

## MASTER POLICY WORDING

### Introduction

Welcome and thank **You** for choosing AmTrust Europe Limited as **Your** insurance provider. **We** work in partnership with **Your** insurance intermediary, Advent Solutions Management Limited in association with CPU Group Limited, to provide **You** this business **Property** cover.

**You** are now covered for repair costs in the event **Your Property** suffers **Accidental Damage**, subject to the terms and conditions detailed within this policy. Cover for additional risks related to **Your Property** are also available. **You** may not have chosen to take out these additional benefits, please refer to **Your** policy schedule which details the level of cover **You** have chosen.

This policy contains the features and benefits, terms and conditions and exclusions that apply to each individual section of cover and the general conditions and exclusions that apply to all sections of cover.

Please read this policy and **Your** policy schedule carefully to check which sections of cover **You** have chosen and to ensure these meet **Your** demand and needs. If **You** require any changes to **Your** level of cover or if **You** need to change any information which **You** have provided, **You** must contact the insurance intermediary, Advent Solutions Management Limited on 0345 872 2156 immediately.

Before **You** accept the policy, **You** have 14 days to review the policy and consider its full terms. If **You** are not totally happy with the policy and have not made a claim, simply write to the **Administrator** requesting that the policy is cancelled and any monies paid will be returned. **We** will then cancel **Your** insurance. After this 14 day period **You** may cancel this policy at any time however the refund of premium or premium due will be calculated as detailed in section 13 of General Conditions. **You** should consider any obligations **You** have to the **Lessor**, as identified on the Policy Schedule, to insure the **Property** before taking such action.

### Your Demands and Needs

**We** have not provided **You** with a personal recommendation as to whether this product is suitable for **Your** needs so **You** must decide yourself whether it is or not. **You** have made a decision based on the information made available to **You**. This policy meets the demands and needs of those who wish to insure their **Property** against **Accidental Damage**, with additional benefits including **Accidental Loss** for mobiles phones and tablets, **Breakdown** and **Theft**. **Your Property** must be in good condition and in full working order prior to taking out this policy. If there is evidence that the damage, **Theft** or loss occurred prior to the policy start date **Your** claim will be refused and no premium refund will be due.

## Your Policy

This policy is underwritten by AmTrust Europe Limited, Registered Office: 10th Floor Market Square House, St James's Street, Nottingham, NG1 6FG, Registered Number: 1229676. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and Prudential Regulation Authority, financial services number: 202189. These details can be checked on the Financial Services Register at [www.fca.org.uk](http://www.fca.org.uk).

This insurance is arranged by CPU Group Limited who is an Appointed Representative (FCA A.R. No. 420206) of Advent Solutions Management Limited. Advent Solutions Management Limited is authorised and regulated by the Financial Conduct Authority (Firm reference number 308751). **You** can check these details on the Financial Services Register by visiting [www.fca.org.uk](http://www.fca.org.uk).

This policy is legal contract between **You** and **Us**. Please keep this document in a safe place as **You** will need it if **You** make a claim.

## Summary of Cover

This is only a summary of the cover available. The definitions, terms, conditions and exclusions are shown on the following pages. **You** may not have chosen to take out all of these benefits, please refer to **Your** policy schedule which details the level of cover **You** have chosen.

**You** are covered for the repair or replacement of **Your Property** in the event of;

- **Accidental Damage** (included within this policy)
- **Accidental Loss** (optional – please refer to **Your** policy schedule)
- **Breakdown** (optional – please refer to **Your** policy schedule)
- **Theft** (optional – please refer to **Your** policy schedule)

**Important note: Accidental Loss** cover does not apply to Desktop Computers or Desktop Monitors. Only portable items, mobile phones, tablets and laptops are covered under this benefit.

This policy is not a replacement as new policy, If **We** cannot replace the **Property** with an identical item of similar age and consideration **We** will provide a replacement to the nearest comparable specification or value, taking into account the age and condition of the **Property**.

In all events the maximum amount **We** will pay under this policy for any one claim or series of claims arising out of any one occurrence shall be lesser of £5,000 or the amount **Insured**, as stated in the Policy Schedule.

