



Policy Document

Thank you for choosing LetUsFixIT to arrange your policy. We hope that your equipment will be trouble-free, however, should you require assistance during the period of insurance please follow the claims procedure detailed in your policy.

Contract of Insurance

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.

Maintaining Cover Under A Monthly Policy

Where you have selected to pay your premiums by monthly payments, these will be taken by debit or credit card from your account on an agreed date each month. Subject to the successful collection of that monthly premium payment, we will provide the cover detailed in this policy wording for the month in which the premium has been paid.

This insurance commences on the date shown on your schedule and continues by periods of one month upon receipt of your monthly premium payment. This insurance does not have a specified end date and cover will continue until either you or we cancel the policy. However, should you fail to make a payment in any month, the administrator will notify you in writing at the address recorded on the policy schedule and your cover will cease for 30 days from the date that the last monthly premium payment was received by the administrator.

Understanding Your Policy

Please read this policy carefully, make sure you fully understand it and comply with its terms and conditions. Failure to do so may jeopardise the payment of any claim that might arise, and could lead to the policy becoming void.

Definitions

The following words shall have the meanings given below wherever they appear in bold print:

Accidental damage

A sudden and accidental event resulting in the failure of any component of the equipment that prevents normal operation and requires repair or replacement before normal operation can be resumed.

Administrator

My Cover Plan Insurance Services Ltd, MB&G, Cobalt Business Exchange, Cobalt Park Way, Newcastle, NE28 9NZ

Authorised user

Any registered person who may request assistance under the policy.

Claims administrator

Summit Insurance Services, Suite 2, Bloxam Court, Corporation Street, Rugby, Warwickshire CV21 2DU.

Claim limit

Your policy provides an unlimited number of claims up to the total insured value during the period of insurance.

Consequential loss

Indirect loss or damage resulting from the event that caused the claim under this policy.

Equipment

Computers classed as desktops, laptops, notebooks or tablets (excluding peripheral) of UK specification that have been registered with the administrator under the policy.

Excess period

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

Home

The residential address stated on the policy schedule.

Insurance

The proposal, this policy document and policy schedule.

Insured/You/Your

The person named on the policy schedule and any authorised user registered with the administrator.

Insurer/We/Us/Our

UK General Insurance Ltd on behalf of Great Lakes Insurance SE..

Mechanical Electrical Breakdown

An actual and sudden mechanical / electrical failure or breakdown that results in the sudden stoppage of the equipment's normal functions and which necessitates repair to resume those functions.

Payment

The premium that you have agreed to pay under the policy by monthly debits.

Period of insurance

This insurance commences 14 days following the purchase of the policy as shown on your policy schedule, and continues by periods of one month upon receipt of your monthly payment.

Policy schedule

Written confirmation from the administrator confirming details of the equipment registered under the policy, as well as the start date, period of insurance, your details and any authorised users registered under the policy.

Premium

The amount payable, including insurance Premium Tax (IPT), for each item of equipment registered under your policy.

Proposal

The signed application and declaration, together with any information you may have supplied in support of your application for insurance.

Standard software

An operating system or an application program that is loaded on the equipment, which can be replaced by means of purchasing a copy without the need for individual reprogramming or program writing.

Support tools

Remote control tools and any other applications used by the administrator or third party licensors and suppliers.

Territorial limits

The areas in which this policy is effective are Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

Theft

Loss as a result of violent or forcible entry to or exit from the home stated on the policy schedule.

Third party - Anyone other than you or a member of your immediate family who lives at the address shown in the policy schedule.

Total insured value

Your policy provides up to £3,000 in aggregate in any consecutive 12 months for any items of equipment registered under the policy.

Unattended

When the equipment is away from the home and is not within your sight and/or control at all times and out of your arms length reach.

You/Your

The person named on the policy schedule and any authorised user under the policy registered with the administrator.

Your Policy

In consideration of you having paid, or agreed to pay, the premium and subject to the terms, conditions and exclusions of this policy, we will provide the cover listed under the "What is Covered" sections of this policy for the equipment registered with the administrator during the period of insurance. The maximum amount that may be claimed under your policy is limited to the total insured value.

What is Covered

Section One

ALL RISK COVER

Providing protection against theft and accidental damage of the equipment

Section Two

WARRANTY

Providing protection against the mechanical electrical failure of the equipment

Section Three

REMOTE ASSISTANCE

Providing assistance to analyse, diagnose and/or resolve problems and/or provide system optimisation functions

Section One

All Risk Cover

What is covered

If the equipment is subject to theft or accidental damage within the territorial limits as a result of any cause that is not excluded by this policy, we will, at our sole discretion and subject to the terms, conditions and exclusions of your policy, pay for the equipment to be repaired by a qualified repair engineer authorised by the insurer; or replace the equipment with that of a similar specification and functionality.

