

**This policy summary does not contain the full terms and conditions of the insurance, these are located in the Policy Wording.**

### **TYPE OF INSURANCE AND COVER**

Theft & Accidental Damage insurance for new and used computers and ancillary equipment at the location shown in the schedule and in the case of portable equipment, worldwide.

This insurance provides cover against repair or replacement costs as a result of loss or damage to the equipment from any sudden and unforeseen cause.

### **FEATURES AND BENEFITS**

You are insured up to the amount shown in the certificate of insurance in respect of any one loss or series of losses arising out of any one occurrence. Following a loss your sum insured will be automatically reinstated to the previous limit.

Where any item of equipment is shown in the schedule as “portable” the cover provided in respect of that equipment shall operate at any location in the world.

We will repair, reinstate or replace any lost or damaged equipment, or pay in money for any loss or damage covered.

### **SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS**

See the “General Conditions” and “What is not covered” sections of your policy wording for full details.

- In the event of a claim, we will repair or replace your equipment with equipment of a similar or better specification as the original equipment.
- Where equipment is not of current manufacturer, or parts are not available, we will pay the cost of any equivalent repair to similar equipment.
- You must ensure that the equipment is operated and serviced in accordance with the manufacturer’s recommendations.
- In the event of a claim you must be able to produce the original purchase invoice in your name for the insured equipment.
- Portable equipment must be declared to us and separately noted on the insurance policy.

Significant exclusions:

- The doors of any conveying vehicle must be securely locked and all openings fully closed and fastened. Insured equipment must be placed out of sight whenever the vehicle is unattended.
- Theft from any motor vehicle is excluded between 22.00hrs and 06.00hrs.
- Theft of equipment whilst on hire or loan to any third party other than declared authorised users.
- Claims in respect of lost or misplaced equipment are not covered.

This policy does not cover:

- Wear and tear, gradually developing defects and scratching or chipping.
- Consequential loss of any kind. For example any additional costs you incur above the actual repair or replacement cost of the equipment.
- Data carrying materials; computer programs or data information. See the Definitions section of your Policy Wording for full details.

### HOW TO MAKE A COMPLAINT

Our aim is to provide the highest level of service to you at all times in dealing with all aspects of your insurance. We do, however, realise that things can go wrong occasionally. If you feel we have not achieved our aim, please inform us. Your feedback enables us to monitor and improve the service we provide. In the first instance, please contact the Administrators Claims Manager or Customer Services Manager either:

- By telephone on 0333 999 7902 or by fax on 0333 999 7903 or;
- By e-mail to [admin@burnett.co.uk](mailto:admin@burnett.co.uk)

If you prefer you can write to them at:

Burnett & Associates Ltd, Enterprise House, Isambard Brunel Road, Portsmouth, Hampshire, PO1 2RX

Please ensure that you quote your policy number in all correspondence and enclose any evidence or documentation that you wish to be considered in reviewing your complaint. The Administrator will do their best to resolve your complaint quickly and with the least inconvenience to you, and within the following timescales:

- They will acknowledge your complaint within 2 working days of receipt.
- They will aim to resolve your complaint within 5 working days.
- If further investigation is required, they will aim to resolve your complaint within four weeks of receipt.
- If the Administrator is unable to resolve your complaint within these timescales they will write to you to let you know why they have not been able to do so.

If you feel that you have not received a satisfactory response, or your complaint has not been resolved within eight weeks of our receiving it, you may refer your case to the Financial Ombudsman Service (the FOS), set up by the Financial Conduct Authority to review unresolved Complaints. The FOS can be reached at:

- By telephone: 0207 964 1000 (Switchboard) or;  
00 44 207 964 1000 (for calls outside of the UK) or;
- By e-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

If you prefer you can write to them at:

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

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### COMPENSATION FOR DEFAULT

You may be entitled to compensation from the Financial Services Compensation Scheme for your insurance benefits if we become insolvent or are unable to meet our obligations to you under this contract. Further information can be obtained from the Financial Services Compensation Scheme by writing to 10th Floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU or by phone on 0800 678 1100 or 020 7741 4100 or from their website at [www.fscs.org.uk](http://www.fscs.org.uk). The level of compensation may depend on the circumstances of the claim.

