

THE INSURANCE

Your policy provides cover against the cost of repair of the **insured item** or where a repair cannot be completed the replacement of the **Insured Item** in the event of **breakdown** during the **period of cover**. The **breakdown** cover provided by your policy commences on the expiry of the manufacturer's warranty period and continues for the **period of cover**.

Where your **certificate of insurance** includes cover for **accidental damage** your policy is extended to provide cover in the event of **accidental damage** to the **insured item** during the **period of cover**.

DEFINITIONS

The words and phrases defined below have the same meaning wherever they appear in bold in this policy document.

Accidental Damage - Accidental damage, including liquid damage caused by a sudden and unexpected event and which stops the **insured item** from working correctly.

Administrator/We/Us/Our - SquareTrade Limited.

Breakdown - The failure of the **insured item** to operate during the **period of cover** due to an internal mechanical or electrical fault which occurs after the date the manufacturer's warranty expires

Certificate of insurance - the document sent to you via post or electronic mail which shows the period of cover and **insured item**.

Insured item - the item shown on your **certificate of insurance** and which is covered by this insurance.

Insurer - UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE.

Period of cover - the cover period shown on your **certificate of insurance**.

UK - England, Scotland, Wales, Northern Ireland, Channel Islands and Isle of Man

You/Your - the person named on the **certificate of insurance**

ADMINISTRATOR DETAILS

This insurance is administered by SquareTrade Limited, Registered in England No. 7165194. Registered Address: Unit 1.02 Enterprise House, 1-2 Hatfields, London, SE1 9PG. SquareTrade Limited is authorised and regulated by the Financial Conduct Authority under registered number 538538.

FINANCIAL SERVICES COMPENSATION SCHEME

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if Great Lakes Reinsurance (UK) SE 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.

THE CONTRACT OF INSURANCE

Your Insurance has been arranged by SquareTrade Limited with UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE, Registered in England No. SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority.

Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

This policy document, your purchase receipt and the **certificate of insurance** form the contract of insurance between you and the insurer. Please read them and keep them safe.

The insurer will provide the cover shown in this policy document during the **period of cover**. The provision of cover is conditional upon you observing and fulfilling the terms, provisions and conditions set out within this policy.

COVER DESCRIPTION

We will provide the cover set out below during the **period of cover**:

- **Accidental Damage Cover** - we will cover any repair costs if your **insured item** fails to operate as the result of an accident.

Examples of accidents covered include drops, spills and liquid damage associated with the handling and use of the **insured item**. It does not provide protection against theft, loss, reckless or abusive conduct, cosmetic damage or damage that does not affect the functionality of the **insured item**.

- **Breakdown Cover** - After the expiry of any manufacturer's guarantee we will cover any repair costs if your **insured item** suffers **breakdown** during normal use.

Examples of a **breakdown** covered under your policy include hard drive failures, motherboard issues and power port malfunctions. We will also cover battery failures if the battery is not designed to be removable by you and is holding less than 50% of its original charge.

LIMIT OF COVERAGE

The maximum liability under your policy shall be the original purchase price of the **insured item**, excluding delivery charges.

If you have received repairs or replacements up to the value of the original purchase price of the **insured item** or a cash settlement or a gift card for the replacement cost of a new item of equal features and functionality, your policy will immediately end.

In the event of a covered **breakdown**, you must call SquareTrade for the repair to be authorised.

HOW TO MAKE A CLAIM

If the **insured item** suffers **breakdown** or **accidental damage** please call us on 0808 189 1453 to register your claim. Our lines are open between 9am and 6pm 7 days a week.

We will attempt to troubleshoot the problem you are experiencing, if we cannot resolve the problem and depending on what the **insured item** is, we will:

- pass your details to our authorised repair centre who will contact you and arrange an appointment to

come out and repair the **insured item** (applicable for large items only, such as washing machines, fridges or TVs with a screen larger than 37"); or

- send you a pre-paid shipping label for smaller items; or
- send you a pre-paid shipping box for fragile items such as laptops.

