



PROSTHETICS & ORTHOTICS INSURANCE

Your Policy Wording

Contents

Authorisation & Regulation 3

Important Information..... 3

Information you have provided 3

Changes that may affect your cover 3

Who is eligible to purchase this policy? 3

Cancellation..... 3

Renewal of your policy 4

How to make a claim..... 4

Jurisdiction and law 4

Complaints Procedure 4

 Where to start..... 4

Definitions..... 5

What is covered? 6

COVER - Section 1. Loss or Damage 6

Exclusions 6

Condition..... 6

COVER - Section 2. Public Liability 6

Exclusions 6

COVER - Section 3. Personal Accident 6

Exclusions 7

COVER - Section 4. Personal Effects..... 7

COVER - Section 5. Hospital Benefit..... 7

Exclusions 7

COVER - Section 6. Personal Assault..... 7

COVER - Section 7. Worldwide (including Baggage Handler Cover) 7

Exclusions 7

General Exclusions to All Sections 7

General Conditions 10

Insurer Privacy Notice 11

Authorisation & Regulation

Great Lakes Insurance UK Limited

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Fish Administration Ltd (acting in an underwriting capacity on behalf of Great Lakes Insurance UK Limited under Agreement No. REUKG2100581) Registered in England and Wales. Registration No. 4214119

Registered Office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW

Fish Administration Ltd is part of PIB Group.

Financial Services Compensation Scheme (FSCS)

Great Lakes Insurance UK Limited is covered by the FSCS.

You may be entitled to compensation from the scheme in the unlikely event they cannot meet its obligations. Further information about the compensation scheme arrangements is available from the FSCS www.fscs.org.uk.

Important Information

Please take time to read Your policy documents in full to make sure You understand the cover provided.

In return for the payment of **Your** premium **We** will provide the insurance cover detailed in **Your Policy** schedule and this **Policy** document, subject to the terms and conditions, and exclusions shown in this document for all claims occurring during the **Period of Insurance**.

Your policy is valid for the **Period of Insurance** as shown on **Your** policy schedule.

Please refer to the policy documents provided to **You** when the policy was purchased or amended, for details of the type and level of cover **Your Policy** provides.

Information you have provided

You must take reasonable care to provide accurate and complete answers to all the questions **You** are asked when **You** take out, make changes to, or renew this **Policy**.

You must notify **Your Administrator** as soon as possible if any of the information in **Your** policy documents is incorrect or if **You** wish to make a change to **Your Policy**.

If **You** do not provide accurate and complete answers to the questions **You** are asked, or **You** fail to notify **Your Administrator** of any incorrect information or changes **You** wish to make, **Your** policy may not operate in the event of a claim, **We** may charge **You** an additional premium, **We** may not pay any claim in full or **Your** policy could be invalid.

Changes that may affect your cover

You must tell **Us** as soon as possible about any changes to the information **You** provided when **You** purchased or renewed this policy, for example:

- **You** change **your** address.
- **You** change **your** prosthesis.

This is not an exhaustive list and any changes **You** tell **Us** about may affect **Your** cover or result in a change to **Your** premium. If **You** are unsure whether a change may affect **Your** cover, please contact Fish Insurance.

Who is eligible to purchase this policy?

Any person permanently resident in the United Kingdom (England, Wales, Scotland, Northern Ireland) and the Isle of Man.

Cancellation

You have the right to cancel this policy within 14 days of the date **You** purchased the policy or when **You** received the policy documents, if this is later. **You** do not need to provide a reason for cancellation, and **We** will provide a full refund of any premium paid, unless **You** have made a claim or there has been an incident likely to result in a claim.

If **You** decide to cancel after the 14-day cooling-off period, **We** will charge **You** for the cover **You** have had up to the cancellation date. No money will be refunded if **You** have made a claim before the date **You** ask **Us** to cancel. Also, **We** will not issue any refund where the amount is £10.00 or less. Please refer to the Fish Terms of Business for details of the cancellation administration fee.

