

Accidental Damage Insurance Insurance Product Information Document

Product: **Accidental Damage and Theft** Policy

This document contains some important facts about your **Accidental Damage and Theft** Insurance. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy document. Please take time to read this policy document to make sure you understand the cover it provides.

What is This Type of Insurance

Accidental Damage and Theft insurance for computer equipment and accessories as listed in the policy schedule. This insurance provides cover against repair or replacement costs as a result of Accidental Damage to the property from any sudden and unforeseen cause.

This insurance is underwritten by **Great American International Insurance (EU) DAC** who are registered in Dublin, Ireland at Station House, Dublin Road, Malahide. Company Registration Number: 380145. Great American International Insurance (EU) DAC is regulated by the Central Bank of Ireland.



What is insured?

- ✓ Unintentional Damage, breakage or destruction of the property caused by a sudden or unforeseen event.
- ✓ Any property replaced under this policy by us shall be automatically added to the items of the property insured under this policy
- ✓ Repair costs or replacement if the property suffers accidental damage whilst at an insured location
- ✓ We will replace your property in the event of your property has been stolen from the location



What is not insured?

- ✗ The policy insures a maximum of two claims in any one 12 month period from the policy start date.
- ✗ Property used at Educational Facilities which is unprotected by a ruggedized, heavy duty or military tested case.
- ✗ The Excess amount, as shown in Your Policy Schedule
- ✗ Accidental Damage to any accessories
- ✗ Minor damage, wear and tear, cosmetic damage, fraud and intentional acts are not covered.
- ✗ Electronic Data Recognition arising directly or indirectly from the failure of the programming on computer chips or computer software to recognise the year 2000 or any other date
- ✗ This policy is not a replacement as new policy. If we cannot replace the property with an identical item of similar age and consideration, we will provide a replacement to the nearest comparable specification or value, taking into account the age and condition of the property.
- ✗ Unattended property



Are there any restrictions on cover?

- ⚠ You must be aged 18 years or over
- ⚠ The maximum cost we will incur in respect of any one claim is limited to the purchase price of the property





Where am I covered?

- ✓ Throughout The Republic of Ireland, but cover is also extended to use anywhere in the world, for up to a maximum of 30 days, in any 12 month period.



What are my obligations?

- Take reasonable precautions that would be deemed appropriate to the circumstances to prevent Accidental Damage of the property
- Contact the Administrator if there are any changes to be made to the policy by emailing admin@adventrisk.ie
- If you need to make a claim log on to www.cpu.co.uk and click Claims and Tracking. Alternatively, you can contact the Administrator on 01 6471200



When and how do I pay?

You can pay your premium as a one-off payment or by monthly instalments.



When does the cover start and end?

Your cover will take effect on the date stated in your Policy Schedule and end on the end date shown on your Policy Schedule



How do I cancel the contract?

To cancel your policy please contact the administrator on 01 6471200. Subject to no claim having been made cancellations made within the first 14 days of purchase receive a full refund, thereafter a pro-rata refund can be obtained subject to an administration fee.