## Definitions

The words below have a specific meaning and will appear throughout this policy in bold type. For ease of reference these definitions have been placed in alphabetical order.

**Accidental Damage** means the unintentional damage, breakage or destruction of the **Property** caused by a sudden or unforeseen event, such that the **Property** is unusable.

**Accidental Loss** means the **Property** has been accidentally left by **You** in a **Location** and **You** are permanently deprived of its use.

**Administrator** means Advent Solutions Management Limited.

**Breakdown** (Extended Warranty) means the sudden mechanical or electrical failure which results in the sudden stoppage of normal function of the **Property** and which necessitates repair in order to resume those functions.

**Certificate of Delivery** means the document confirming the details of each individual item of **Property** received and accepted by **You** as evidenced by **Your** signature. The **Certificate of Delivery** forms part of **Your** Policy Schedule.

**Component** means any mechanical, electrical and electronic part, which forms part of the original specification of the **Property** which is covered under this policy.

**Consequential Loss** means a loss or cost incurred by **You** as a result of the event which led to **Your** claim, including but not limited to a loss of earnings or profit from being unable to use the **Property**.

**Cosmetic Damage** means damage that impairs the appearance of the **Property**, including but not limited to scratches, chips, marks, dents, texture or finish, but does not affect the normal operation or use of the **Property**.

**Lease** means an agreement between **You** and the **Lessor** to finance the provision of the **Property** to **You**.

**Lessor** means the finance institution named on the policy schedule.

**Location** means **Your** address as shown in the policy schedule other than where the item of **Property** shown in the policy schedule is described as portable, in which case, for that item, any **Location** in the world including transit between such **Locations**.

**Original Accessories** means ancillary items originally delivered as part of the **Property** as supplied by the manufacturer.

**Period of Insurance** means the period of this policy as indicated on **Your** policy schedule.

**Property** means the electronic equipment and **Original Accessories** described in the policy schedule. Excluding data carrying materials and any computer program or data information recorded thereon.

**Reasonable Precautions** means **You** will ensure that the **Property** is operated and serviced in accordance with the manufacturer's published recommendations. **You** shall not use any unauthorised repairer as this will invalidate **Your** policy.

**Terrorism** means An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

**Theft** means **Theft**, attempted **Theft** or the taking away of **Your Property** without **Your** consent with evidence of force.

**We, Us, Our, Insurer** means AmTrust Europe Limited.

**You, Your, Insured** means the person shown on the policy schedule.

### **Terms and Conditions**

This master policy has been issued for all **Property** shown in **Your** policy schedule. However each item of **Property** shown in **Your** policy schedule is deemed to be **Insured** individually under its own separate policy, with each item of **Property** subject to a claim limit, whose terms and conditions are identical to this master policy.

## What is Covered

**Accidental Damage** - We will pay repair costs if the **Property** suffers **Accidental Damage** whilst at the **Location**. If **We** are unable to arrange repair of the **Property**, or where the cost of repair would exceed the cost of replacement, **We** will replace the **Property**.

**Accidental Loss** - If **You** have selected this benefit **We** will replace **Your** mobile phone, tablet or laptop in the event **You** accidentally or unintentionally lost **Your Property**.

**Breakdown** - If **You** have selected this benefit **We** will review the damage and provide either a repair, replacement or cash settlement against the sudden mechanical or electrical failure of **Your Property** after the expiry of the manufacturer's warranty. Cover includes costs resulting from parts, labour and carriage charges. **Breakdown** cover commences the day after the manufacturer's warranty for **Your Property** expires.

Additionally, during the 12 month period of manufacturer's warranty, **We** will pay for the postage, carriage or transportation cost for **Your Property**, if it suffers a **Breakdown** and requires repair or replacement by the manufacturer. **Our** liability is limited to transportation costs only, this policy does not cover any other associated cost for **Breakdown**, if the **Breakdown** incurred during the manufacturer's warranty period.

**Theft** - If **You** have selected this benefit **We** will replace **Your Property** in the event **Your Property** has been stolen from the **Location**.

This policy is not a replacement as new policy, If **We** cannot replace the **Property** with an identical item of similar age and consideration **We** will provide a replacement to the nearest comparable specification or value, taking into account the age and condition of the **Property**.