Cancellation by us

We may at any time cancel this insurance policy by giving 14 days' notice in writing, where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to:

- a) non-payment of premium
- b) threatening and abusive behaviour
- c) failure to provide documents
- d) non-compliance with policy terms and conditions.
- e) a change in **Your** circumstances means that **We** can no longer provide cover

Your Policy Wording

- f) where **We** identify **Your** involvement in, or association with, insurance fraud or financial crime
- g) where **You** have misrepresented or provided false information to the questions asked **You** when purchased, renewed or amended **Your** policy

If **We** cancel **Your** policy, **We** will provide a refund of **Your** premiums less a charge for the cover already provided, unless the reason for cancellation relates to fraud.

Renewal of your policy

We reserve the right not to invite the renewal of **Your** policy. In this event we will notify **You** in writing to let **You** know.

How to make a claim

If **You** need to make a claim please let **Us** know as soon as possible by contacting **Us** in one of the following ways:

Fish Insurance
Southgate House,
Southgate Street,
Gloucester, GL1 1UB

Telephone: 0333 331 3840

Email: claims@fishinsurance.co.uk

In all correspondence please state the unique policy number from **Your** schedule. This will help **Us** to confirm **Your** policy details and deal with **Your** claim as quickly as possible.

You will be required to provide a copy of the original purchase invoice in order to validate your claim.

If an incident occurs, **You** should take any immediate action **You** think is necessary to protect **Yourself** and/or **Your** belongings from further damage.

Jurisdiction and law

Any dispute arising out of or in connection with this **Policy** shall be subject to and construed solely in accordance with the laws of England and Wales. **You** and **We** agree that all disputes arising out of or in connection with the **Policy** shall be subject to the jurisdictions of the courts of England and Wales or as otherwise agreed in accordance with the Arbitration and EU Disclosure Clauses.

Privacy Notice

The privacy and security of **Your** personal information is very important to **Us**. Please see **Our** Privacy Notice at the end of this **Policy**.

Complaints Procedure

We always aim to get things right first time and **We** are committed to ensuring that **We** achieve the highest level of service for **Our** customers. If **You** feel this hasn't happened, **We** would like to hear about it so that **We** have an opportunity to put things right for **You** and to improve **Our** service in the future. **Your** complaint will be reviewed promptly and fairly by an independent party to the complaint itself.

Where to start

If **You** wish to raise a complaint **You** can contact **Us** by telephone, email or in writing using the details shown below, depending on the type of complaint. To help **Us** investigate and resolve **Your** complaint, please provide the following:

- **Your** policy number
- Details of **Your** complaint
- **Your** contact details and **Your** preferred method of contact – these will help **Us** should **We** need to discuss **Your** complaint or require further information

For complaints regarding the sale or service of Your Policy

Please contact:

Fish Insurance
Southgate House
Southgate Street
Gloucester GL1 1UB

Email: info@fishinsurance.co.uk

Telephone: 0333 331 3900

What happens next?

We will promptly acknowledge **Your** complaint and **We** will try to resolve **Your** complaint immediately. If this is not possible, **We** will write to **You** within 5 days informing **You** whether further investigation is necessary.

In the event that **Your** complaint has not been resolved within 4 weeks of its receipt, **We** will contact **You** again and provide an update; the reasons why and the further action **We** will take.

If following **Our** investigation and response to **You**, **You** are not satisfied with the outcome or **We** do not complete **Our** investigation within 8 weeks, **You** can refer **Your** complaint to the Financial Ombudsman Services (FOS).

If **You** receive a final response letter from **Us** and **You** are dissatisfied with the outcome and **You** want to contact the Financial Ombudsman

Services (FOS) **You** must do so within 6 months of the date of **Our** final response letter. Their contact details are shown below.

For complaints regarding a claim:

Please contact:
 Fish Insurance
 Southgate House
 Southgate Street
 Gloucester GL1 1UB

Email: claims@fishinsurance.co.uk
 Telephone: 0333 331 3840

What happens next?

If **Your** complaint cannot be resolved satisfactorily by close of business on the third working day following receipt, **Your** complaint will be referred to the Complaints Manager for Ergo UK Specialty Ltd, who will send **You** an acknowledgement letter.

