

The Insurance

You are covered against the repair or replacement cost of **Your Insured Item** in the event of Mechanical or Electrical breakdown after the expiration of any manufacturer guarantee and/or Accidental Damage during the **Period of Cover** (accidental damage is included only if indicated by **your certificate of insurance**).

Definitions

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

- **Administrator/We/Us/Our** – SquareTrade Limited
- **Certificate of insurance** – the document sent to **you** via electronic or physical mail and attached to the policy document, sent electronically to **you** at the time of purchase, defines the **period of cover** and **insured item**
- **Insured item** – the covered item described by **your certificate of insurance**
- **Period of cover** – the cover period defined on **your certificate of insurance**
- **You/your** – the person named on the **certificate of insurance**

Insurer and FSA Details

This insurance is underwritten 100% by AmTrust International Underwriters Limited. Registered in Ireland 169384, Registered Office: 40 Westland Row, Dublin 2, Ireland. AmTrust International Underwriters Limited is authorised and regulated by the Central Bank of Ireland and is licensed to operate in the United Kingdom by the Financial Services Authority, register number 203014.

Administrator Details

This insurance is administered by SquareTrade Limited, Registered in England No. 7165194. Registered Address: 20 Hanover Square, London, W1S 1JY

SquareTrade Limited is authorised and regulated by the Financial Services Authority under registered number 538538.

Financial Services Compensation Scheme

You may be entitled to compensation from either the Financial Services Compensation Scheme (FSCS) in the UK or from the Insurance Guarantee Scheme (IGS) in Ireland if the Insurer cannot meet its liabilities under this policy. The level of compensation provided will depend on the circumstances of the claim. Further information is available from FSCS on +44 207 892 7300 or from the Irish Financial regulator on +353 1 410 4000.

Cover Description

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

- **Accidental Damage Cover** – If **your certificate of insurance** indicates that accidental damage is included, **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, damage that does not affect unit functionality, or damage caused during shipment between **you** and **our** service providers.

- **Breakdown Cover** – At the expiry of any manufacturer's guarantee **we** will cover any repair costs if **your insured item** suffers a **mechanical or electrical breakdown** during normal use.

Examples of breakdowns covered 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 this Contract 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 for the replacement cost of a new item of equal features and functionality, **your** policy will immediately end.

How we will Service your Item

Depending on the item and failure circumstances, at **our** sole discretion, **we** will either:

- Repair **your insured item**, or
- Provide a cash settlement or a gift card reflecting the replacement cost of a new item of equal features and functionality up to the price paid for the **insured item**, or
- Provide a new, rebuilt, or refurbished product of the same model

SquareTrade Extended Warranty

Terms and Conditions

Questions? Call us:

0808 189 1453

www.squaretrade.co.uk

Place of Service

At **our** discretion, large items will receive On-Site Service and **we** will arrange to repair or replace the **insured item** at **your** location during normal business hours.

For shippable items, **we** will provide a free prepaid shipping label to **our** authorised service facility for repair, replacement or settlement. For fragile items like laptops, **we** may also provide **you** with a free prepaid Shipping Box to send **your** item to **us**. **You** will be responsible for safe packaging and shipment. If the authorised service facility determines the item is in working condition or is not covered by **your** Service Agreement, **we** will return the 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 **you** receive reimbursement or a replacement, then **we** may take possession of the original item and dispose of it. If **we** choose not to take possession of the original item, **we** will not be responsible for any disposal charges.

Worldwide Service

If **your** product needs repair while **you** are traveling outside of England, Scotland, Wales and Northern Ireland, **you** must indicate that **you** are traveling when **you** file **your** claim. 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 bringing the Covered Product into an authorised service centre and submitting to **us** a copy of the detailed service repair invoice that identifies the **insured item**, the repair authorization number, and include a thorough description of the repair made. This documentation should be faxed or emailed to **us**. **We** will reimburse **you** within 5 business days of receipt of all necessary paperwork, provided a covered repair was performed.

How to Make a Claim

In the event of a covered breakdown, call SquareTrade Limited at 0800 189 1453 between 9am and 6pm GMT, 7 days a week to explain the problem. **We** will attempt to troubleshoot the problem **you** are experiencing. If **we** cannot resolve the problem, **you** will be directed to an authorised service centre. Service will be provided at an authorised repair centre within a reasonable time of **your** request.