Where **Property** is, in **Our** opinion, damaged beyond economical repair, **We** will replace it with **Property** of equivalent specification or its current market value, whichever is the lower amount. Following replacement of **Property** **We** may take possession of the damaged **Property** and all cover under this insurance will cease. No refund of premium will be payable.

Where **Property** is not of current manufacture or where it is no longer possible to obtain parts for that **Property**, **We** shall pay the cost of any equivalent repair to an item similar to **Your Property**, for which all parts are currently available at list price, or its current market value, whichever is the lower amount.

The maximum cost **We** will incur in respect of any one loss or series of losses arising out of any one occurrence is limited to the current market value of each item of **Property**.

If **We** are unable to repair or source a replacement within the above limits **We** may, at **Our** discretion, pay to **You** the cash equivalent of **Our** maximum liability for each individual claim. In such circumstances, if **Your** agreement with the **Lessor** relating to the **Property** subject to the claim, provides for the **Lessor** to have rights of ownership over **Property** then, at the request of the **Lessor**

**We** may pay such cash sums to the **Lessor** in full and final settlement of **Our** liability to **You** in respect of the claim.

Repairs must not be completed without the prior consent of the **Administrator**. Failure to obtain repair authorisation in writing from the **Administrator** may result in **Your** claim being rejected.

Any **Property** replaced under this policy by **Us** shall be automatically added to the items of **Property Insured** under this policy. Where replacement occurs under a manufacturer's warranty or other means **You** must provide the **Administrator**, by phone, email or letter to Advent Solutions Management Limited, 75-77 Cornhill, London EC3V 3QQ Email: [cpu@adventsm.co.uk](mailto:cpu@adventsm.co.uk) Telephone: 0345 872 2156; with details of the replacement **Property** including model, serial number and value at the time of replacement. Cover will commence when confirmed in writing to **You** by the **Administrator**. In the event that the value of the replacement is greater than the value of the original item by more than £50 **We** may request payment of a further premium from **You** based on **Our** standard rates used at that time.

**Worldwide Service** - For **Property** that is portable this policy provides the same level of cover while **You** are travelling outside of the UK excluding all carriage costs. If the **Property** needs repair or replacement 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. **You** can obtain service by taking the **Property** into an authorised repair centre and submit to **Us** a copy of the detailed service repair invoice that identifies the **Property**, including, if replaced, the serial number, 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/replacement made and a breakdown of the costs incurred. This documentation should be faxed to 00 345 241 2168 or emailed to the Administrator on [cpu@advent.co.uk](mailto:cpu@advent.co.uk).

## Exclusions

This policy does not cover the following;

- **Excess**  
The amount, as shown in the Policy Schedule
  
- **Intentional Acts**  
Loss or damage caused by:
  - a. **You**, or any user authorised by **You**, deliberately damaging, intentionally leaving or neglecting the **Property**
  - b. intentional placing of heavy objects on the **Property**
  - c. experiments involving the imposition of any conditions on the **Property** for which it was not designed
  - d. leaving the **Property** on any motor vehicle roof, bonnet or boot
  
- **Wear and Tear**  
The cost of remedying or making good or loss solely due to:
  - a. Wear and tear gradual deterioration or rust.
  - b. Gradually developing defects cracks flaws or fractures.
  - c. Cosmetic Damage
  
- **Inventory Losses**  
Loss of the **Property** only revealed when an inventory is made or loss of the **Property** due to **Theft** unless such loss is identifiable by **You** with a specific occurrence which has been the subject of notification under the terms of this policy, including reporting the matter to the Police.
  
- **SIM (subscriber identity module) card**  
Any loss of or damage to the SIM card.
  
- **Electronic Data Recognition**  
Any loss or damage arising directly or indirectly from the failure of the programming on computer chips or computer software to recognise the year 2000 or any other date.
  
- **Pollution**  
Loss damage or additional expenditure caused by pollution or contamination other than loss of or damage to the **Property** caused by pollution or contamination and additional expenditure in consequence thereof.
  
- **War Risks**  
War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **Terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped.