If **You** don't receive an acknowledgement letter, or at any time if **You** wish to do so, **You** may contact the Complaints Manager yourself by using any of the contact details below:

Complaints Manager
 Ergo UK Specialty Ltd
 10 Fenchurch Avenue,
 London, EC3M 5BN.

Email: complaints@ergo-commercial.co.uk

The Complaints Manager will investigate **Your** complaint and will provide **You** with a written response within eight weeks of **Your** initial complaint. This will either be a final response or a letter informing **You** that **We** need more time for **Our** investigation.

If **We** have not resolved **Your** complaint at the end of eight weeks, or if after receiving **Our** final response **You** remain dissatisfied, **You** may be able to refer **Your** complaint to the Financial Ombudsman Service (contact details below). **You** will have six months from the date of the final response to make this referral.

Your rights as a customer to take legal action are not affected by the existence or use of the complaints procedure mentioned above. However, the Financial Ombudsman Service may not adjudicate on a case where court proceedings are actively in progress.

Financial Ombudsman Service (FOS)

Financial Ombudsman Service
 Exchange Tower
 Harbour Exchange Square
 London
 E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123
www.financial-ombudsman.org.uk

Definitions

The words or expressions detailed below have the following meaning wherever they appear in bold type.

Accidental Damage: Damage caused suddenly and unexpectedly, by an outside force, other than by a deliberate act.

Administrator:

Fish Insurance
 Southgate House
 Southgate St
 Gloucester
 GL1 1UB

Breakdown: Electrical, electronic or mechanical failure.

Consequential Loss: Any other costs that are directly or indirectly caused by the event which led to **Your** claim unless specifically stated in this **Policy**. For example, **We** would not pay any additional travel expenses or care costs if the **Device** is subject to a claim on this **Policy**.

Device: **Your** prosthetic or orthotic **Device** listed in the schedule.

Endorsements: These are changes to the terms, conditions and exclusions of the **Policy** and where applicable are noted on the schedule and detailed on the attaching documents.

Geographical Limits: England, Scotland, Wales, Northern Ireland and Isle of Man.

Insured Event: An incident resulting in loss or damage to the **Device** by **Accidental Damage**, **Malicious Damage**, fire, storm, flood or theft.

Malicious Damage: The intentional damage to a **Device**.

Your Policy Wording

Market Value: The cost of the **Device** will be calculated using the following table;

Up to 2 years old	Original purchase price
Up to 3 years old	80% of original purchase price
Up to 4 years old	70% of original purchase price
Up to 5 years old	60% of original purchase price
Up to 6 years old	50% of original purchase price
Up to 7 years old	40% of original purchase price

No cover for devices over 7 years old

Period of Insurance: The length of time **Your Policy** lasts as shown on **Your Policy** schedule. In any event, all cover will cease upon payment of a claim for a **Total Loss**.

Personal Effects: Accessories supplied with or purchased in connection with the **Device**.

Policy: Incorporating the schedule shows details of the **Device**, cover provided and the **Period of Insurance**.

Pre-existing Medical Condition: Any medical condition whatsoever for which **You** are on a waiting list or have received in-patient or out-patient treatment or investigation at a hospital, clinic or nursing home.

We do not consider **Your** requirement for a prosthetic or orthotic **Device** to be a **Pre-existing Medical Condition**.

Total Loss: Upon payment of a claim following a **Total Loss** of the **Device**, all cover under this **Policy** will cease and there will be no return premium for the remaining Period of Insurance, except for termed policies for more than 1 year, where a refund of the full unexpired years will be issued.

Wear and Tear: Items that have reached the end of their normal effective working lives because of age or usage.

We/Us/Our/Insurer: Great Lakes Insurance UK Limited

You/Your: the person shown on the **Schedule** as the policyholder.

What is covered?

In return for the payment of **Your** premium **We** will provide the insurance cover detailed in this **Policy** document, subject to the terms, conditions, and limitations shown below or as amended in writing by **us** and during the **Period of Insurance**.