The insurer is not liable for the payment of Value Added Tax (VAT) where you are registered with HM Revenue and Customs for VAT.

The insurer will only pay for carriage costs within the UK. You must pay for any additional carriage costs if the equipment needs to be collected and/or delivered outside the UK.

Subject to any other limit of liability stated in the policy, the total liability of the insurer in any consecutive 12 months will not exceed the total insured value and, in respect of any item of equipment, will not exceed the total insured value of such item of equipment.

We Do Not Cover

We will not pay a claim under Section One of your policy relating to:

1. Claims occurring within the excess period
2. Theft of the equipment which occurs while the equipment is left unattended, unless Condition 2 a) or 2 b) is complied with
3. Any act that is intentional or deemed by the administrator to be reckless or wilfully neglectful that results in the theft and/or damage of the equipment

Section Two

Warranty

What is covered

If the equipment is subject to a mechanical electrical breakdown, we will cover the cost of any parts, labour and courier costs (inc VAT) during normal working hours (8am – 5pm Monday to Friday) that are required to return the equipment to normal working order subject to the terms, conditions and exclusions of your policy.

What is not covered

We will not pay a claim under Section Two of your policy relating to:

1. Claims occurring within the excess period
2. A mechanical electrical breakdown where an engineer states the fault was 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
3. 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
4. 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

Section Three

Remote assistance

What is covered

Should the equipment fail to operate correctly, we will arrange for the support tools to be used to analyse, diagnose and/or resolve problems and/or provide system optimisation functions. You may use the support tools only as part of the policy for the equipment registered under the policy. We may provide the remote service by using online software (which you can access at <http://letusfixit.sutherlandglobal.com>); over the telephone by calling 0800 917 8414; through remote control sessions; through live and automated chat sessions; through email using the internet or by a combination of these options.

What is not covered

We will not pay a claim under Section Three of your policy relating to:

1. Claims occurring within the excess period
2. Where you fail to provide your permission to use the remote control tools to enable us to access remotely and take control of the equipment
3. Where you have failed to install and/or maintain anti-spyware and anti-virus protection on the equipment following previous access to the support tool service
4. The equipment fails to meet the minimum requirement to permit remote access, cover will only be provided where the equipment has 800MHz CPU, 256 MBRAM and 500MB of available hard disk space
5. 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
6. The equipment is not using Windows® Internet Explorer® 6.0 or higher
7. Where you operate complex firewall configurations, wide area networks or virtual private networks, multi-subnet networks, VLAN set-up and configuration, enterprise routers or domain.

Be aware that if the equipment runs on non-Windows operating systems such as the iOS software used on Apple equipment, our service may be limited and we will only carry out such work as we are able to do so.

Claims Procedure

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.

Conditions

1. In order to make a claim, you or your personal representative must:
 - a. Within 14 days of the occurrence of an event giving rise to a claim under the policy, notify the administrator in accordance with the "How to Claim" section of the policy
 - b. Submit a claim form to the administrator and, if requested to do so and within 14 days of receiving such request, deliver to the administrator a written statement of all reasonable particulars and details of the equipment affected, its value and the insured event and furnish all such documents, explanations and other evidence as may be reasonably required by the insurer
 - c. In the event of theft, or where you have reason to believe a criminal offence has been committed, notify the police and obtain a police crime number
 - d. Take precautions to prevent further damage to the equipment, as we will not be liable for any further damage resulting from the continued use of equipment
 - e. Retain any damaged equipment or parts for a period of 3 months following notification of a claim to the administrator
2. Where the equipment is to be left unattended it must be stored:
 - a. In a vehicle and be placed in the boot or concealed under the rear parcel shelf or in the spare wheel or other closed compartment so not to be visible. All windows must be locked and all security measures activated
 - b. where entry to the room is limited to those with a key
3. You must have all valid software licences relevant to:
 - a. The operating system and applications on the equipment
 - b. You must have access to all relevant passwords, disk and key codes including those for the internet service provider.
4. You shall take all reasonable precautions to prevent the occurrence of a claim under the policy. This includes handling or using the equipment as set out in the manufacturer's handbook issued with the equipment
5. The insurer or its representatives shall have the right at all reasonable times to have access to the equipment
6. You shall notify the administrator of:
 - a. any proposed alterations or modifications to the equipment
 - b. any proposed departure from the normal working conditions in which the equipment is operated
7. If a claim arises as a result of the act or default of a third party, at the request and expense of the insurer you shall take and permit to be taken in its name all necessary steps to enforce its rights against any such third party
8. You shall not reverse engineer, reverse compile or otherwise reduce to human readable form any support tool associated with the service provided under the policy

Exclusions

The following exclusions apply to your policy in addition to those listed under the "what is not covered" sections of the policy.

