

Satellite Equipment Insurance
















Cover-4-Less

--- Premium Cover | Premium Service ---

020 8589 0095

Full Policy Terms and Conditions

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INTRODUCTION

Satellite **Equipment** Insurance is underwritten by Financial & Legal Insurance Company Ltd (the **insurer**) and arranged and administered by Cover-4-Less (the **administrator**).

This document sets out the terms and conditions of Satellite **Equipment** Insurance and together with the **Schedule** is **your plan**. Please refer to the "**DEFINITIONS**" for the meaning of words in **bold print**.

The **administrator** will mail to **you** the **Schedule** which will include **your** "Plan number" and details of the **Equipment** covered by **your plan**. If **you** do not receive the **Schedule** within a week of the **Start date** of **your plan** or the details need changing please contact the **administrator** without delay.

The date on which **your plan** commences is the date entered in the **Schedule**. **Your plan** will continue in force until the end of the **Plan period**, provided that **your plan** is not cancelled in the meantime.

The **premium** instalments are payable by credit card, debit card or Direct Debit in accordance with the **premium** payment terms entered in the **Schedule**.

Your plan entitles **you** to receive help and technical support from the **administrator's** telephone helpline to try and resolve any problem **you** are having with the **Equipment** over the telephone. The helpline telephone number is:

020 8589 0095 and is open between the hours of 9a.m. - 5p.m. Monday to Friday.

If **your Equipment** is replaced, **your plan** will continue to apply to the **Equipment**.

If **you** require copies of correspondence from the **administrator** in connection with **your plan** please contact the **administrator**.

The **administrator's** contact details are:

Cover-4-Less,
Citibase Suite 538, The Atrium, 1 Harefield Rd, Uxbridge, UB8 1PH
Telephone: 020 8589 0095
Email: admin@cover-4-less.com



DEFINITIONS

Accidental damage: Physical damage to the **equipment** following a sudden and unforeseen event which affects the functionality of the **equipment**.

Administrator: Cover-4-Less is a trading name of Maintenance Direct Insurance Services Ltd who are Authorised & Regulated by The Financial Conduct Authority, financial services number: 707133. Registered In England No: 03152770. Registered office: Citibase Suite 538, The Atrium, 1 Harefield Rd, Uxbridge, UB8 1PH

Equipment: The satellite dish, LNB (Low Noise Block Down Converter), box for receipt of non-terrestrial channels (including its remote control and any magic eyes) and associated cabling and other related **Equipment** and accessories as specified in the **Schedule**.

Breakdown: The disruption of normal operation caused by or arising from internal electronic, electrical or mechanical defects necessitating repair or rectification before normal operation can be resumed.

First Start date: The date entered in the **Schedule** as the "**First Start date**".

Immediate family: Your domestic partner, child or children and any other person permanently residing at your address and not paying commercial rent.

Initial exclusion period: A period of 30 days from the **first start date** of the **initial policy period** during which **breakdown** of the **equipment** is not insured.

A period of 60 days from the **first start date** of the **initial policy period** during which **accidental damage** to the **equipment** is not insured.

Initial policy period: The first period of insurance before any renewal date.

Insured / you / your: The person named in the **Schedule** as the "**Insured**".

Insurer: 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.

These details can be checked on the financial services register at www.fca.gov.uk or by contacting the Financial Conduct Authority on 0800 111 6768.

Plan / Policy: This document and the **Schedule** which together form one document.

Plan / Policy period: The period as specified in the **Schedule** commencing on the **Start date** with renewal thereafter as agreed between **you** and the **administrator**, provided that the **premium** due for the renewal period is paid before the renewal period commences.

Premium: The amount specified in your **Certificate of Insurance**. The **premium** you have paid to your **policy administrator** for this **policy** includes the **insurer's** charge for covering the risk insured and their associated costs to which they are entitled which you irrevocably authorise your **policy administrator** to discharge to your **insurer** on your behalf. The balance of **premium** covering your **policy administrator's** costs and expenses for facilitating the provision of cover to you, shall be payable to and retained directly by your **policy administrator**.

