

Satellite Equipment Insurance

Insurance Product Information Document

Company: Financial & Legal Insurance Company Ltd

Product: Satellite Equipment

This policy is underwritten by Financial & Legal Insurance Company Ltd who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, UK financial services No: 202915. Registered in England & Wales company No: 03034220. Registered office: 1 Lakeside Cheadle Royal Business Park, Cheadle, Cheshire, SK8 3GW.

This document provides a summary of the key information relating to our Satellite Equipment Insurance Policies. The full terms and conditions of the cover and other important information are included in the policy documentation.

What is this type of insurance?

This insurance is designed to provide cover for Satellite Equipment against breakdown and accidental damage.



What is insured?

- ✓ Accidental damage to the Equipment occurring within the United Kingdom and during the Plan period.
- ✓ Breakdown of the Equipment occurring within the United Kingdom and during the Plan period.
- ✓ Realignment or repositioning of the satellite dish and **LNB** (Low Noise Block Downconverter), where necessary in order to rectify a signal or reception problem, during the Plan period.

Applicable if you have chosen the Satellite Dish & Cables Only option:

- ✓ Accidental damage and breakdown of the satellite dish, LNB and associated cables.
- ✓ Realignment or repositioning of the satellite dish and LNB where necessary in order to rectify a signal or reception problem, during the plan period.



What is not insured?

- ✗ Breakdown of satellite equipment occurring during the initial exclusion period (30 days).
- ✗ Accidental damage to satellite equipment occurring during the initial exclusion period (60 days).
- ✗ Malfunctioning of the Equipment of which you were aware before taking the policy out.
- ✗ Any fuses, batteries, bulbs or similar components which are intended to be replaced.
- ✗ Cosmetic damage such as dents and scratches.
- ✗ Physical damage to the satellite dish or LNB caused by storm.
- ✗ Loss damage or Breakdown caused by frost, flood, fire and explosion or theft.
- ✗ Damage caused by software downloaded to the hard drive.

Only applicable if you have chosen the Satellite Dish and Cables Only Cover:

- ✗ Accidental damage and breakdown to the box for receipt of non-terrestrial channels and its remote control.



Are there any restrictions on cover?

- ! We will pay up to £750 per annum for any one claim and in total for all claims.



Where am I covered?

- ✓ The United Kingdom - for the purposes of this product: Great Britain, Northern Ireland, the Channel Islands and the Isle of Man. Cover is limited to private residential addresses only and is not provided for private properties used commercially (such as but not limited to holiday accommodation, rented properties or similar)



What are my obligations?

- You must take reasonable care to answer all questions honestly and to the best of Your knowledge and if any information that You have provided to us changes before You take out Your insurance, during the life of the policy or at renewal, you must inform us of the change.

Only applicable to the Satellite Dish and Cables Only Cover:

- Before reporting a claim you must firstly ascertain that the problem is not due to a fault with the box or it's remote, otherwise you could be charged for an unnecessary call out.



When and how do I pay?

1. You can pay your annual premium monthly, annually or two yearly by either direct debit or credit card. The amount will be shown in your schedule.
2. Where a policy is paid in instalments and there is a claim which exceeds £350 within the first year of the policy (i.e. excluding renewals) then the remaining premium will be payable prior to repairing or replacing the item or making any cash settlement.



When does the cover start and end?

The cover under this policy starts on the commencement date shown in your policy schedule. The cover ends on the expiry date shown in your policy Schedule. The duration of cover could be for twelve or twenty four months, as specified in your policy Schedule.



How do I cancel the contract?

- You can cancel your cover at any time.
- If you cancel within 14 days of receiving your full policy document, where you will be entitled to a full refund of the premium paid provided that the administrator has not been through the technical procedures to resolve a fault that you have reported and provided that you have not made a claim under your plan.
- You can also cancel your policy any time after the 14 day period and you will receive a refund, after deduction of a £25 administration fee, of the premium that relates to the unexpired portion of the Plan period provided that the administrator has not been through the technical procedures to resolve a fault that you have reported and provided that you have not made a claim under your plan.
- To cancel your policy you will need to contact us as follows:

Cover-4-Less

Citibase Suite 538, The Atrium, 1 Harefield Road, Hayes, UB8 1PH

Tel: 020 8589 0095

Email: admin@cover-4-less.com