



# Theft & Accidental Damage Insurance

## Policy Documents

# How to keep your laptop in tip-top condition

Follow these simple tips to make sure that you and your laptop spend many happy hours together



**Never** leave objects on the keyboard

**Never** put your laptop on the floor



**Always** carry your laptop in a bag when you are on the move



**Never** drink or leave liquids near to your laptop



**Never** leave your laptop alone in a public place

# Policy Summary – Computer Insurance

## AmTrust International Underwriters Ltd



**This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording.**

### Type of Insurance and Cover

Theft & Accidental Damage insurance for new and used computers and ancillary equipment at the location shown in the schedule and in the case of portable equipment, worldwide.

This insurance provides cover against repair or replacement costs as a result of loss or damage to the equipment from any sudden and unforeseen cause.

### Features and Benefits

You are insured up to the amount shown in the certificate of insurance in respect of any one loss or series of losses arising out of any one occurrence. Following a loss your sum insured will be automatically reinstated to the previous limit

Where any item of equipment is shown in the schedule as “portable” the cover provided in respect of that equipment shall operate at any location in the world.

We will repair, reinstate or replace any lost or damaged equipment, or pay in money for any loss or damage covered.

### Significant or unusual Conditions, Exclusions or Limitations:

See the Conditions and what is not covered section of your policy wording for full details.

- In the event of a claim, we will repair or replace your equipment with equipment of a similar or better specification as the original equipment.
- Where equipment is not of current manufacturer, or parts are not available, we will pay the cost of any equivalent repair to similar equipment.
- You must ensure that the equipment is operated and serviced in accordance with the manufacturer’s recommendations.
- In the event of a claim you must be able to produce the original purchase invoice in your name for the insured equipment.
- Portable equipment must be declared to us and separately noted on the insurance policy.

#### Significant exclusions:

- The doors of any conveying vehicle must be securely locked and all openings fully closed and fastened. Insured equipment must be placed out of sight whenever the

vehicle is unattended.

- Theft from any motor vehicle is excluded between 22.00hrs and 06.00hrs.
- Theft of equipment whilst on hire or loan to any third party other than declared authorised users.
- Claims in respect of lost or misplaced equipment are not covered.

#### The policy does not cover:

- Wear and tear, gradually developing defects and scratching or chipping.
- Consequential loss of any kind. For example any additional costs you incur above the actual repair or replacement cost of the equipment.
- Data carrying materials; computer programs or data information. See the Definitions section of your Policy Wording for full details.

### Duration

The policy duration is variable; your policy schedule will show the length of cover you have chosen. This policy may exceed one year in duration, you may need to review and update this cover periodically to ensure it remains adequate.

### **Cancellation period**

You are free to cancel this policy at anytime within the first 14 days.

### **Claim Notification**

To make a claim contact 0844 576 2303.

### **Making Yourself Heard**

Any complaint you may have should in the first instance be addressed to the claims office or helpline as applicable.

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the Policy Wording.

### **Financial Compensation**

You may be entitled to compensation from either the Financial Services Compensation Scheme (FSCS) in the UK or from the Insurance Guarantee Scheme (IGS) in Ireland if AIUL cannot meet its liabilities under this policy. The level of compensation provided will depend on the circumstances of the claim. Further information is available from the FSCS on 0207 892 7300.

### **Demands and needs statement**

No advice has been provided on this insurance you should therefore ensure it meets your requirements.

This insurance meets the demands and needs of a person who wishes to ensure that their computer equipment is protected against accidental damage or theft.

# Contents

The underwriter . . . . .	5
Understanding your policy . . . . .	5
The policy . . . . .	5
The policy schedule . . . . .	5
The law applicable to this policy. . . . .	5
Legal rights . . . . .	5
Definitions . . . . .	5
What is covered . . . . .	7
What is not covered. . . . .	7
General conditions. . . . .	9
Cancelling the policy . . . . .	10
Claims conditions and how to make a claim . . . . .	10
Caring for customers - complaints procedure . . . . .	11
Financial compensation. . . . .	12

AmTrust International Underwriters Limited agrees to indemnify You as hereinafter provided in accordance with and subject to the terms exclusions and conditions set out herein.

