



Nevett & Taylor Ltd - Computer Cover

Policy Summary

Some important facts about your theft, accidental damage, malicious damage and fire computer cover are summarised below. This summary does not describe all the terms and conditions of the policy, so please take time to read the policy document to make sure you understand the cover it provides.

Please refer to the policy schedule, which is given to you when the policy is confirmed, which will detail the period of insurance and the equipment and values insured.

The insurance is provided by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE and is administered by Nevett and Taylor Limited, whose address is 7 Union Road, New Mills, SK22 3EL. Customer Services and claims telephone number: 01663 747000.

Features and Benefits

Your equipment is covered against theft, accidental damage, malicious damage and fire whenever the equipment is with the territorial limits and if portable where it is used or located. The cover applies whether an incident takes place, in the car, at home in any other location where the equipment is portable - including temporary visits outside the UK. Benefits include:

- a) No excess or deductible.
- b) In the event of an agreed total loss claim, a replacement unit is supplied.
- c) In the event of an agreed damage claim, your equipment is repaired.

Significant and or Unusual Exclusions

There are certain common insurance exclusions such as those relating to damage caused by war, Nuclear risk, Sonic boom or your intentional acts etc. Full details can be found in your policy document. The only major exclusions are:

- a) Equipment left unattended in a public place.
- b) Theft from premises unless entry or exit was gained by forcible or violent means and the premises were locked.
- c) Theft of the equipment from the person unless involving force.
- d) Damage or destruction due to defective design or workmanship, general wear and tear, mechanical electrical breakdown.
- e) Theft of or damage to the equipment in or from a vehicle unless kept in a locked boot or suitable container, all doors are locked and windows fully closed and fastened, and the equipment is concealed from view.
- f) We will only pay for carriage costs within the UK. Should equipment need to be collected and/or delivered outside the UK, you are responsible for these carriage costs.
- g) There is no automatic cover under your policy for equipment that has been replaced/repaired as a result of one or more successful claims where payments have equaled the total sum insured. If you would to reinstate cover you will need to pay the Insurer an additional premium.

It is your responsibility to read and thoroughly understand the terms and conditions of your policy document; please refer to your policy document.

Cancellation period

We hope you are happy with the cover this policy provides. However you have the right to cancel it within 30 days of receiving the policy and a full refund will be given, providing the premium has been paid by yourself. After the 30 day "cooling off period" there are no refunds given. Refer to your Policy document for full details.

Claim Notification

Within 28 days of the occurrence of the insured event, notify the administrator. Full details of the claims procedure can be found in your policy document.

How to Make a Complaint

We hope you will be pleased with the service we provide. However, should you have a complaint about our service or about a claim, please contact Nevett and Taylor Ltd, 7 Union Road, New Mills, SK22 3EL. Customer Services, Telephone 01663 747000.

If your complaint cannot be resolved by the end of the next working day, Nevett and Taylor Limited will pass it to:

Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, West Yorkshire, LS10 1RJ
Tel: 0345 218 2685. Email: customerrelations@ukgeneral.co.uk

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 less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR.

Tel: 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. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau

Compensation Scheme

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their 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

Further information can be found in your policy under the "Compensation Scheme" section.

Data Protection Act 1998

Please note that any information provided to **Us** will be processed by **Us** and **Our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.