### TELLING US ABOUT A CHANGE

You must tell us immediately about any change in the information given to us as part of the process of obtaining this insurance. If you do not, your insurance may not be valid or may not cover you fully. When we receive this notice we have the option to change the conditions of the insurance

### DURATION

Your insurance starts at the time of purchase, renewal date or policy start date, whichever is the latter and lasts for a period of one month on a recurring basis provided you pay for your premium when it is due. The monthly premium you pay is confirmed at the time of purchase or renewal.

### CANCELLATION

You can cancel this policy at any time by communicating your wishes to Burnetts. This can be done by post, by email to [admin@burnett.co.uk](mailto:admin@burnett.co.uk), or by telephone on 0333 999 7901 (local rate call). If the policy is cancelled you will be due a return premium with a deduction for any time for which you have been covered. If a claim has been made by you since the last anniversary date of commencement, there will be no return of premium.

We can cancel this policy by giving You 30 days' notice in writing. We will only do this for a valid reason (some examples of which are as follows):

- Non-payment of a premium.
- A material failure by you to exercise the duty of care regarding your property.
- A change in risk occurring which means that we can no longer provide you with the insurance cover.
- Non-cooperation or failure to supply any information or documentation we request.
- Threatening or abusive behaviour or the use of threatening or abusive language.

If you pay your premium in monthly amounts, we will give You 90 days' notice in writing if we wish to change the terms or discontinue the policy.

### CLAIM NOTIFICATION

If you need to make a claim under the insurance, in the first instance please contact the Claims Office either:

- Online at [www.dsa-claims.co.uk](http://www.dsa-claims.co.uk)
- By telephone on 0333 999 7901
- By email to [claims@burnett.co.uk](mailto:claims@burnett.co.uk)

All claims must be made as soon as reasonably possible upon discovery of an incident.

### DATA PROTECTION

In order to provide insurance cover (an insurance policy) or to pay a claim we need information about:

- a) The person and / or property that we are being asked to insure.
- b) Any third-party claimant, i.e. someone making a claim against our customer.
- c) Property – for which repair or replacement costs are being sought under our customer's insurance policy – belonging to our customer or a third-party.
- d) Medical and/or relevant conviction information where necessary to assess the risk.

Depending upon the kind of insurance cover we are being asked to provide and the kind of claim we are being asked to pay we will seek different kinds of information. Information about people and property for which we provide insurance cover is sought by us before cover is provided. This information is kept by us and we may share your details with an intermediary, any agent authorised by you to act on your behalf and regulatory bodies. We may also share information with private investigators under an appropriate confidentiality agreement when we need to investigate a claim.

Information about claims made under policies that we provide is collected by us and any agent of ours, and details maybe placed on a central insurance industry database of claims either in Ireland or in Europe. This information includes the claimant's name, address and date of birth and the type of injury or loss suffered. Through this database, this information may be shared with other insurance companies, self-insurers or statutory authorities. Insurers also reserve the right to use a database at underwriting stage.

Insurance companies share claims data:

- a) To ensure that more than one claim cannot be made for the same personal injury or property damage.
- b) To check that claims information matches what was provided when Insurance cover was taken out.
- c) And, when required, to act as a basis for investigating claims when we suspect that insurance fraud is being attempted.

Under the Data Protection Acts 1988 and 2003 you have a right to know what information about you and your previous claims is held. If you wish to exercise this right then please contact the:

Data Protection Officer, AmTrust International Underwriters Limited, 40 Westland Row, Dublin 2, Ireland.

You need to provide us with accurate and up-to-date information if we are to provide insurance cover for you or your property.

You need to provide us with accurate and up-to-date information if you are making a claim under your own policy.

Failure to provide sufficient information may prevent us from providing cover or, if you are making a claim, may delay the processing of your claim. The provision of false information may mean that a claim made by you under the policy will not be paid and may possibly result in criminal prosecution for fraud.

Finally, all calls maybe recorded for training and monitoring purposes.