1. The handling and/or use of the equipment that is not in accordance with the manufacturer's instructions as set out in the manufacturer's handbook or user guide relating to the equipment
2. Inherent or latent defects or where the equipment is subject to a manufacturer recall
3. Claims arising as a result of normal wear and tear (e.g. fuses, batteries) or the gradual deterioration in performance.
4. Callout charges where you are not at home when the engineer attends.
5. Carriage costs where you are not home following the first attempt of the collection of the equipment by the courier.
6. Damage to or destruction of the equipment caused by:
 - its own defective design materials or workmanship
 - faulty or defective workmanship, operational error or omission on your part or any person using the equipment with your express or implied consent
 - corrosion, rust, condensation or evaporation, dampness, dryness, dust or change in temperature
7. Damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
8. Any consequential loss or damage arising from the insured event or from any cause whatsoever. Consequential loss shall include, but not be limited to, the loss of use of the equipment, or the loss of information contained in or stored on the equipment, any time and cost involved in reinstating such information.
9. Any loss of or damage to information or data contained in or stored on the equipment
10. Any consequential loss or damage arising from the insured event or from any cause whatsoever. Consequential loss shall include, but not be limited to, the loss of use of the equipment, or the loss of information contained in or stored on the equipment, any time and cost involved in reinstating such information
11. Any amount that is recoverable upon the occurrence of an insured event at no expense to you under any guarantee, warranty, maintenance, rental hire or lease agreement
12. Unauthorised modifications to the equipment
13. Any equipment installed in a commercial environment or where the level of use is deemed beyond normal domestic use
14. Any equipment that does not meet the current electrical regulations enforced at the time
15. Costs not authorised by the administrator or its appointed engineers
16. Faults relating to the installation of the equipment or the incorrect configuration or setting of manual controls or programming
17. Faults known to you before commencement of cover under your policy
18. Repair or damage of a cosmetic nature caused by but limited to denting, scratching, chipping, staining, and rust or corrosion
19. Routine maintenance of the equipment, supplies or service in your home
20. Claims arising from the interruption, failure, disconnection or power surge in the power supply to your home however caused, or due to inadequate ventilation of the equipment
21. Total loss of use of the equipment due solely to the non-availability of replacement or substitute parts, in which case we shall offer settlement based on the depreciated value of the equipment and the estimated cost of repairs had the parts been available
22. WAR: Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
23. TERRORISM: Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
24. RADIATION: Any direct or indirect consequence of Irradiation, or contamination by nuclear material; or The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
25. ELECTRONIC DATA: Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted. For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware. For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

Fraud

You must not act in a fraudulent way. If you or anyone acting for you:

- fails to reveal or hides a fact likely to influence whether we accept your proposal, your renewal, or any adjustment to your policy;
- fails to reveal or hides a fact likely to influence the cover we provide;
- makes a statement to us or anyone acting on our behalf, knowing the statement to be false;
- sends us or anyone acting on our behalf a document, knowing the document to be forged or false;
- makes a claim under the policy, knowing the claim to be false or fraudulent in any way; or
- makes a claim for any loss or damage you caused deliberately or with your knowledge.

If your claim is in any way dishonest or exaggerated, we will not pay any benefit under this policy or return any premium to you and we may cancel your policy immediately and backdate the cancellation to the date of the fraudulent claim. We may also take legal action against you and inform the appropriate authorities.

When Your Policy Will End

The insurance provided hereunder will automatically terminate on the occurrence of one of the following:

1. The natural expiry date of the policy
2. The date on which you shall sell or otherwise dispose of the equipment
3. The date your policy is cancelled
4. The date you or we cancel your policy

Cancellation Right

If you decide that, for any reason, this policy does not meet your insurance needs, then please return it to the insurance broker or agent who provided this policy to you within 14 days of issue. On the condition that no claims have been made or are pending, we will then refund your premium in full. Thereafter, you may cancel the insurance cover at any time by informing the administrator, and you will be entitled to a pro-rata refund on the months of the unearned premium.

T: 0800 032 3499

E: contactus@letusfixit.co.uk

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.

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, 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 next 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:

1. 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;
2. To make sure that all information supplied as part of your application for cover is true and correct;
3. 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
Registered in England No. 07230612
MB&G, Cobalt Business Exchange, Cobalt Park Way, Newcastle upon Tyne NE28 9NZ
Financial Conduct Authority reference No. 604718