COVER - Section 1. Loss or Damage

Loss or damage to the **Device** during the **Period of Insurance** by: - **Accidental Damage, Malicious Damage**, fire, storm, flood or theft.

Exclusions

- (a) **Accidental / malicious damage**, fire, storm, flood or theft - loss or damage caused by or arising from: -
 - i. Loss or damage to accessories unless the **Device** is lost stolen or damaged at the same time.
 - ii. Loss, destruction or damage by any cause whatsoever to the **Device** whilst left in the open for more than 12 hours or overnight.
 - iii. **Malicious Damage** committed by **You** to the **Device**.
- (b) Theft - loss caused by or arising from:
 - i. Any person obtaining any Item(s) by deception.
 - ii. Theft by **You**, spouse, partner or family member.
- (c) Any amount recovered from a third party.

Condition

We will repair the **Device** unless the cost of repairing the **Device** is likely to exceed the **Market Value** which **We** will declare a **Total Loss**.

COVER - Section 2. Public Liability

Legal liability for **Accidental Damage** to the property of or accidental injury to third parties arising from the use of the **Device**. (Limit any one occurrence £2 million).

Exclusions

- (a) Any liability arising out of any occurrence in USA or Canada.
- (b) Any liability where the **Device** has been used for purposes other than that for which it was designed.
- (c) Any liability caused by **Your** wilful act or by the misuse of the **Device**.

COVER - Section 3. Personal Accident

The **Insurer** will pay £3000 if **You** are accidentally injured in direct connection with the **Device** provided that within 3 months of the accident the injury is the sole cause of a) death, or b) loss of one or more limbs, or c) permanent blindness in one or both eyes. The maximum amount payable is

£3000. Where the accident is fatal; the **Insurer** will pay **Your** personal legal representative.

Exclusions

- (a) Any injury where **Your Pre-existing Medical Condition** has directly contributed to
 - i. The cause of the accident or
 - ii. Any injury which would not have occurred if **You** did not have the **Pre-existing Medical Condition**.
- (b) Death, loss of one or more limbs, or permanent blindness in one or both eyes which occurs over 3 months after an **Insured Event**.

COVER - Section 4. Personal Effects

The **Insurer** will pay up to £200 for Personal Effects if they are lost, damaged or stolen as a result of an **Insured Event** to the **Device**.

COVER - Section 5. Hospital Benefit

In the event of **You** being admitted to hospital following accidental bodily injury sustained in direct connection with the **Device** in any one **Policy Year** **You** will receive a benefit of up to £10 towards incurred expenses for each day that **You** are hospitalised. The maximum total benefit in any one Policy year is £250.

Exclusions

- (a) No benefit is payable for the first 7 days of hospitalisation.
- (b) No benefit is payable for hospitalisation outside the **Geographical Limits**.

COVER - Section 6. Personal Assault

In the event of **You** being mugged or assaulted using the **Device** necessitating hospital inpatient care, the **Insurer** will pay a benefit of up to £250 subject to a satisfactory doctor's and police report being provided.

COVER - Section 7. Worldwide (including Baggage Handler Cover)

The **Geographical Limits** of the **Policy** is extended to worldwide in respect of Section 1 and 2 only, for a maximum period for any one trip of 21 days and a maximum period of 90 days in any **Period of Insurance**, whilst the **Device** is temporarily outside the **Geographical Limits**.

The maximum amount payable in respect of damage to the **Device** whilst in the possession or control of airport authorities, baggage handlers or whilst on aircraft, is limited to the difference between the amount recovered from the baggage handler and the cost of repair or replacement, not exceeding the **Market Value**.

Any claim for repair or replacement will only be handled after the **Device** has been returned to the **Geographical Limits** of the **Policy**.

Exclusions

Any liability arising out of any occurrence in USA or Canada.

General Exclusions to All Sections

Definitions

The below definitions relate to the exclusions identified in this Section. Please refer to the Standard Policy Definitions for a more exhaustive list of definitions.

Computer System

Any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, **Data** storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.

