

**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**

Accidental Damage, Liquid Damage, Fire Damage, Flood Damage, Malicious Damage, Misappropriation or Theft insurance for any Tablet, Laptop, Hybrid or Desktop including accessories supplied to you and as stated on the Certificate of Insurance or Equipment Schedule as covered by your policy.

### **FEATURES AND BENEFITS**

If the equipment suffers Accidental Damage, Liquid Damage, Fire Damage, Flood Damage, Malicious Damage, or Theft during the period of insurance we will cover you for either the repair cost of the equipment or the replacement cost of equipment.

If the Equipment suffers Misappropriation during the period of insurance, we will cover you for the replacement cost of equipment; or if the equipment is leased, the lease settlement figure as supplied by the lease company.

You are insured up to the single claim limit.

### **WHAT IS NOT COVERED**

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

- The cost of any repair shall be on the basis agreed between the repairer and us.
- The cost of replacement equipment shall be on the basis agreed between the supplier and us.
- You must notify any claim to the claims office or submit a completed claim form to the claims office as soon as reasonably possible and in any event within thirty (30) term time days of the incident date.
- You must provide, at your expense, all details that we may require concerning the cause and amount of the Accidental Damage, Liquid Damage, Fire Damage, Flood Damage, Malicious Damage, Misappropriation or Theft.
- The equipment must not be operated after any Accidental Damage, Liquid Damage, Fire Damage, or Flood Damage if this could cause further damage to equipment.
- Lost or misplaced equipment.
- Any claim where you cannot provide the serial number.
- Any excess that was required by us and agreed with you during your application and as stated on the Certificate of Insurance.
- VAT applied to the repair cost or replacement cost where you are VAT registered.
- Equipment not owned by you or not your responsibility under a finance or hire agreement with a lease company.
- Repairs and maintenance carried out by anyone other than repairer unless agreed in advance in writing with us.
- Any replacement carried out by anyone other than the supplier unless agreed in advance in writing with us.
- A third subsequent claim during any twelve month period from the same authorised user.
- A fourth or subsequent claim in any period of insurance from the same authorised user.

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

#### **Specific exclusions applying to Accidental Damage, Liquid Damage and Malicious Damage cover**

We shall not be liable in respect of:

- Any Accidental Damage, Liquid Damage and Malicious Damage to your equipment if the equipment cannot be provided to us for repair or inspection.
- Accidental Damage, Liquid Damage and Malicious Damage to your equipment that is not suitably stored or packed whilst in transit or being carried. Suitably stored or packed can include, but is not limited to, keeping your equipment in a protective case and ensuring it is not packed or stored loosely in a vehicle or overhead locker.
- Accidental Damage to your tablet not in a protective case.
- Accidental Damage to your laptop not in a protective case when not in use.
- Accidental Damage, 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.
- Wear and tear, gradual deterioration or rust.
- Gradually developing defects, cracks, flaws or fractures.
- Cosmetic damage.
- Scratching or chipping of painted or polished surfaces.
- Accidental Damage or Liquid Damage to your equipment through the deliberate or wilful act of an authorised user that they inflict on equipment allocated to them.
- Accidental Damage, Liquid Damage caused by use of the equipment by any authorised user for anything other than its intended purpose.
- 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.

#### **Specific exclusions applying to Theft cover**

We shall not be liable in respect of:

- 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.
- Theft as a result of the equipment being left on top of a motor vehicle.
- Theft of your equipment from any vehicle, or property unless the Theft has occurred through forced and violent entry or exit. A copy of the repairer's account for, or photographs of, the damage caused must be submitted by you with any claim made.
- Theft of any equipment left unattended in a classroom unless the theft has occurred through forced and violent entry or exit. A copy of the repairer's account for, or photographs of, the damage caused must be submitted by you with any claim made.
- 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 where the circumstances of the Theft cannot be clearly identified i.e. where you are not able to confirm the time and place of the Theft.

### 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, 3000, Lakeside, North Harbour, Western Road, Portsmouth, Hampshire, PO6 3EN.

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.

### 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 the unique URL provided to the school
- 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:

- The person and / or property that we are being asked to insure.
- Any third-party claimant, i.e. someone making a claim against our customer.
- Property – for which repair or replacement costs are being sought under our customer's insurance policy – belonging to our customer or a third-party.
- 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:

- To ensure that more than one claim cannot be made for the same personal injury or property damage.
- To check that claims information matches what was provided when Insurance cover was taken out.
- 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 Designated Activity Company, 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.