Schedule: The **Schedule** attached to this document which contains your **plan** details.

Start date: The date entered in the **schedule**.

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**.

Storm: A violent disturbance of the atmosphere, with strong winds and usually rain, thunder and lightning, categorised by the United Kingdom Meteorological Office as being a storm with an allocated storm name.

We: The **insurer** and/or the **administrator** acting on behalf of the **insurer**



POLICY PERIOD & END OF COVER

This **policy** will run for a maximum of 12 months. The date on which your **policy** commences is the date entered in the **schedule**. Your **policy** will continue in force until the end of the

policy period, provided that **your policy** is not cancelled in the meantime.

You may then be offered renewal of **your policy** for another 12 months.

The **premium** instalments are payable by credit card, debit card or Direct Debit in accordance with the premium payment terms entered in the **schedule**.

Insurance for any **appliance** ends when **you** cease to own it or it leaves **your home**.



YOUR RESPONSE TO QUESTIONS

You are under a legal duty to take reasonable care when answering questions at the beginning of **your** initial **policy** and at any renewal of the **policy**.

If **you** make a misrepresentation when answering questions asked at the beginning of **your Initial policy period** and at any renewal of the **policy**, depending on the type of misrepresentation made, this could result in:

1. **Your** insurance contract being rendered void so that claims would not be paid and there would be no cover.
2. The terms of **your** insurance contract may be amended.
3. A proportionate reduction in the amount of **your** claim settlement to take into account of any **premium** that would have been charged.

If the details in the **Schedule** are in any way incorrect or **you** are in any doubt as to what needs to be disclosed, please contact the **administrator** immediately.



COOLING OFF PERIOD AND CANCELLATION

You may cancel **your plan** at any time. To cancel **your plan** **you** need to contact the **administrator**:

Cover-4-Less,
Citibase Suite 538, The Atrium, 1 Harefield Rd, Uxbridge, UB8 1PH
Telephone: 020 8589 0095
Email: admin@cover-4-less.com

You will receive

1. a full refund of the **premium** **you** have paid if **you cancel your plan** within fourteen (14) days of receiving **your plan** document (the “Cooling Off Period”)
2. a refund, after deduction of an administration fee of £25.00, of the part of the **premium** that relates to the unexpired portion of the **plan period** for which **you** have paid **premium**, if **you cancel your plan** after the Cooling Off Period provided that:
 - a) the **administrator** has not been through the technical procedures to resolve a fault that **you** have reported.
 - b) **you** have not made a claim under **your plan** that involves onsite repair or replacement of the **Equipment** payable by the **insurer**.

If the **administrator** has been through the technical procedures to resolve a fault that **you** have reported or **you** have made a claim under **your plan** that involves onsite repair or replacement of the **equipment** payable by the **insurer** before **you cancel your plan**, **you** will not receive any refund of **premium**.

If **you** pay the **premium** for **your plan** on a monthly or quarterly basis (either by Direct Debit or as a recurring transaction on your credit or debit card), **you** must

contact the **administrator** before cancelling **your** chosen payment method. If the **administrator** has been through the technical procedures to resolve a fault that **you** have reported or **you** have made a claim under **your plan** that involves onsite repair or replacement of the **equipment** payable by the insurer, **you** will need to pay the remaining **premiums** up to the renewal date before **you** cancel **your plan**.

The **administrator** or **insurer** may cancel **your plan** for non-payment of **premium**, **your** failure to comply with the conditions of **your plan**, a fraudulent claim made by **you** or on **your** behalf or the use of fraudulent means to obtain any benefit under **your plan** by giving **you** 14 days notice in writing to **your** last known address.

No **premium** will be refunded if **your** policy is cancelled due to **fraud**.

The effective date of cancellation will be immediate, after the 14 day notice period unless the **administrator** states otherwise in their written notice or **you** comply with any requirements stipulated by the **administrator** in their written notice as conditions for **your plan** remaining in force.



