



Computer Protection Plan Insurance Policy Summary

Introduction

Some important facts about your LetUsFixIT Insurance are summarised below. This summary does not describe all the terms and conditions of the policy. To ensure full understanding of the cover provided by this policy, it is recommended that this document is read alongside the policy wording.

Insurer

This insurance is arranged by LetUsFixIT (a trading name of MyCover Plan Insurance Services Ltd) & underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

Type of Insurance and Cover Provided

Your LetUsFixIT Computer Protection Plan provides cover as summarised below:

This Policy Will Cover:

- All risk cover – providing protection against theft and accidental damage of the equipment.
- Warranty – providing protection against the mechanical electrical failure of the equipment.
- Remote assistance – Providing assistance to analyse, diagnose and/or resolve problems and/or provide system optimisation functions
- Pay the cost of the repair of the equipment by a qualified repair engineer authorised by the insurer; or replace the equipment with equipment of a similar specification and functionality.

Significant Exclusions

The insurer will not be liable for:

- Any claims made within the 14 day excess period.
- A mechanical electrical breakdown where an engineer states the fault to be present prior to the commencement of cover provided under the policy or faults which were known to you prior to the commencement of cover under your policy.
- Cost of repair, call out charges and / or carriage charges where a mechanical / electrical breakdown cannot be found or where the fault relates to a software or programme error and you have not registered the fault under the section two of your policy.
- Consumable or auxiliary items e.g. discs, leads, printers, print materials, batteries / battery packs or any accessories, peripherals or hardware that were not part of the original equipment offering at time of purchase.
- The equipment fails to meet the minimum requirement to permit remote access, cover will only be provided where the equipment has: 800MHz CPU, 256 MB RAM and 500MB of available hard disk space.
- Remote access where you are unable to provide a high speed internet connection, compatible modem or wireless router, an available USB, wireless or Ethernet port.
- The equipment is not using Windows® Internet Explorer® 6.0 or higher.
- Where you operate a complex firewall configurations, wide area networks or virtual private networks, multi-subnet networks, VLAN set-up and configuration, enterprise routers or domain.
- Theft of the equipment occurs whilst the equipment is left unattended unless specified conditions are met.
- Any intentional act or any act that is deemed by the administrator to be reckless or wilful neglect by you which results in the theft and / or damage of the equipment.

Limit of Indemnity

Claims up to the an aggregate of £3,000 in any consecutive 12 month period for any items of equipment registered under this policy.

Excess Period

14 days from the registration of the equipment during which you are unable to make a claim under your policy.

Cancellation Right

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons may include but are not limited to:

- a. Where we reasonably suspect fraud
- b. Non-payment of premium
- c. Threatening and abusive behaviour
- d. Non-compliance with policy terms and conditions
- e. You have not taken reasonable care to provide complete and accurate answers to the questions we ask.

Where our investigations provide evidence of fraud or a serious non-disclosure, we may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when you provided us with incomplete or inaccurate information, which may result in your policy being cancelled from the date you originally took it out.

If we cancel the policy and/or any additional covers you will receive a refund of any premiums you have paid for the cancelled cover, less a proportionate deduction for the time we have provided cover, unless the reason for cancellation is fraud and/or we are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

Governing Law

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated.

Making a Claim

1. Accidental Damage/ Theft/ Warranty Claims

To obtain cover under your policy in the event of a claim, it is vital that you contact the claims administrator by telephone on 01788 566141 or by email on admin@summitclaims.co.uk within 14 days of the event giving rise to the claim under the policy. Please provide the claims administrator with all of the information about what has happened as soon as possible.

2. Software Claims

For Software claims, please call 0800 917 8414. You will need to be with your equipment and have access to the Internet to allow for a diagnosis to be made.

Please be aware that Software claims can take up to 30 minutes to resolve depending on the severity of the issue.

Please have the following information ready:

- a. Your policy number and details of the equipment
- b. Date of failure
- c. What appears to be at fault with the equipment

We will assess the nature of the failure to check if it is covered under your policy and, if necessary, arrange for the equipment to be repaired by an authorised engineer.

UK General Insurance Ltd is the insurer's agent and, in the matters of a claim, acts on behalf of Great Lakes Insurance SE.

How to Make a Complaint

We hope that you will be pleased with the service we provide. However, if you have a complaint about our service or about a claim, please write to:

Complaints regarding:

SALE OF THE POLICY

Please contact the administrator, who arranged the insurance on your behalf.

The Managing Director
LetUsFixIt
MB&G, Cobalt Business Exchange, Cobalt Park Way
Newcastle Upon Tyne NE28 9NZ
T: 0800 032 3499
E: contactus@letusfixit.co.uk

CLAIMS

Please contact the claims administrator:

Summit Insurance Services Limited
Suite 2 Bloxam Court, Corporation
Street, Rugby, CV21 2DU
T: 01788 566141
E: complaints@compucover.co.uk

If your complaint about your claim or the sale of your policy cannot be resolved by the end of the third working day, your complaint will be passed on to:

The Customer Relations Manager
UK General Insurance Ltd
Cast House, Old Mill Business Park
Gibraltar Island Road, Leeds LS10 1RJ
T: 0345 218 2685
E: 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 €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower, Harbour Exchange Square
London E14 9SR
T: 0800 023 4567 or 0300 123 9123

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.

Financial Services Compensation Scheme

Great Lakes Insurance 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.

Consumer Insurance (Disclosure & Representations) Act 2012

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- a. Supply accurate and complete answers to all the questions we or the administrator may ask as part of your application for cover under the policy;
- b. To make sure that all information supplied as part of your application for cover is true and correct;
- c. Tell us of any changes to the answers you have given as soon as possible.

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to and renew your policy. If any information you provide is not complete and accurate, this may mean your policy is invalid and that it does not operate in the event of a claim or we may not pay any claim in full.

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 such 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.



LetUsFixIt is a trading name of My Cover Plan Insurance Services Ltd
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Financial Conduct Authority reference No. 604718