Cyber Act

An unauthorised, malicious, or criminal act or series of related unauthorised, malicious, or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **Computer System**

Cyber Incident

The words **Cyber Incident** shall mean:

- a) any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **Computer System**; or
- b) any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **Computer System**.

Cyber Loss

Any loss, **Damage**, liability, claim, cost, or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any **Cyber Act** or **Cyber Incident** including, but not limited to, any action taken in

Your Policy Wording

controlling, preventing, suppressing, or remediating any **Cyber Act** or **Cyber Incident**.

Damage / Damaged

Accidental physical loss, damage, or destruction

Data

Information, facts, concepts, code, or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted, or stored by a **Computer System**.

Data Processing Media

Any property insured by this **Policy** on which **Data** can be stored but not the **Data** itself.

Pollution

- a) Pollution or contamination by naturally occurring or man-made substances, forces, and organisms, including, but not limited to:
 - i. any actual, threatened, feared, or perceived use of any biological, chemical, radioactive or nuclear agent, material, or device, whether or not related in any way to any act of **Terrorism**, and
 - ii. the deposit of or impairment by dust or soot, chemical precipitation, adulteration or impurification, or any combination of them whether permanent or transitory; and
- b) all loss, **Damage** or **Injury** directly or indirectly caused by pollution or contamination as stated in a) above.

Terrorism

Act of terrorism means an act, including but not limited to the use of force or violence and/or the threat of an act of terrorism, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), 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.

Exclusions

Asbestos

We will not indemnify **You** against any **Damage** or **Your** legal liability in respect of any loss, cost or expense directly or indirectly arising out of, resulting from or in respect of which a link has been or is established to the manufacture, mining, processing, distribution, testing, remediation, removal, storage, disposal, sale, use or exposure to asbestos or materials or products containing asbestos whether or not there is another cause of loss which may have contributed concurrently

or been operative in the sequence of events resulting in a loss.

Computer Systems

We will not **Indemnify You** against **Your** legal liability arising out of failure of any **Computer System**, whether or not **Your** property, to be date or time compliant including failure of any correction, attempted correction, conversion, renovation, rewriting or replacement of any **Computer System** relating to date or time compliance.

Cyber and Data

1. Notwithstanding any provision to the contrary within this **Policy** or any endorsement thereto, this **Policy** excludes any:
 - i. **Cyber Loss**, unless subject to the provisions of paragraph 2
 - ii. loss, **Damage**, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any **Data**, including any amount pertaining to the value of such **Data**, unless subject to the provisions of paragraph 3 regardless of any other cause or event contributing concurrently or in any other sequence thereto
2. Subject to all the terms, conditions, limitations and exclusions of this **Policy** or any endorsement thereto, this **Policy** covers physical loss or physical **Damage** to property insured under this **Policy** caused by any ensuing fire or explosion which directly results from a **Cyber Incident**, unless that **Cyber Incident** is caused by, contributed to by, resulting from, arising out of or in connection with a **Cyber Act** including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any **Cyber Act**.
3. Subject to all the terms, conditions, limitations and exclusions of this **Policy** or any endorsement thereto, should **Data Processing Media** owned or operated by **You** suffer physical loss or physical **Damage** insured by this **Policy**, then this **Policy** will cover the cost to repair or replace the **Data Processing Medium** itself plus the costs of copying the **Data** from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering, or assembling the **Data**. If such media is not repaired, replaced, or restored the basis of valuation shall be the cost of the blank **Data Processing Media**. However, this **Policy** excludes any amount pertaining to the value of such **Data**, to **You** or any other

Your Policy Wording

party, even if such **Data** cannot be recreated, gathered, or assembled.

4. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
5. This exclusion supersedes and, if in conflict with any other wording in the **Policy** or any endorsement thereto having a bearing on **Cyber Loss, Data or Data Processing Media**, replaces that wording.

Disease

We will not indemnify **You** against any **Damage** or **Your** legal liability in respect of any loss, cost or expense caused directly or indirectly by any one or more of the following, whether or not acting in any sequence with any other cause:

Disease, epidemic or pandemic, (including in all cases any contagious disease that affects animals) or any limitation or prevention of the use of objects because of hazards or potential hazards to human or animal health.

