

## THE INSURANCE

**You** are covered against the cost of repair or replacement of **your insured item** for up to **three claims** in the event of **breakdown** and/or **accidental damage** and / or **theft** during the **period of cover**.

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 loss, reckless or abusive conduct, cosmetic damage, damage that does not affect unit functionality.

## 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**.

**Force** - The actions of an individual or individuals where violent physical contact is applied to **you** or the threat of violent physical contact is made against **you**.

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

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

**Theft** - The unlawful taking of the **insured item** by another party with the intent to permanently deprive **you** of the **insured item** as a result of:

- Violent or forcible entry or exit from the address stated on the **certificate of insurance** or from a motor vehicle owned by **you**;
- **Force**.

**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: 48 – 54 Charlotte Street, London, W1T 2NS. SquareTrade Limited is authorised and regulated by the Financial Conduct Authority under registered number 538538.

## FINANCIAL SERVICES COMPENSATION SCHEME

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if Ageas Insurance Limited 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](http://www.fscs.org.uk).

## THE CONTRACT OF INSURANCE

**Your** Insurance has been arranged by SquareTrade Limited with UK General Insurance Ltd on behalf of Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

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

Ageas Insurance Limited 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](http://www.fca.org.uk/firms/systems-reporting/register) or by calling them on 0800 111 6768.

**Your** policy document, 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 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.
- **Theft Cover** – where the **insured item** requires replacing as a result of **theft we** will replace the **insured item** with a new or refurbished item of the same or similar specification.

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. There is a maximum of three successful claims allowed during the **period of cover**.

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 SERVICE WORKS

In the event of a covered **Breakdown**, contact **us** on 020 3356 6205, 7am to 9pm GMT, 365 days a year. **We** will attempt to troubleshoot the problem **you** are experiencing.

If a replacement is approved, **we** may replace **your insured item** with a new or refurbished item of the same or similar specification. The replacement item may, at **our** sole discretion, be a future version or edition of **your insured item**. Technological advances may result in a replacement item being provided which has a lower purchase price than **your** original **insured item** but in all cases will be of the same grade and quality.

Broken Items: In order to receive a replacement item, **you** must provide valid credit card details. **You** will need to send **your** original item back within 30 days of receiving the replacement equipment using a pre-paid shipping label **we** provide. If **you** do not, the price of the replacement equipment will be deducted from **your** credit card.

Stolen Items: In order to receive a replacement item, **you** must provide a valid police crime number and notify **us** within 48 hours of the **theft**. **We** will verify this crime reference number and then ship the replacement device.

If **we** cannot reasonably arrange a replacement, **we** may decide to pay **you** the cost of a new item.

## 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](mailto: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

**You** have the right to cancel this insurance at any time during the **period of cover** by calling 020 3356 6205, 7am to 9pm GMT, 365 days a year. If **you** cancel this insurance within the first 90 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. Call 020 3356 6205, 7am to 9pm GMT, 365 days a year. **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:

- 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:
  - 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
  - software or programming
  - any form of electronic virus
- 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 routine maintenance, modification, or servicing
- Servicing, inspecting or cleaning of the insured product and failure to follow the manufacturer's instructions or installation guidelines
- Any costs covered under the manufacturer's warranty
- 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
- Repair costs for work which relates to a manufacturer's recall

- **Theft** not reported to relevant local police authority within 48 hours of **you** becoming aware of the event leading to the claim.

#### OTHER CONDITIONS AND LIMITATIONS

- **Your** policy provides cover for up to three successful claims during the **period of cover**
- This insurance must have been purchased at the same time as the **insured item** or within 30 days of purchase
- This insurance only applies to items purchased as new or refurbished. 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, Northern Ireland, Guernsey and Jersey Channel Islands, and Isle of Man
- 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.
- Where the **insured item** is left within a vehicle unless all doors and windows of the vehicle locked and secured with the **insured item** stored out of sight within the vehicle.

#### 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 020 3356 6205.

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,  
48 - 54 Charlotte Street,  
London,  
W1T 2NS.

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**. Once **you** have received **your** final response from **us**, and if **you** are still not satisfied **you** can contact the Financial Ombudsman Service: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. By telephone on 0845 0801800 or 0300 1239 123 or by email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

#### 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.