### The underwriter

This insurance is underwritten by AmTrust International Underwriters Limited, a company registered in Ireland under Registration No. 169384 and whose Registered Office is at 40 Westland Row, Dublin 2, Ireland. AmTrust International Underwriters Limited is authorised and regulated by the Central Bank of Ireland and is licensed to operate in the United Kingdom by the Financial Conduct Authority, under Registration No 203014. This can be checked on the FCA's register by visiting the FCA's website at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on 0800 111 6768.

This policy is administered by Burnett & Associates Ltd, PO Box 174, Ryde, PO33 9DJ. Registered in England No. 1472537 and is authorised and regulated by the Financial Conduct Authority.

### Understanding your policy

Please read the policy carefully and make sure You understand and fully comply with its terms and conditions as failure to do so may jeopardise the payment of any claim that might arise and could lead to the policy becoming void. Please ensure You keep it in a safe place so You can read it again if You need to.

### The policy

This policy is evidence of a contract of insurance. In return for having accepted Your premium, We will provide the insurance as stated in this policy. Your Proposal and undertaking to pay the premium, where appropriate, is the basis of the contract and forms part of the policy.

The policy contains details of the insurance cover You have purchased, what is excluded from the cover and the conditions of this insurance. The policy should be read in conjunction with the policy schedule.

### The policy schedule

This must be kept with the policy and contains Your details, Equipment details and the Period of Insurance. Please check that the information contained in the schedule is correct and that it meets Your requirements. If it does not, please contact the Policy Administrator or Invate.

### The law applicable to this policy

You and We are free to choose the laws applicable to the policy. As We are based in England, We propose to apply the laws of England and Wales and by receiving or purchasing this policy You have agreed to this.

### Legal rights

This insurance is in addition to Your legal rights and is not to be substituted for the supplier's liability if the Equipment is

found to be unfit for the purpose for which it was intended, or is not as described or is not of satisfactory quality.

We may take such proceedings as We think fit in Your name to enforce any rights and remedies against or obtain relief or indemnity from other parties to which We shall be or may become entitled or subrogated under this certificate and You will, at Our request and expense, do and concur in doing and permit to be done such acts as may be reasonably required by Us for that purpose.

If, at the time of Theft, Fire, Flood, Malicious, Liquid or Accidental Damage of or to the Equipment, any other insurance covers the same, We shall not be liable to pay or contribute more than Our proportions of indemnity for such Theft, Fire, Flood, Malicious, Liquid or Accidental Damage.

Our liability under this certificate for any Period of Insurance shall be conditional upon payment in advance of the appropriate premium due for that period.

### Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this insurance and will appear with a capital letter and in bold:

- 1. Accidental Damage** means Any damage caused by a single external event which is sudden and unexpected and which is neither inevitable nor deliberate.
- 2. Administrator** means Burnett & Associates Ltd, PO Box

174, Ryde, PO33 9DJ. Customer Services telephone number: 0844 576 2303.

- 3. Proposal** means any signed application and declaration together with any additional information You may have supplied to Us in support of Your request for insurance.
- 4. Claims Office** means the office that deals with claims matters arising from this policy and the address and telephone number are detailed in this document under claims procedure.
- 5. Component(s)** means any mechanical, electrical or electronic part, which forms part of the Equipment's original specification, insured under this policy as defined on the policy schedule.
- 6. Computer Virus** is a self-replicating program that spreads by inserting copies of itself into other executable code or documents, which is loaded onto Your computer without Your knowledge and runs against Your wishes.
- 7. Cosmetic Damage** means a degree of physical damage that simply refers to impairment of only the appearance of a covered item, but not its functionality.
- 8. Equipment** means a computer or electronic equipment plus accessories supplied to You and as stated on the policy schedule.
- 9. Fire Damage** means any damage caused to the Equipment by an ignition of flammable materials, which was

accidental and unforeseen.

- 10. Flood Damage** means permanent or irrecoverable damage to the Equipment which stops the Equipment functioning as it was designed to, caused by the escape of water from the normal confines of any natural or artificial water course (other than water tanks, apparatus or pipes) or lake, reservoir, canal or dam in addition to inundation from the sea.
- 11. Geographical Limits** means Worldwide.
- 12. Indemnity/Indemnified** means if We pay to have Components on the Equipment replaced or repaired resulting in the Equipment being in a better condition than it was before the Fire, Flood, Malicious or Accidental Damage, Liquid Damage or Theft, You may be required to pay a contribution towards the cost, or We may at Our option use reconditioned Components.
- 13. Introducer** means Invate.
- 14. Liquid Damage** means any damage caused by a sudden and unforeseeable ingress of fluid
- 15. Malicious Damage** means any Accidental Damage, Fire Damage, Liquid Damage or Flood Damage to the Equipment deliberately caused by any third party which you were unable to prevent.
- 16. Period of Insurance** means the dates shown on the policy schedule.