Micro-Organism

We will not indemnify **You** against any loss **Damage** claim cost expenses or other sum directly or indirectly arising out of or relating to mould, mildew, fungus, spores or other micro-organism of any type, nature or description including but not limited to any substance whose presence poses an actual or potential threat to human health.

This exclusion applies regardless whether there is:

- a) any physical loss or **Damage** to insured property;
- b) any peril or cause whether or not contributing concurrently or in any sequence;
- c) any loss of use occupancy or functionality;
- d) any action required including but not limited to repair, replacement, removal, clean-up, abatement, disposal, relocation, or steps taken to address medical or legal concerns or to comply with the advice or orders of any competent public or governmental authority or body.

This exclusion replaces and supersedes any provision in this **Policy** that provides insurance, in whole or in part, for these matters.

Pollution

We will not indemnify **You** against loss, **Damage** or expense directly or indirectly caused by or contributed by or arising from **Pollution**.

Radioactivity

We will not indemnify **You** against loss, **Damage**, expense or **Your** legal liability directly or indirectly caused by or contributed by or arising from:

- a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- b) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof;
- c) any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter;
- d) the radioactive, toxic, explosive, or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes;
- e) any chemical, biological, bio-chemical, or electromagnetic weapon.

Terrorism

We will not indemnify **You** against loss, **Damage**, cost, or expense or **Your** legal liability directly or indirectly caused by or arising out of **Terrorism** or any loss, **Damage**, costs or expenses directly or indirectly caused by or arising out of any action taken in controlling, preventing, suppressing or in any way relating to any act of **Terrorism** regardless of any other cause or event contributing concurrently or in any other sequence of the loss.

If **We** allege that by reason of this exclusion, any loss, **Damage**, cost or expense or liability is not covered by this **Policy**, the burden of proving the contrary shall be upon **You**. In the event any portion of this Exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

War

We will not indemnify **You** against any **Damage** or **Your** legal liability in respect of any loss, cost or expense directly or indirectly caused by, happening through or following war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or confiscation or nationalisation or requisition or destruction of or **Damage** to property by or under the order of any government or public or local authority.

Other exclusions applying to Your Policy

We shall not be liable in respect of: -

- a) Radiation
- a) Loss arising from damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
- b) Electrical or mechanical **Breakdown**, failure or derangement, or manufacturing defects.
- c) Faulty maintenance, adjustment, design, plan, specification or materials.
- d) Liability or loss of or damage to the **Device** more specifically insured.
- e) Loss or damage caused by or arising from:
 - i. Wear, tear, rot, mildew, fungus, woodworm, insects, vermin, chewing, scratching, tearing and fouling, atmospheric, climatic or weather conditions (unless specifically included) or gradual deterioration, spillage, cigarette burns or scorching.
 - ii. Any process of cleaning, dyeing, repairing, restoring or renovation.
- f) Loss or damage: -
 - i. Caused by misuse, wilful act or neglect by **You** or the members of **Your** family.
 - ii. Resulting from incorrect or inappropriate use of the **Device** or costs incurred in rectification.
 - iii. Arising from the use of accessories that have not been approved by the manufacturer.
- g) Repairs carried out by anyone other than an authorised repairer approved by the **Insurer**.
- h) Any increase in costs necessary to fit non-identical replacement parts
- i) Loss of use of the **Device**, or **Consequential Loss** of any nature.
- j) Loss of use following naturally occurring changes to **Your** body.
- k) Any loss or damage which occurred prior to the commencement of this insurance.
- l) **You** being under the influence of drugs, solvents or alcohol, or the injection or ingestion of any substance except those prescribed by a registered medical doctor.
- m) Suicide, attempted suicide or deliberate injury to **You** or putting **Yourself** in unnecessary danger (unless trying to save human life).

General Conditions

- 1. **Duty of Care:** **You** must maintain the **Device** in efficient condition and good repair and take all precautions to prevent accidents, injury, loss or damage. The **Device** must be used and maintained according to the manufacturer's instructions.