Where we send someone to repair the **insured item**, appointments will be between 9am and 6pm, Monday to Friday.

You will be responsible for the safe packaging and shipment of the **insured item**.

If the authorised service facility determines that the **insured item** is in working condition or the fault or damage is not covered by your policy, we will return the **insured item** to you or dispose of it at your request.

If you do not submit the **insured item** we will not be able to consider your claim.

If we are unable to repair the **insured item**, we will (at our discretion) either:

- Provide a new, rebuilt or refurbished product of the same or newer model;
- Provide a cash settlement or gift card reflecting the replacement cost of a new item of equal features and functionality, up to the replacement cost of the **insured item**.

If you receive a cash settlement, gift card or replacement, then we may take possession of the original **insured item** and dispose of it. If we return the item to you and you choose to dispose of it we will not be responsible for any disposal charges.

WORLDWIDE SERVICE

This policy provides the same level of cover while you are travelling outside of the UK.

If the **insured item** needs repair while you are traveling outside of the UK, you must indicate that you are abroad when you contact us. Worldwide service does not include shipping or on-site service. If you do not wish to pay for shipping to and from our service facility in the UK, you can obtain service by taking the **insured item** into an authorised service centre and submit to us a copy of the detailed service repair invoice that identifies the **insured item**, together with the repair authorisation number obtained from us prior to any repairs being undertaken. The repair invoice should include a thorough description of the repair made and a breakdown of the costs incurred. This documentation should be faxed or emailed to us:

Fax: 0800 014 8458
Email: webclaims@squaretrade.com

We will reimburse you within 5 business days of receipt of all necessary paperwork, provided the accidental damage or breakdown was covered under your policy.

YOUR CANCELLATION RIGHTS

If you decide that for any reason, this policy does not meet your insurance needs then please return it to us within 45 days from the day 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, we will then refund your premium in full. If you wish to cancel Your Policy after 45 days You will be entitled to a pro-rata return of premium provided no claims have been made.

To exercise your right to cancel your policy, please call us on 0808 189 1453 or 020 3514 2354 from your mobile.

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:

Fraud
Non-payment of premium
Threatening and abusive behaviour
Non-compliance with policy terms and conditions

Provided the premium has been paid in full you will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

TRANSFERS

Where you have sold or transferred ownership of the **insured item** to another person you may transfer this policy to another person by calling 0808 189 1453 or 020 3514 2354 from your mobile, between 9am and 6pm GMT, 7 days a week. We will not pay for any damage occurring whilst the **insured item** is being shipped to a new owner.

EXCLUSIONS

Your **insured item** is not covered for:

- Any claim for **accidental damage** where your policy does not provide cover for **accidental damage**;
- Any claim for theft or loss;
- For iPhones and Mobile Phones only, the first £50 of each claim;
- Any cost relating to the recompilation and/or reinstallation and/or retrieval of data; or the loss of stored information including (but not limited to) any data, downloads, videos, music and applications;
- **Breakdown** or **accidental damage** caused by:
 - **Breakdown** or damage caused intentionally by you or anyone who lives with you.
 - Exposure of the insured item to weather conditions such as lightning, rain, flood and high winds;