**17. Repairer** means any full-time business providing an Equipment repair service authorised by Us.

**18. Repair Cost** means the cost of both repair materials and labour (including VAT where appropriate) necessitated in rectifying the Fire, Flood, Malicious, Liquid or Accidental Damage.

**19. Replacement Cost** means the cost of replacement Equipment or Components of similar make and quality as the Component that had suffered Theft, Fire, Flood, Malicious, Liquid or Accidental Damage including the labour cost of fitting the new Component, in line with part manufacturer list prices.

**20. Single Claim Limit** is the maximum amount that can be claimed for any one claim during the Period of Insurance for any Theft, Fire, Flood, Malicious, Liquid or Accidental Damage and is stated on the policy schedule.

**21. Theft** means the dishonest removal of the Equipment from Your possession by a third party.

**22. We/Us/Our**

Amtrust International Underwriters Ltd

Registered in Ireland 169384

Registered Office: 40 Westland Row, Dublin 2, Ireland

**23. Wear and Tear** means the gradual deterioration associated with normal use and age of the Equipment and its Components.

**24. You/Your/Yourself** means the policyholder as named in the policy schedule.

### What is covered

#### 1. Fire, Flood, Malicious, Liquid or Accidental Damage Cover

If the **Equipment** suffers **Fire, Flood, Malicious, Liquid or Accidental Damage**, **We** will indemnify **You** for either the parts and labour cost of repairing the **Equipment** or, at **Our** choice, for the cost of replacement **Equipment** of the equivalent general specification and for the courier costs, during the **Period of Insurance**, whilst the **Equipment** is within the **Geographical Limits**, subject to the conditions and exclusions set out in this policy.

**You** are **Indemnified** against Repair or **Replacement Costs** up to the **Single Claim Limit**.

#### 2. Theft Cover

If the **Equipment** is stolen during the **Period of Insurance**, whilst the **Equipment** is within the **Geographical Limits**, **We** will replace the **Equipment** with **Equipment** of the equivalent general specification and for the courier costs subject to the conditions and exclusions set out in this policy.

**You** are **Indemnified** against **Replacement Costs** up to the **Single Claim Limit**.

### What is not covered

#### 1. Specific exclusions applying to Fire, Flood, Malicious,

#### Liquid or Accidental Damage cover

**We** shall not be liable in respect of:

- Damage to **Equipment** that is not suitably stored, packed or protected whilst being transported or carried.
- Damage to the **Equipment** whilst on hire or loan to any third party.
- Damage to the **Equipment** whilst left unattended on the floor.
- **Wear and Tear**.

#### 2. Specific exclusions applying to Theft cover

**We** shall not be liable in respect of:

- **Theft** of the **Equipment** whilst kept in an unattended motor vehicle unless the vehicle is locked, the **Equipment** is placed out of sight and all protections put into operation so that forced entry into the vehicle is required. A copy of the **Repairer's** account for such Damage to the vehicle must be submitted with any claim made.
- **Theft** of the **Equipment** from any property or premises unless such **Theft** has occurred through forced and violent entry or exit. A copy of the **Repairer's** account for such Damage to the property or premises must be submitted with any claim made.
- **Theft** of the **Equipment** from any motor vehicle

between 22.00 hours and 06.00 hours.

- **Theft** of the **Equipment** whilst on hire or loan to any third party.
- Lost or misplaced **Equipment**.