2. **Claims:**

- a) Upon learning of any circumstances likely to give rise to a claim, the Insured must: -
 - i. Notify the **Administrator** as soon as reasonably possible.
 - ii. Provide, without expense to the **Administrator**, all certificates, evidence, information or assistance that the **Insurer** may reasonably require.
 - iii. Notify the Police immediately about any loss or damage by theft, attempted theft, or malicious damage, and submit a copy of the report and crime number to the **Administrator**.
 - iv. Forward to the **Administrator**, immediately, every letter, claim, writ or other document received about any loss.
 - v. Within 30 days supply without expense to the **Administrator**, full details of the claim in writing together with any supporting evidence that the **Insurer** may require.
 - vi. Provide a copy of the original purchase invoice in order to validate your claim.
- b) The **Insurer** may at its option, repair, reinstate or replace the **Device**, or any part of it, lost or damaged. If the **Insurer** repairs, reinstates or replaces the **Device**, it will not be bound to do so exactly but only as circumstances permit and in a reasonably sufficient manner and will not expend more than the **Market Value** on any Item(s) (unless New for Old cover applies). The **Insurer** will not be liable for that part of any repair or replacement which improves the **Device** beyond its condition immediately before the loss or damage occurred. In the event of any parts required for repair being unobtainable, the **Insurer** may offer cash in lieu of the cost of the repairs. The maximum amount the **Insurer** will be liable to pay the sum insured stated on the schedule or a percentage of the sum insured in accordance with the **Market Value** depreciation table.
- c) The **Insurer** is not responsible for the **Device** whilst in the possession of a courier or similar shipping company.

- 3. **Other Insurances:** If there is any other insurance policy covering the same loss, damage or liability **We** will not pay more than **Our** rateable share.

- 4. **Observation of Policy Terms:** The liability of the **Insurer** will be conditional on any person claiming indemnity or benefit observing the terms of the **Policy**.

Your Policy Wording

5. **Total Loss:** Upon payment of a claim following a **Total Loss** of the **Device**, all cover under this **Policy** will cease and there will be no return premium for the remaining **Period of Insurance**, except for termed policies for more than 1 year, where a refund of the unexpired years will be issued.

6. **Fraudulent Claims:** If **You** or anyone acting for **You** makes a false or fraudulent claim, which includes but is not limited to;

- making a statement to **Us** or anyone acting on **Our** behalf, knowing the statement to be false;
- sending us or anyone acting on our behalf a document, knowing the document to be forged or false;
- making a claim for any loss or damage **You** caused deliberately or
- Acting dishonestly or exaggerating a claim

We;

- a) are not liable to pay the claim: and
- b) may recover from **You** any sums paid by **Us** to **You** in respect of the claim; and
- c) may by notice to **You** treat the contract as having been terminated with effect from the time of the fraudulent act.

If **We** exercise our right under (c) above, **We** shall not be liable to **You** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **Our** liability under the insurance contract, such as the occurrence of a loss, the making of a claim, or the notification of a potential claim.

We will not return any of the premiums paid.

This information may also be shared with the police and other insurers for fraud prevention purposes.

7. **Geographical Limits:** Cover applies within the **Geographical Limits**. The **Policy** extends cover as defined under Section 7 of the **Policy**.

8. **Language:** The contractual terms and conditions and other information relating to this contract will be in the English language.

9. **Subrogation:** If a third party is believed to be responsible for any claim, **We** may take over, defend or settle the claim, or take up any claim in **Your** name for **Our** own benefit. This is known as exercising **Our** right of subrogation. **You** must give **Us** all the help and information **We** reasonably require for the purpose of exercising this right. **You** will take no action or make any

agreements that may weaken or remove **Our** rights under this clause without our prior written permission. **We** will pay any costs or expenses involved in exercising **Our** right of subrogation.

Insurer Privacy Notice

Information We process

You should understand that information **You** provide, have provided and may provide in future will be processed by Us, in compliance with UK data privacy laws for the purpose of providing insurance, handling claims and/or responding to complaints.