- **Radioactivity (including nuclear fusion)**

Loss or destruction or damage to any **Property** whatsoever or any loss or expense whatsoever resulting or arising therefrom or any **Consequential Loss** directly or indirectly caused by or contributed to by or arising from:

- a. ionising radiations or contamination by radioactivity or nuclear fusion from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- b. the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear **Component** thereof.

- **Sonic Booms**

Loss destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

- **Consequential Loss**

Any other costs that are directly or indirectly caused by the event which led to **Your** claim. This can include but is not limited to, any financial loss or the cost of business interruption arising from the loss of use of the equipment, or the loss of information contained in or stored on the equipment and any time and cost involved in reinstating such information. **Consequential Loss** shall also include loss of use of any item of equipment due to its incompatibility with any items of equipment repaired or replaced pursuant to this policy.

- **Faulty Workmanship**

Mechanical or electrical **Breakdown** due to faulty or defective workmanship.

1. Any maintenance or adjustments including but not limited to:

- a. Routine service, inspection or maintenance;
  - b. Modification of the **Property** from the manufacturer's original specification;
  - c. Labour and replacement of any manufacturer defined operator replaceable consumables, including but not limited to: printer ribbons, media printer ink, toner, developer and external batteries;
  - d. The parts costs of manufacturer defined engineering replaceable consumables and limited life elements, including but not limited to: rechargeable battery packs, laser printer OPC units, drums, fuser and developer units. Any claim for **Breakdown** arising from these causes is excluded from this policy;
  - e. Any claim for the rectification of incorrect configuration settings of manual controls or programming errors which have caused the **Property** to **Breakdown**;
  - f. Any repairs which do not affect the operational function of the **Property**, including but not limited to: handles, cabinets, plastic or metal trim badges and insignia.
2. The cost of any materials and/or labour charges for which the manufacturer or supplier is held responsible under the terms of any guarantee or warranty.
  3. Failure to follow manufacturer's instructions
  4. Dismantling, transit, modification, re-installation or the fitting of upgrades or accessories;
  5. Appliance accessories or peripherals that were not an integral part of the original installation;
  6. Computer takes or diskettes;



7. An incorrect or abnormal electrical supply, defects in external wiring, cable or electrical connection not forming part of the original installation;
8. Fire, lightning, explosion, flood or other causes external to the **Property**;
9. Rust, corrosion or water damage;
10. Failure of manufacturer defined engineering replaceable consumables;
11. Software installation, corrupted software or computer viruses;
12. Manufacturer recall of the **Property**;
13. Inherent design faults originating from the manufacturing stage.
14. Any costs where no fault is found, including but not limited to call out charges.

## General Terms and Conditions

- **Condition of Property**

**We** will not pay a claim in relation to any specific item of **Property** that before commencement of this Policy was not in good working order or had been subject to an occurrence that could give rise to a claim under this policy.

Where the **Property** is constituted by the manufacturer as a set of separate **Component** parts connected externally by wires or wireless technology and any loss or damage is confined to a specific **Component** part(s) **Our** liability will only be in respect of the lost or damaged part(s).

- **Special Conditions Applying to Portable Items Away from The Location(s)**

In respect of **Property** described in the Policy Schedule as “Portable” the following conditions shall apply to any part thereof whilst away from **Your** address as identified on the Policy Schedule:

- a. the **Property** shall be made ready for transit in accordance with manufacturers' recommendations securely mounted or kept within a suitable container whilst within a conveying vehicle;
- b. the doors of any conveying vehicle shall be securely locked and other openings fully closed and properly fastened and the **Property** shall be concealed in a locked boot whenever the said vehicle is left unattended and all available protections must be put into full and effective operation;
- c. the **Property** shall be kept within a securely locked or attended **Location(s)** overnight or at all times when not in the course of transit;
- d. where **Property** is being carried by hand or taken on public transport it shall at all times remain within the immediate possession of the person authorised to take such **Property**;
- e. **We** shall not be liable for damage by **Theft** or attempt thereat unless there are visible signs of forcible and violent entry to or exit from the **Location(s)** or vehicle where the **Property** is located.

