

Computer Insurance Protection Plan

Insurance Product Information Document

Company: LeUsFixIt

Product: Computer Warranty Policy

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of Insurance?

This policy provides cover for costs incurred as a result of damage to equipment on an All Risks basis as well as Warranty cover for costs incurred as a result of mechanical or electrical failure of the items specified on your policy schedule.



What is insured?

- ✓ Accidental Damage
- ✓ Theft
- ✓ Mechanical / Electrical failure
- ✓ Remote assistance



What is not insured?

- ✗ 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 section three 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.
- ✗ 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.
- ✗ Damage caused by foreign objects or substances.
- ✗ 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.



Are there any restrictions on cover?

- ! The equipment must be using Windows® Internet Explorer® 6.0 or higher.
- ! Theft of the equipment occurs whilst the equipment is left unattended unless specified conditions are met.
- ! 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.
- ! Claims up to an aggregate of £3,000 in any consecutive 12 month period for up to three (3) items of equipment registered under this policy.
- ! 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.



Where am I covered?

- ✓ Cover is offered for your home address, as specified in your policy schedule, within the United Kingdom



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 that information you have given 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.



When and how do I pay?

You can pay your premium as a monthly payment by direct debit



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14-day cooling off period, please contact the organisation from whom you bought your policy.

Your Insurer

This insurance is underwritten by UK General Insurance Limited 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. This can be checked on the Financial Services Register at <https://register.fca.org.uk>

Making a claim

If you need to make a claim, please contact the claims administrator within 14 days of the event giving rise to the claim under the policy by

- Calling us on 01788 566141
- Emailing us at admin@summitclaims.co.uk

On all correspondence please tell us you are insured by LetUsFixIt and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your claim as quickly as possible.

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below:

Complaints regarding the SALE OF THE POLICY

In the first instance, please contact

The Managing Director

LetUsFixIt

Address: MB&G, Cobalt Business Exchange, Cobalt Park Way, Newcastle upon Tyne, NE28 9NZ

Tel: 0800 032 3499

Email: contactus@letusfixit.co.uk

Complaints regarding CLAIMS

Name: Summit Insurance Services Limited

Address: Suite 2, Bloxam Court, Corporation Street, Rugby, Warwickshire, CV21 2DU

Tel: 01788 566141

Email: complaints@compucover.co.uk

On all correspondence please state that your Insurance is provided by UK General Insurance Ltd and quote scheme reference 06151B. This will help us to validate your policy details and deal with your query as quickly as possible.

In either case, if your complaint cannot be resolved by the end of the next working day, it will be passed to

Name: Customer Relations Department

Address: UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ

Tel: 0345 218 2685

Email: 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 up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service

Exchange Tower, London E14 9SR

Tel: 0800 023 4 567 or 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its 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.