- Accessories or peripherals beyond those supplied with the **insured item** when new;
- Any form of portable external storage media, such as tapes, CD's and DVD's;
- Software, programming, or any form of electronic virus;
- Any modification of the **insured item**;
- Repair costs for:
 - Work which relates to a manufacturer's recall of the **insured item**, or any costs covered under the manufacturer's warranty;
 - Disposable/customer replaceable items such as removable batteries, styli, or bulbs (including rear projection TV bulbs);
 - Repairs carried out while the **insured item** is within the **UK** by persons not authorised by us.
- Any cost suffered as a result of not being able to use the **insured item** or any cost other than the repair or replacement cost of the **insured item**;
- Any claim for damage caused by general wear and tear, scratching or any other type of damage that does not affect how the **insured item** works, i.e. cosmetic damage;
- Any cost for **breakdown** or **accidental damage** caused by **your** failure to follow the manufacturer's instructions / or installation guide for the use and/or care of the **insured item**;
- Any cost for routine maintenance, adjustment, modification, or servicing;
- Servicing, inspecting or cleaning of the **insured item**; Repairs to televisions due to **or arising from**:
 - Unusual physical or electrical stress, burned screen or software interface problems;;
 - Pixel failure where the location or number does not exceed the manufacturer's acceptable limit;
 - Any damage caused during delivery or installation;
- **Breakdown** or **accidental damage** to product(s) with removed or altered serial numbers;
- War, terrorism, act of foreign hostilities (whether war be declared or not), civil commotion, or contamination by nuclear radiation.

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.

Terrorism

- Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.

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.

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.

OTHER CONDITIONS AND LIMITATIONS

- The cover provided under this insurance is only valid on **insured items** which are purchased for personal and private use. There is no cover for any item which is purchased solely for commercial or business use.
- This insurance must have been purchased at the same time as the **insured item** or within 60 days of purchase of the **insured item**.
- For new items **your period of cover** is contingent on having a valid manufacturer's warranty. If the **insured item** is not covered by a manufacturer's warranty but has been declared as "new" **we** reserve the right to cancel **your** policy and issue a full refund.
- **You** must be over 18 years of age to take out this insurance cover.
- This insurance is limited to **insured items** purchased by **UK** residents.

- This insurance is automatically cancelled, if **you** or a person acting on **your** behalf submits a claim knowing it to be false, fraudulent or a misrepresentation, in which case **we** may refer the matter to the Police.
- **You** must provide proof of purchase of the **insured item** in the event of a claim, such as a purchase receipt from the retailer of the **insured item**.

CHANGES WE NEED TO KNOW ABOUT

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to provide complete and accurate answers to the questions **we** ask when **you** take out **your** policy or when **you** make changes to **your** policy.

Please tell **us** if there are any changes to the information set out in **your certificate of insurance**, or any other changes in **your** circumstances which may affect **your** insurance, for example:

- **You** sell the **insured item** or transfer ownership to another person.
- **You** change **your** address

If **you** are in any doubt, please contact us on 0808 189 1453 or 020 3514 2354 from **your** mobile.

When **we** are notified of a change, **we** will tell **you** if this affects **your** insurance, for example whether **we** are able to accept the change and if so whether the change will result in revised terms and/or premium being applied to **your** policy. If **we** are not told about a change it may affect any claim that **you** make.

If the information provided by **you** is not complete and accurate, **we** may:

- Revise the premium; and/or
- Cancel **your** policy; and/or
- Refuse to pay a claim

CHOICE OF 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 **UK** in which **your** main residence is situated.

USE OF LANGUAGE

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

COMPLAINTS

SquareTrade's goal is to provide **you** with the best service possible at all times. If for any reason **you** are not satisfied with **our** service, contact SquareTrade and **we** will promptly review **your** case and respond to **you**. **You** can contact SquareTrade at:

Customer Experience Manager,
SquareTrade Limited,
Unit 1.02 Enterprise House
1-2 Hatfields
London
SE1 9PG

Telephone: 0808 189 1453 between 9am and 6pm GMT, 7 days a week.

We will contact **you** immediately after receiving **your** complaint to inform **you** of what action **we** are taking and explain **our** complaint handling process to **you**. 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 €2million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.
Email: complaint.info@financial-ombudsman.org.uk
Tel: 0300 123 9 123

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.

DATA PROTECTION

The details **you** supply to make **your** policy purchase will be stored and used by the **administrator**, SquareTrade Limited. This information may be shared and exchanged with the **insurer** or other third parties for the purpose of providing insurance and handling claims and repairs. **Your** personal details may be transferred outside the EU. They will at all times be held securely and handled with the utmost care in accordance with all principles of English and Irish law.