- **Payment of Premiums**

**We** will not be liable to make a payment under this policy if the premium is outstanding.

- **Reasonable Precautions**

**You** will ensure that the **Property** is operated and serviced in accordance with the manufacturer's published recommendations. **You** shall not use any unauthorised repairer as this will invalidate **Your** policy.

- **Value Added Tax (VAT)**

To the extent that **You** are accountable to the Tax Authorities for VAT all amounts in this document shall be exclusive of such Tax. Where **You** have indicated that **You** are registered or able to recover VAT **You** may be invoiced for the VAT element of any claim settled by ourselves or nominated maintainer.

- **Alteration of Working Conditions**

If any material change in the **Location** or use of the **Property** occurs during the **Period of Insurance** or if any defects or conditions of working are discovered which would increase the likelihood of a claim under this policy **You** shall forthwith notify **Us** and take such action as **We** may require to protect the **Property**.

- **Salvage**

**We** shall be entitled to take and keep possession of any damaged and replaced **Property Insured** by this insurance and to deal with the salvage in a reasonable manner. No **Property** may be abandoned to **Us**.

- **Right of Inspection**

**We** have the right to inspect and carry out an audit of the **Property** at all reasonable times during the **Period of Insurance**. **You** agree to make available the **Property** to enable **Us** to carry out such inspections and report thereon.

If in the course of **Our** dealing with a claim or carrying out an audit of the **Property** **We** become aware of circumstances relating to the use of the **Property** or the **Location** that differs from **Our** understanding in a material way that would increase the likelihood of a claim under this policy, **You** shall take immediate steps to comply with **Our** requirements relating to protection of the **Property**

- **Other Insurances**

In the event that any loss or damage which is **Insured** by or would, but for the existence of this policy, be **Insured** by any other policy in **Your** name then **We** will not indemnify **You** if:

- a. The other policy is part of a warranty or service plan associated with the **Property**;  
or
- b. **You** make a claim under the other policy in relation to the **Property**; or
- c. **You** make a claim under the other policy in relation to some other **Property** and the loss or damage to the **Property** was a result of the same occurrence and could be added to that claim; or
- d. The value of the loss under this Policy exceeds £1,000 and **You** could legitimately make a claim under the other policy;

Other than **We** will pay any shortfall between the amount received from the other policy and the amount **We** would have paid had the other policy not been in force.

- **Information Provided by You**

In deciding to accept this policy and in setting the terms and premium, **We** have relied on the information **You** have given **Us**. **You** must take care when answering any questions **We** ask by ensuring that all information provided is accurate and complete.

If **We** establish that **You** deliberately or recklessly provided **Us** with false or misleading information **We** will treat this policy as if it never existed and decline all claims.

If **We** establish that **You** carelessly provided **Us** with false or misleading information it could adversely affect **Your** policy and any claim. For example, **We** may:

- treat this policy as if it had never existed and refuse to pay all claims and return the premium paid. **We** will only do this if **We** provided **You** with insurance cover which **We** would not otherwise have offered;
- amend the terms of **Your** insurance. **We** may apply these amended terms as if they were already in place if a claim has been adversely impacted by **Your** carelessness;
- reduce the amount **We** pay on a claim in the proportion the premium **You** have paid bears to the premium **We** would have charged **You**; or
- cancel **Your** policy in accordance with the Right to cancel condition below.

If **You** become aware that information **You** have given **Us** is inaccurate, **You** must inform the **Administrator** Advent Solutions Management Limited, 75-77 Cornhill, London EC3V 3QQ  
Email: [cpu@adventsm.co.uk](mailto:cpu@adventsm.co.uk) Telephone: 0345 872 2156 as soon as practicable.

**You** must inform **Us** if any of the following information changes;

- Name of **Insured**
- Address of **Insured**
- Make/Model

- **Recovery of Our loss**

**We**, at **Our** own expense may take such proceedings as **We** think fit to enforce any rights and remedies against or obtain relief or indemnity from other parties who **We** consider may have to which **We** shall be or may become entitled or subrogated under this insurance and **You** at **Our** request and expense do such acts and things as may be reasonably required by **Us** for that purpose.

- **Fraud**

All benefit under this insurance is forfeited where there has been fraud, intentional non-disclosure or mis-statement that would be relevant to **Us** agreeing to issue this policy on the terms herein, or any attempt thereof by **You** or any party acting on **Your** behalf.