WHAT IS INSURED

Accidental damage to the **equipment** occurring within the United Kingdom and during the **plan period**.

Breakdown of any item of the **equipment** occurring within the United Kingdom and during the **plan period**.

Realignment, repositioning or adjustment of the satellite dish and LNB (Low Noise Block Down Converter), where necessary

in order to rectify a signal or reception problem, during the **plan period**.

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

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

This option will be specified in **your schedule**.

Cover Provided

- **Accidental damage** and breakdown of the satellite dish, LNB (Low Noise Block Down Converter) and associated cables.
- **Realignment** or repositioning of the satellite dish and LNB (Low Noise Block Down Converter) where necessary in order to rectify a signal or reception problem, during the plan period.



WHAT IS NOT INSURED

1. Any damage to or malfunctioning of or **breakdown** of the **equipment** or failure of the **equipment** to function normally caused by:
 - a) wear and tear and gradual deterioration in performance of the **equipment**; or
 - b) rust or corrosion, mildew, fungus or faulty or defective design, materials or workmanship; or
 - c) problems in the supply of electricity to **you** and signal interference caused by buildings, structures, and trees.
2. **Accidental damage** or **breakdown** during the **initial exclusion periods** which are 30 days for **breakdown** and 60 days for **accidental damage**.
3. Loss of or damage to the **equipment** or **breakdown** of the **equipment** caused by frost, flood, escape of water, fire or explosion or theft.
4. Physical damage to the satellite dish or LNB (Low Noise Block Down Converter) caused by **storm**.
5. Any malfunctioning of the **equipment** or failure of the **equipment** to function of which **you** were aware or of which **you** could reasonably have been expected to be aware at the **Start date**.
6. The replacement of any component which is intended to be replaceable, such as fuses, batteries and bulbs.
7. Damage to the **equipment** caused by software interface problems or the malfunctioning of any software downloaded to the hard drive of any item of the **equipment**.
8. Use of the **equipment** in a business, trade or professional environment.
9. The repair or rectification of cosmetic damage, such as discolouration, staining, chipping, dents, scratches, rust or corrosion, which does not prevent the **Equipment** from functioning.
10. Damage to the **equipment** arising out of repair work carried out by anyone other than the **administrator** or a person authorised by the **administrator** to carry out the repair work.
11. Damage to property or other **equipment** or products, such as DVD players and recorders, caused by the **equipment**.
12. **Accidental damage** or **breakdown** caused by:
 - a) a deliberate and/ or reckless act on **your** part or on the part of a member of **your** immediate family;
 - b) incorrect or faulty installation of the **equipment**;
 - c) **your** failure to follow the operating instructions for the **equipment**;
 - d) accessories unless such accessories are specifically designated by the manufacturer of the **equipment** as suitable for use with the **equipment**;
 - e) modifications to the **equipment** unless such modifications were carried out by the manufacturer or an authorized agent of the manufacturer;
 - f) routine maintenance, cleaning or servicing;
 - g) malicious damage.
13. Any costs for the repair, rectification or replacement of the **equipment** that are covered under the manufacturer's warranty or the **equipment** supplier's warranty, or relate to any defect or fault in

respect of which the manufacturer has issued a recall notice.

14. Call-out costs if no fault is found with **your equipment**, the fault is rectified by a re-configuration of user settings or in the event that there is otherwise no valid claim under the **policy**.
15. Any compensation for loss of signal or any additional costs or expenditure incurred by **you** on account of **accidental damage** to or **breakdown** of the **equipment**.
16. Any damage to or malfunctioning of or **breakdown** of the **equipment** or failure of the **equipment** to function normally occasioned by or in consequence of or arising out of war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or any act of terrorism.
17. Confiscation, requisition, seizure or destruction of the **equipment** by order of the Government or any Public Authority.
18. Any amount in excess of £750 for satellite **equipment**.
19. Any amount recoverable from any other party, under the terms of any contract, guarantee, warranty or insurance.