Cancellation

You have the right to cancel this insurance at any time during the **period of cover** by calling 0800 189 1453, between 9am and 6pm GMT, 7 days a week. **We** may cancel the policy at any time by giving 30 days written notice to **you**. In the event of cancellation within the first 45 days after receipt of this policy, then **you** will receive a full refund, less the cost of any prior claims. Otherwise, **we** will calculate the pro-rated premium for the period that **you** have been insured and refund the balance, less the cost of any prior claims.

Transfers

You may transfer this policy to another person by calling 0800 189 1453, between 9am and 6pm GMT, 7 days a week. **We** will not pay for any transportation damage occurring whilst the item is being shipped to a new owner.

Exclusions

Your insured item is not covered for:

- For iPhones and Mobile Phones only, the first £50 of each claim
- Any cost for the replacement or reinstatement of any data, software, information or music stored on the **insured item**
- Breakdown or accidental damage caused by:
 - commercial use of the item, such as servers or printers used in an office setting
 - abuse, misuse, neglect of the **insured item**
 - the weather such as lightning, rain, flood and high winds
 - accessories or peripherals that were not an integral part of the original installation
 - any form of portable external storage media, such as tapes, CD's, DVD's, and external computer drives
 - software, programming, or any form of electronic virus
- Repair costs for:
 - work which relates to a manufacturer's recall of the **insured item**
 - disposable/customer replaceable items such as removable batteries, styli, or bulbs (including rear projection TV bulbs),
 - repairs carried out 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 damage to **your insured item** which does not affect the operation, function or safety of the **insured item**
- Any cost for breakdown or accidental damage as a result of delivering or installation of the **insured item**
- Any cost for routine maintenance, adjustment, modification, or servicing
- Servicing, inspecting or cleaning of the insured product and failure to follow the manufacturer's instructions or installation guidelines
- Repairs to LCD/Plasma 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
- Any costs covered under the manufacturer's warranty
- Any cost arising from the change to digital broadcasting from analogue
- War, terrorism, act of foreign hostilities (whether war be declared or not), civil commotion, or contamination by nuclear radiation.
- Damage to product(s) with removed or altered serial numbers

Other Conditions and Limitations

- This insurance must have been purchased at the same time as the **insured item** or within 60 days of purchase
- This insurance only applies to items purchased as new. There is no cover for items described as 'used' or 'second-hand'
- **You** must be over 18 years of age to take out this insurance cover
- This insurance is limited to **insured items** purchased by residents of England, Scotland, Wales, and Northern Ireland
- All aspects of the policy, including negotiation and performance, are subject to English law and the decisions of English courts
- This insurance is automatically cancelled, if **you** submit a claim knowing it to be false, fraudulent or a misrepresentation
- **You** may be requested to submit to **us** the damaged **insured item** for inspection. If **you** do not submit the **insured item** **we** will not be able to consider **your** claim. **We** will pay for shipping the item to **us**.

- If **you** receive reimbursement or a replacement because the original item is considered uneconomical or not possible to repair, then **we** may take possession of the original item and dispose of it. If **we** choose not to take possession of the original item, **we** will not be responsible for any disposal charges
- **You** must provide proof of purchase of the **insured item** in the event of a claim, such as a purchase receipt from the seller of the **insured item**

Complaints

SquareTrade's goal is to provide you 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 0800 189 1453 between 9am and 6pm GMT, 7 days a week. **You** can also write to **us** at:

Customer Experience Manager,
SquareTrade Limited
20 Hanover Square,
London
W1S 1JY
United Kingdom

If **you** are not satisfied with SquareTrade's response, then **you** may contact the Claims Manager at AmTrust International Underwriters Limited, 40 Westland Row, Dublin 2, Ireland to review **your** case and ultimately **you** may contact the Financial Ombudsman Service, South Quay Plaza, 183 March Wall, London E14 9SR

Using **our** complaints procedure or referral to the Financial Ombudsman Service does not affect **your** legal rights.

Data Protection

The details **you** supply to make **your** warranty 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 UK law.