#### 3. General exclusions applying to all sections of this policy

**We** shall not be liable in respect of:

- Any item not included on the policy schedule.
- **Fire, Flood, Malicious, Liquid or Accidental Damage** or **Theft** to any additional **Equipment** or accessories including but not limited to carrying cases, battery chargers (other than those supplied as original **Equipment** with the **Equipment**, and identified from the policy schedule or additional **Equipment** as identified on the policy schedule), hands free mounting kit or external antennae.
- **Malicious, Liquid or Accidental Damage** whilst the **Equipment** is left unattended
- Any **Equipment** not owned by **You** or **Your** responsibility under any finance or hire agreement.
- Loss of use of **Equipment** or any other costs that are caused by the event which led to **Your** claim, unless specifically stated in this Policy Document.
- Costs recoverable from any party under the terms of any guarantee or warranty (or which would be recoverable but for the act or omission by **You**).

- Any reduced performance or efficiency of the **Equipment**.
- Any costs incurred either by or in the process of installing the **Equipment** or in subsequently relocating it.
- Any associated charges levied by any provider to **You**.
- Repairs and maintenance carried out by anyone other than a **Repairer** nominated by the **Administrator** and accepted by **Us**.
- Any costs relating to software change.
- Any costs incurred where it is found that the **Equipment** is functioning normally or where no fault or damage is found and the **Equipment** has not suffered **Fire, Flood, Malicious** or **Accidental Damage, Liquid** or **Theft**.
- **Fire, Flood, Malicious, Liquid** or **Accidental Damage** or **Theft** caused by negligence, abuse or misuse in respect of the **Equipment** including but not limited to:
  - a) Failure to use or site the **Equipment** in accordance with manufacturer's instructions and failure to follow maintenance recommendations;
  - b) The use of accessories or **Equipment** not approved by the manufacturer or incorrect connections of signal leads or application of incorrect electrical supply;
  - c) Faulty software or programming or electrical power surge or fluctuation.
- The cost of remedying or making good solely due to:
  - a) **Wear and Tear**, gradual deterioration or oxidisation;
  - b) Gradually developing defects, cracks, flaws or fractures;
  - c) Scratching or chipping of any surfaces or **Cosmetic Damage**.
- The cost of maintenance, overhaul or modification or damage resulting from maintenance, overhaul or modification.
- **Fire, Flood, Malicious, Liquid** or **Accidental Damage** or **Theft** directly or indirectly caused by or contributed to by or arising from:
  - a) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
  - b) Ionising radiations or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear **Component** thereof;
  - c) Pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
- Loss of or damage to data carrying material.
- This policy does not insure loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any **Computer Virus** or similar mechanism or as a result of any failure of the Internet, or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting there from, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
- External data carrying materials and any computer program or data information recorded thereon unless stated above.
- The costs of rectifying programming errors or design defects in software.
- Any expenditure in consequence of the use by **You** of software in respect of which development has not been finalised or which has not passed all testing procedures or which has not been successfully proven.
- Any expenditure in consequence of failure to comply with manufacturer's recommendations relating to storage of computer media.
- The value to **You** of data stored on the **Equipment**.



If any claim made under this insurance policy is fraudulent in any respect, or if any fraudulent means or devices are used by **You** to obtain any benefit hereunder, all benefit under this policy shall be forfeited.

## General conditions

### 1. Specific conditions applying to Theft cover

a) The possible or actual **Theft** of the **Equipment** must be reported as soon as is practicable and in any event within 45 days to the **Claims Office**.

If the **Equipment** is subsequently retrieved or returned it will become **Our** property.

b) **You** must, as soon as is practicable, and in any case within 24 hours of discovering the **Theft**, report the occurrence to the Police or other relevant authority and obtain an incident report number.

### 2. General conditions applying to all sections

a) **You** must comply with the following instructions to have the full protection of **Your** policy. If **You** do not comply with them, **We** may at **Our** option cancel the policy, refuse to deal with **Your** claim, or reduce the amount of the claims payment. The cost of repair and the cost of replacement **Equipment** shall be on the basis agreed between the supplier and Us from time to time. The observance and fulfillment of the conditions of the certificate by **You**, insofar as they relate to anything to be

done or observed by **You**, shall be a condition precedent to any liability hereunder.