Only applicable to the Satellite Dish and Cables Only Cover:

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

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.



GENERAL CONDITIONS

Care of the Equipment

You and any member of **your immediate family** using or in possession of the **equipment** must take all reasonable precautions to prevent **accidental damage** or **breakdown** and to install and use the **equipment** in accordance with the manufacturer's instructions.

Transfer of insurance

You cannot transfer **your plan** to any other person without the **insurer's** prior consent

Fraud

If **you** make any fraudulent claim or use fraudulent means to obtain any benefit under **your plan**, the **insurer** will reject the claim, if aware of the fraud prior to making payment, or exercise all rights for the recovery of any sums paid and appropriate redress. The **policy** will be cancelled with effect from the date of the fraudulent act and in such circumstances the **insurer** has the right to retain the **premium**.

Changes to Plan Terms & Conditions

If the **insurer** changes the terms and conditions applicable to the **plan**, **you** will be given notice in writing by the **administrator** at least forty-five (45) days before the changes affect **your plan**.

Governing Law

This insurance is governed by and construed in accordance with English Law. In the event of any dispute the parties will submit to the jurisdiction of the courts of England and Wales.

Personal representatives

In the event of **your** death the **insurer** will provide to **your** personal representative any benefits as would have been payable under this insurance to **you**.



HOW TO MAKE A CLAIM

1. If the **equipment** fails to work normally, please call the helpline 020 8589 0095 between the hours of 9 a.m. - 5 p.m. Monday to Friday. The helpline operator will be a qualified technician and will attempt to resolve any problems **you** are experiencing with **your equipment** over the telephone.
2. If the problem cannot be resolved over the telephone, **you** will be asked to provide further details to ascertain the nature of the fault as far as possible and to verify that the problems are covered and not excluded under **your plan** in order that an onsite visit by an engineer (approved by the **administrator** on behalf of the **insurer**) can be arranged to take place during normal working hours (Monday to Friday 9 a.m. to 5 p.m. excluding public holidays).
Please note that if the problem involves **breakdown** and the manufacturer's or supplier's warranty has not expired, **you** will be referred to the manufacturer or the supplier of the **equipment** for resolution of the problem.
3. The engineer will carry out repairs to the **equipment** where possible. If, however, the spare parts necessary to repair the **equipment** cannot be readily obtained or the cost of repairing the **equipment** is more than the cost of replacing the **equipment**, the **equipment** will be replaced, subject to a maximum replacement cost of £750 for satellite **equipment**.
4. 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.
5. If the repairs involve working at height, it may be necessary for the work to be referred to a special heights team and the time to complete the repairs can be longer.
6. The replacement **equipment** may be a fully refurbished product or a new product of similar specification (without further cost to **you**) and cannot be guaranteed to be the same make, model or colour as the **equipment** being replaced but will at least provide the same functionality, subject to a maximum replacement cost of £750 for satellite **equipment**.
7. **You** will be responsible for the disposal of the **equipment** **you** retain possession of it after being supplied with replacement **equipment**.
8. For the avoidance of doubt **your plan** will continue to apply in respect of the replaced **equipment** until the end of **your plan period**.
9. If **you** have other insurances that include cover for **your** satellite **equipment** we reserve the right to contact the insurers of such other insurance for a contribution



PRIVACY, DATA PROTECTION & MARKETING

The **insurer** collects personal information about **you** in connection with this **policy**. **Your** personal information will be used for the following purposes:

- 1) for administration of this **policy** including, but not limited to, underwriting, administration and claims handling;
- 2) to communicate with **you** in connection with this **policy**;
- 3) for internal analysis and research;

- 4) to comply with legal and regulatory requirements; and
- 5) to help prevent, detect or deal with crime or **fraud**.

