

# Education Technology Insurance

## Insurance Product Information Document

Company: Great American International Insurance (UK) Ltd

Product: Accidental Damage & Theft (where selected) Insurance

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?

Accidental Damage & Theft Insurance (where this option is selected) covers the cost of repair or replacement should your equipment be damaged or stolen. This policy is underwritten by Great American International Insurance (UK) Limited.

Great American International Insurance (UK) Limited, registered address 32 Queen Square, Bristol, BS1 4ND, UK is registered in England as Company No 02714031 is authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority under registration number 202874.

#### What is insured?

- ✓ Accidental damage including Liquid, Fire and Flood damage
- ✓ Theft (where this option is selected)
- ✓ Malicious Damage
- ✓ Misappropriation
- ✓ The cost of parts and labour for repairing the equipment after a successful claim



#### What is not insured?

- ✗ The excess on each claim if applicable.
- ✗ Lost or misplaced equipment
- ✗ Accidental damage to a tablet not in a protective case at the time of loss or to a laptop when not being used.
- ✗ Accidental or liquid damage where the device has been left on the floor unattended.
- ✗ Any damage to your equipment if the equipment cannot be provided to us for repair or inspection.
- ✗ Accidental damage, theft, liquid damage or malicious damage to your equipment whilst on hire or loan to anyone who is not an authorised user unless agreed in writing, in advance by us.
- ✗ Accidental damage or liquid damage where the device has been left on the floor unattended.
- ✗ Accidental damage, liquid damage or malicious damage to any equipment left on any motor vehicle
- ✗ Cosmetic damage.
- ✗ Theft from any motor vehicle between 22.00 hours and 06.00 hours.
- ✗ Theft of your equipment from an unattended vehicle unless the vehicle is locked, and the equipment is completely hidden from view within a glove compartment or boot;
- ✗ Any intentional acts, negligence, abuse or misuse
- ✗ Theft of any equipment left unattended in a classroom or any public place unless the theft has occurred through forced and violent entry or exit.
- ✗ Damage or Theft of your equipment whilst on hire or loan to any person who is not an authorised user unless agreed in writing, in advance, by us.
- ✗ Any theft due to a dishonest scheme, deception, lies or trickery
- ✗ Repairs and maintenance carried out by anyone other than the repairer unless agreed in advance in writing with us.
- ✗ Wear and tear, gradual deterioration or rust;



## Are there any restrictions on cover?

- ! The student must be a permanent resident within the Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
- ! Theft and claims must be reported to the police and a crime or lost property reference number obtained.
- ! You must ensure the equipment is operated and serviced as per the manufacturer's instructions.
- ! Single item limit for any one claim from a single incident is the replacement cost and in any case limited to £10000
- ! Maximum of 2 successful claims per item of equipment in any 12 month period from the first incident date.



## Where am I covered?

- ✓ Your policy will cover your computer equipment within the United Kingdom (not including the Channel Islands and Isle of Man).
  - ✓ Cover is extended for up to 90 days in any one 12-month period for Equipment taken outside the United Kingdom.
- 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 at 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?

Upfront, Annually or Quarterly, as agreed at point of sale.



## 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 by in writing or by telephone to the Policy Administrator.

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.

If you cancel this policy after 14 days of receipt of the policy documentation, if there has been no claim during the current Period of Insurance, we will calculate the pro-rata premium for the period You have been insured and refund any balance.