- **Authorised Users**

In the event of a claim, **We** shall not seek recompense from any user of the **Property** providing;

- a. the user has **Your** authority to use the **Property**.
- b. the user shall observe, fulfil and be subject to the terms exceptions and conditions of this Insurance.

- **Other Provisions**
  - a. **You** cannot assign or charge this policy in any manner whatsoever.
  - b. This policy shall not acquire a surrender value.
  - c. To improve the quality of **Our** service, **We** will be monitoring and recording a select number of telephone calls.
  - d. The masculine gender shall include the feminine and the singular shall include the plural and vice versa.
  
- **Duty to comply**

**We** will only be liable to make any payment under this policy if the **Insured** person has at all times complied with the terms and conditions of this policy.
  
- **Transferring the Policy**

This policy is non-transferable.

## Cancellation

If **You** decide to cancel this policy within the first 14 days following the policy start date as shown on **Your** policy schedule, **We** will provide a full refund of **Your** premium unless **You** have made a claim, in which case no refund of premium will be provided.

If **You** decide to cancel this policy after this 14 day period, **We** shall provide a pro rata refund, unless **You** have made a claim, based upon the remainder of full months left to run. If a claim has been made on the policy no refund of premium shall be provided.

**You** may cancel this policy in line with the conditions detailed above by notifying the **Administrator**, Advent Solutions Management Limited, 75-77 Cornhill, London EC3V 3QQ Email: [cpu@adventsm.co.uk](mailto:cpu@adventsm.co.uk) Telephone: 0345 872 2156

Where there is a valid reason for doing so the **Insurer** and/or **Administrator** may cancel the insurance by giving **You** 30 days' notice in writing sent to **Your** last known address. Valid reasons for cancellation may include but are not limited to:

- Where **You** have given incorrect information and fail to provide clarification when requested;
- Where **You** breach any of the terms and conditions which apply to **Your** Policy; or
- Where **We** reasonably suspect fraud.

**We** retain the right to suspend or cancel cover on any **Property** where this is deemed no longer maintainable through poor condition, obsolescence, age or availability of replacement parts.

## What to do in the event of a claim

As soon as practicable after **Accidental Damage, Accidental Loss, Theft** or **Breakdown** has come to **Your** knowledge, **please** follow these steps and have **Your** policy schedule available as **You** may be required to produce the policy schedule to the **Administrator**;

1. Log **Your** claim with the **Administrator** either online at <https://www.cpu.co.uk> and click on Claims and Tracking, or alternatively telephone the **Administrator** on 0345 872 2156; or email [cpu@adventm.co.uk](mailto:cpu@adventm.co.uk); or write to the address shown below, providing the details of **Your** claim.

Claims Manager  
Advent Solutions Management Limited  
75-77 Cornhill  
London  
EC3V 3QQ

**Important note:** In the event of **Accidental Loss** or **Theft** or, where **You** have reason to believe a criminal offence has been committed, **You** must notify the Police and obtain a crime reference number in respect of a **Theft** or a lost **Property** number in support of an **Accidental Loss** claim.

2. Take precautions to mitigate the damage and prevent further damage to the **Property** as **We** shall not be liable for additional costs that occur as a consequence of failure to comply with this requirement. In respect of a **Breakdown**, if a warning hazard light shows do not operate the **Property** further.
3. **You** must retain any damaged **Property** or parts of the **Property**.
4. **We** may require **You** to provide to **Us** with a statement in writing of all particulars and details of the **Property** affected, the value thereof, invoices and of the loss or damage and furnish all such vouchers proofs explanations and other evidence as may be required by **Us**.
5. **You** may arrange **Your** own repair/replacement online for **Your Property**, at any Apple equipment retail store in the world. All Apple retail stores are Apple Authorised Service Providers and **We** will reimburse the cost of the repair/replacement on production of a genuine receipt from the Apple store. All repairs must be undertaken by a manufacturer approved repairer.
6. Should **You** have any queries regarding **Your** claim please contact the **Administrator** on Telephone No: 0345 872 2156 or email: [cpu@adventsm.co.uk](mailto:cpu@adventsm.co.uk).