Information containing personal and sensitive personal information

Information We process may be defined as personal and/ or sensitive personal information. Personal information is information that can be used to identify a living individual e.g. name, address, driving licence or national insurance number. Personal information is also information that can identify an individual through a work function or their title.

In addition, personal information may contain sensitive personal information; this can be information about **Your** health and/or any criminal convictions.

We will not use personal and/or sensitive personal information except for the specific purpose for which **You** provide it and to carry out the services as set out within this notice.

Collecting electronic information

If **You** contact Us via an electronic method, We may record **Your** internet electronic identifier i.e. **Your** internet protocol (IP) address. **Your** telephone company may also provide Us with **Your** telephone number.

How We use Your information

Your personal and/or sensitive personal information may be used by Us in a number of ways, including to:

- arrange and administer an application for insurance;
- manage and administer the insurance;
- investigate, process and manage claims; and/or
- prevent fraud.

Who We share Your information with

We may pass **Your** personal and/or sensitive personal information to industry related third parties, including authorised agents; service providers; reinsurers; other insurers; legal advisers; loss adjusters and claims handlers.

We may also share **Your** personal and/or sensitive personal information with law enforcement, fraud detection, credit reference and debt collection agencies and within JRP Insurance Management Ltd

Your Policy Wording

and Great Lakes/ Ergo/Munich Re Group of companies to:

- assess financial and insurance risks;
- recover debt;
- to prevent and detect crime; and/or
- develop products and services

We will not disclose **Your** personal and/or sensitive personal information to anyone outside the JRP Insurance Management Ltd and Great Lakes/Ergo/Munich Re Group of companies except:

- where We have **Your** permission;
- where We are required or permitted to do so by law;
- to other companies who provide a service to Us or **You**; and/or
- where We may transfer rights and obligations under the insurance.

Why is it necessary to share information?

Insurance companies share claims data to:

- ensure that more than one claim cannot be made for the same personal injury or property damage;
- check that claims information matches what was provided when the insurance was taken out;
- act as a basis for investigating claims when We suspect that fraud is being attempted; and/or
- respond to requests for information from law enforcement agencies.

The transferring of information outside the European Economic Area

In providing insurance services, We may transfer **Your** personal and/or sensitive personal information to other countries including countries outside the European Economic Area. If this happens, We will ensure that appropriate measures are taken to safeguard **Your** personal and/or sensitive personal information.

Access to Your information

You have a right to know what personal and/or sensitive personal information We hold about **You**. If **You** would like to know what information We hold, please contact the Head of Compliance at the address listed within this notice, stating the reason for **Your** enquiry. We may write back requesting **You** to confirm **Your** identity.

If We do hold information about **You** We will:

- give **You** a description of it;
- tell **You** why We are holding it;
- tell **You** who it could be disclosed to; and
- let **You** have a copy of the information in an intelligible form.

If some of **Your** information is inaccurate, **You** can ask Us to correct any mistakes by contacting Our Head of Compliance.

Providing consent to process Your information

By providing Us with **Your** personal and/or sensitive personal information, **You** consent to **Your** information being used, processed, disclosed, transferred and retained for the purposes set out within this notice.

If **You** supply Us with personal information and/or sensitive personal information of other people, please ensure that **You** have fairly and fully obtained their consent for the processing of their information. **You** should also show this notice to the other people.

You should understand that if **You** do not consent to the processing of **Your** information or **You** withdraw consent, We may be unable to provide **You** with insurance services.

Changes to this Notice

We keep Our privacy notice under regular review. This notice was last updated on the 18th April 2018.

Contacting Us

If **You** have any questions relating to the processing of **Your** information, contact:

Head of Compliance,
 ERGO UK Specialty Ltd, on behalf of
 Great Lakes Insurance UK Ltd,
 Munich Re Group Offices,
 10 Fenchurch Avenue,
 London, EC3M 5BN.
 Telephone: 020 3003 7444
 E-mail: complaints@ergo-commercial.co.uk