Please note: **We** do not accept responsibility for faults in workmanship or materials, or any consequential loss in repairs paid for by Us on **Your** behalf. It is **Your** responsibility to meet any charges in excess of, or rejected as not being **Our** liability.

b) **You** must take all reasonable steps to prevent loss, **Theft**, **Fire, Flood, Malicious, Liquid** or **Accidental Damage** to the **Equipment** or memory, including but not limited to:

- Keeping the **Equipment** in a proper state of maintenance and repair;
- Storing the **Equipment** in a suitable, safe place when in and out of use;
- Using the **Equipment** in accordance with manufacturer's instructions and maintenance recommendations;
- Notify any claim to the **Claims Office** either by telephone or at the address provided to **You** and submit a completed claim form to the **Claims Office** as soon as reasonably possible and in any event within 45 days;
- Provide, at **Your** expense, all details that **We** may require concerning the cause and amount of the **Theft, Fire, Flood, Malicious, Liquid** or **Accidental Damage**.

c) Duty of care

The cause of any warning light, text box or other warning indicator must be rectified as soon as is possible following the indication. The **Equipment** must not be operated after any **Fire, Flood, Malicious, Liquid** or **Accidental Damage** or incident if this could cause further damage to **Equipment**.

d) Fraud

**You** must not act in a fraudulent manner. If **You**, or anyone acting for **You**:

- Make a claim under the policy knowing the claim to be false, or fraudulently exaggerated, in any respect, or
- Make a statement in support of a claim, knowing the statement to be false in any respect, or
- Submit a document in support of a claim, knowing the document to be forged or false in any respect, or
- Make a claim in respect of any loss or damage caused by **Your** wilful act, or with **Your** connivance,

Then **We**:

- **Will not** pay the claim;
- **Will not** pay any other claim which has been made or will be made under the policy;
- **Will** declare the policy void;
- **Will** be entitled to recover from **You** the amount of any

claim already paid under the policy;

- **Will** not make any return of premium;
- **Will** inform the Police of the circumstances.

e) Duty of disclosure

The policy has been issued based upon information, which **You** have given to **Us** about **Yourself**, and **Your Equipment**. **You** have a duty to tell **Us** immediately of any changes to this information, in particular any change of address. Failure to do so may invalidate **Your** cover under this policy. **We** will then advise **You** of any changes in terms.

### Canceling the policy

**You** may cancel the policy at any time by giving 30 days notice in writing to **Us** via the Policy **Administrator** or **Introducer** by recorded delivery.

If **You** cancel within the first 14 days of receipt of the policy documentation, providing there has been no claim or incident likely to give rise to a claim, **We** will refund any premium paid.

If **You** cancel this policy after 14 days of receipt of the policy documentation If there has been no claim (or claim pending) during the current **Period of Insurance**, **We** will calculate the pro-rata premium for the period **You** have been insured and

refund any balance.

**We** may also cancel this policy by sending 30 days notice by recorded delivery to **You** at **Your** last known address. If there has been no claim (or claim pending) during the current **Period of Insurance**, **We** will calculate the pro-rata premium for the period **You** have been insured and refund any balance.

If a claim has been submitted or there has been any incident likely to give rise to a claim during the current **Period of Insurance** no premium refund will be given.

### Claims conditions and how to make a claim

**You** must comply with the following instructions to have the full protection of **Your** policy. If **You** do not comply with them, **We** may at **Our** option cancel the policy, refuse to deal with **Your** claim, or reduce the amount of the claims payment.

If **Fire, Flood, Malicious** or **Accidental Damage, Liquid** or **Theft** occurs please help the **Claims Office** by reporting **Your** claim according to the following procedure. All claims **MUST** be made as soon as reasonably possible.

#### 1. Prevent further damage

In the event of **Fire, Flood, Malicious, Liquid** or **Accidental Damage** or operation of a warning hazard light or text box, **You** must not operate the insured **Equipment** further if it would cause additional damage to do so.

#### 2. Contact the Claims Office

Before any work is undertaken **You** are responsible for ensuring that **You** contact the **Claims Office** for authorisation. The claim notification telephone number is: 0844 576 2303

Fax number: 0844 576 2321

e-mail address: claims@burnett.co.uk

For claims authorisation, **You** must:

- Confirm **Your** policy number and **Equipment** details;
- Confirm the cause of **Fire, Flood, Malicious, Liquid** or **Accidental Damage** (if applicable);
- For **Theft**, confirm the Crime Reference Number (if applicable);
- Produce **Your** original purchase invoice for the **Equipment**

If the claim is covered by the policy, authorisation will be given by the **Claims Office** to carry out the repair or replacement. A claims authority number will be issued with an authorised **Repair Cost** or **Replacement Cost**, which is the most **We** will pay for the repair or replacement, subject to **Your Single Claim Limit**.

