim as quickly as possible.

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below:

Complaints regarding the SALE OF THE POLICY

Name: Graham Nevett

Address: 7 Union road New Mills, High Peak SK22 3EL

Tel: 01663 747000

Email: graham@nevettnadtaylor.co.uk

Complaints regarding CLAIMS

Name Jessica Vayro

Address: 7 Union road New Mills High Peak SK22 3EL

Tel: 01663 747000

Email: jessica@nevetntandaylor.co.uk

On all correspondence please tell us you are insured by UK General (great Lakes) and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service

Exchange Tower, London E14 9SR

Tel: 0800 023 4 567 or 0300 123 9 123

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

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.