## Register of claims

Insurers share information with each other to prevent fraudulent claims via a register of claims. A list of participants is available on request. In the event of a claim, any information **You** have supplied relevant to this insurance and on the claim form, together with other information relating to the claim, will be provided to the register.

## Invalid Payments

In the event that any benefit payments are made which are found to have been made as a result of **Your** fraud, recklessness or negligence, all benefit payments in respect of **You** shall be forfeited and **We** reserve the right to cancel **Your** cover under this policy immediately and demand that any such benefits are repaid by **You** and/or to take the appropriate legal action against **You**.

## Governing Law

This Agreement shall be governed by and construed in accordance with the laws of England and Wales, and be subject to the exclusive jurisdiction of the English Courts, unless **We** agree to the contrary with **You**.

## Complaints Procedure

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 contact the Claims Manager of the **Administrator**, the contact details are:

Claims Manager  
Advent Solutions Management Limited,  
75-77 Cornhill,  
London, EC3V 3QQ  
Tel: 0345 872 2156  
Fax: 0345 241 2168  
Email: [cpu@adventsm.co.uk](mailto:cpu@adventsm.co.uk)

Please ensure **Your** policy number is quoted in all correspondence to assist a quick and efficient response. The **Administrators** will consider claims about their service as part of the sales process and are also authorised by the **Insurer** to deal with complaints relating to the terms and administration of the policy.

The **Administrators** will contact **You** within five days of receiving **Your** complaint to inform **You** of what action they are taking. They will try to resolve the problem and give **You** an answer within eight weeks.

Alternatively, at any stage, **You** may have the right to contact the Financial Ombudsman Service who can review complaints from 'eligible complaints' which includes private individuals and sole traders and small partnerships with a yearly turnover of less than £1 million. Further information can be found at: <http://www.financial-ombudsman.org.uk/default.htm>

Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London, E14 9SR  
Telephone: 0800 023 4567 or 0300 123 9 123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

This complaints procedure does not affect any legal right **You** have to take action against **Us**.

## Compensation Scheme

AmTrust Europe Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if AmTrust Europe 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. **You** can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk)

## Data Protection Act 1998

**We** are committed to protecting **Your** privacy including sensitive personal information; please read this section carefully as acceptance of this insurance policy will be regarded as **You** having read and accepted this data protection policy.

## Data transfer consent

By purchasing this insurance policy **You** have consented to the use of **Your** data as described below.

## Sensitive information

Some of the personal information **We** ask **You** for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). **We** will not use such sensitive personal data about **You** or others except for the specific purpose for which **You** provide it and to provide the services described in **Your** policy documents.

How **We** use and protect **Your** information and who **We** share it with:

**We** will use **Your** information to manage **Your** insurance policy, including underwriting and claims handling. This may include disclosing it to other insurers, **Administrators**, third party underwriters and reinsurers. **Your** information comprises of all the details **We** hold about **You** and **Your** transactions and includes information obtained from third parties. **We** may use and share **Your** information with other members of the AmTrust group companies (The Group).

**We** will provide an adequate level of protection to **Your** data.

**We** do not disclose **Your** information to anyone outside The Group except:

- Where **We** have **Your** permission
- Where **We** are required or permitted to do so by law
- To credit reference and fraud prevention agencies
- To other companies that provide a service to **Us** or **You**

Where **We** may transfer rights and obligations under this agreement **We** may transfer **Your** information to other countries and jurisdictions on the basis that anyone to whom **We** pass it provides an adequate level of protection. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

**You** have expressly granted **Your** permission for information relating to **You** to be held and processed by related companies in the United States of America.

## Call Recording

To help **Us** provide a quality service, **Your** telephone calls may be recorded but will only be shared with partner organisations directly relevant to the **Breakdown** service **We** provide.

## Your rights

Under the Data Protection Act 1998 **You** have certain rights regarding access to **Your** information. **You** have the right to see a copy of the personal information **We** hold about **You**, if **You** believe that any of the information **We** are holding is incorrect or incomplete, please let **Us** know as soon as possible. To provide a copy of the information **We** may ask **You** for a small fee.

SAMPLE