The **insurer** uses agents and service providers to collect, hold and process on its behalf **your** personal information for the purposes set out in this **policy**. These agents and service providers act on the **insurer's** instructions (as applicable) and will only use the information as the **insurer** tells them to. The **insurer** may disclose **your** personal information to third parties (including to the police, other governmental bodies and other insurers) as required by law or if the **insurer** thinks the disclosure may help to prevent, detect and deal with crime or **fraud**. **You** have the right to ask for a copy of the information the **insurer** holds about **you**. If **you** find at any time that any of the information the **insurer** holds about **you** is incorrect then **you** should promptly notify the **insurer** or the **policy administrator** (as appropriate) who will correct the inaccuracy.

Your personal information will not be retained for longer than is necessary and will be managed in accordance with the data retention policy. Please be aware of the requirement to keep details of any policies **you** apply for or have taken out, including any claims or complaints history under the rules laid out in the Financial Conduct Authority Handbook requirements and other legislation that is applicable from time to time.

You can contact the **insurer** or the **administrator** about privacy issues or comment or complain about privacy practices by contacting:

Insurer

Financial & Legal Insurance Company Ltd,
1 Lakeside Cheadle Royal Business Park,
Cheadle, Cheshire, SK8 3GW.

Policy Administrator

Maintenance Direct Insurance Services Ltd
Citibase Suite 538, The Atrium, 1 Harefield Rd, Uxbridge, UB8 1PH
Telephone: 020 8589 0095
Email: admin@cover-4-less.com

The insurer will not use or pass on **your** data to any third party for marketing purposes. All information provided by **you** is used to manage **your** insurance policy only or to offer **you** additional products that may be of interest to **you**.

All telephone calls between **you** and the **administrator** may be recorded and monitored for quality and training purposes and the **administrator** reserves the right to use any recordings made.



CUSTOMER CARE & COMPLAINTS

The **administrator** intends to provide **you** with accurate information, clear documentation and efficient services at all times. If a mistake is made every effort will be made to resolve the problem immediately.

If **you** have any questions about the policy, **you** should contact the **administrator**:

Cover-4-Less
Citibase Suite 538, The Atrium
1 Harefield Rd, Uxbridge, UB8 1PH
Telephone: 020 8589 0095
Email: admin@cover-4-less.com

You deserve a courteous, fair and prompt service. If there is any occasion when the service does not meet **your** expectations, please contact us using the appropriate contact details below and provide the

policy or claim number and **your** name to help deal with **your** comments quicker.

Sales, Service and Claims Complaints:

Maintenance Direct Insurance Services Ltd
Citibase Suite 538, The Atrium, 1 Harefield Rd, Uxbridge, UB8 1PH
Telephone: 020 8589 0095
Email: admin@cover-4-less.com

Insurer Related Complaints:

Should **your** complaint be about the **insurer** of this **policy**, **you** may write to: Financial & Legal Insurance Company Ltd, 1 Lakeside Cheadle Royal Business Park, Cheadle, Cheshire, SK8 3GW
email: complaints@financialandlegal.co.uk

Financial Ombudsman Service:

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. **You** may contact the Financial Ombudsman Service at: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Telephone: 0800 023 4567 or 0300 123 9213, Email: complaint.info@financial-ombudsman.org.uk or online: www.financial-ombudsman.org.uk

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. If **you** wish to complain about an insurance policy purchased online, **you** may be able to use the European Commission's Online Dispute Resolution platform, which can be found at <http://ec.europa.eu/consumers/odr/>



FINANCIAL SERVICES COMPENSATION SCHEME

The **insurer** is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if they cannot meet their obligations. Most insurance contracts are covered for 90% of the claim. Further information is available from the Financial Conduct Authority or the FSCS. The FSCS can be visited on the internet at www.fscs.org.uk or can be contacted on 0800 678 1100 or 0207 751 4100.



ALTERNATIVE TO INSURANCE

The alternative to an insurance product would be for **you**, where necessary, to arrange call outs with appropriate engineers and tradesmen and for **you** to pay for any repair or replacement costs.



Cover-4-Less

-- Premium Cover | Premium Service --

Cover-4-Less

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