Authorisation of repairs or replacement will remain valid for 30 days. If no further communication is made during this period the authority will be rescinded and the claim rendered void.

Should **You** decide to give permission to the **Repairer** to commence work, without obtaining an authorisation number from the **Claims Office**, **You** do so in the full knowledge that **We** reserve the right not to meet **Your** claim because **You** have denied **Us** **Our** right under this policy to agree cover, inspect the **Equipment** and manage costs prior to its repair.

### 3. Use of an Engineer

At notification of any claim, or following receipt of the estimate, the **Claims Office** reserves the right to:

- Instruct an independent Engineer to inspect **Your Equipment** before authorising any claim; or
- Inspect any **Components**, which have been removed, together with any original documentation, within one calendar month after any repair or replacement has been authorised or carried out.

When this right is exercised **We** shall have no liability for any loss to **You** arising from any possible delay. Any decision on liability will be withheld until this report is received.

### 4. Salvage

**We** shall be entitled to take and keep possession of any damaged and replaced **Components** and/or **Equipment** and to deal with the salvage in a reasonable manner. No property may be abandoned to **Us**.

### 5. Contribution and Indemnity

In the event of **Fire, Flood, Malicious, Liquid** or **Accidental Damage** or **Theft** to the **Equipment** for which a claim is admitted under this policy, the basis upon which the amount payable is to be calculated shall be:

- a) The cost of repair or replacement of the lost or damaged part of the **Equipment** to a condition equal to but not better or more extensive than its condition when new. When replacement parts are not available from the manufacturers or their agents **Our** liability shall be limited to the cost of an equivalent repair to similar **Equipment** of current manufacture.
- b) Where the **Equipment** is lost or in **Our** opinion damaged beyond repair, its replacement will be **Equipment** of equivalent specification and at **Our** discretion will be a new or refurbished unit. Where **Equipment** of equivalent specification is not available **We** will pay for similar replacement **Equipment** with the nearest higher specification.

Replacement should be carried out in this way with reasonable despatch. No payment will be made until the cost is actually incurred.

### 6. When the Equipment has been repaired

If **You** are aware, or believe, that the repair is not satisfactory advise the **Claims Office** immediately.

### Caring for customers - complaints procedure

**Our** aim is to provide the highest level of service to **You** at all times in dealing with all aspects of **Your** insurance. **We** do, however, realise that things can go wrong occasionally. If **You** feel **We** have not achieved **Our** aim, please inform **Us**. **Your** feedback enables **Us** to monitor and improve the service **We** provide.

In the first instance, please contact the **Administrators** Claims Manager or Customer Services Manager either:

**by telephone on 0844 576 2303 or by fax on 0844 576 2321 or**

**by e-mail to [info@burnett.co.uk](mailto:info@burnett.co.uk)**

If **You** prefer **You** can write to them at:

**Burnett & Associates Ltd,**  
PO Box 174,  
Ryde, PO33 9DJ

Please ensure that **You** quote **Your** policy number in all correspondence and enclose any evidence or documentation that **You** wish to be considered in reviewing **Your** complaint. The **Administrator** will do their best to resolve **Your** complaint quickly and with the least inconvenience to **You**, and within the following timescales:

- They will acknowledge **Your** complaint within 2 working days of receipt.
- They will aim to resolve **Your** complaint within 5 working days.

- If further investigation is required, they will aim to resolve **Your** complaint within four weeks of receipt.
- If the **Administrator** is unable to resolve **Your** complaint within these timescales they will write to **You** to let **You** know why they have not been able to do so.

If **You** feel that **You** have not received a satisfactory response, or **Your** complaint has not been resolved within eight weeks of **Our** receiving it, **You** may refer **Your** case to the Financial Ombudsman Service (the FOS), set up by the Financial Conduct Authority to review unresolved Complaints. The FOS can be reached at:

**The Financial Ombudsman Service,**  
South Quay Plaza,  
183 Marsh Wall, London E14 9SR.  
Telephone 0207 964 1000

### Financial compensation

**You** may be entitled to compensation from either the Financial Services Compensation Scheme (FSCS) in the UK or from the Insurance Guarantee Scheme (IGS) in Ireland if the Insurer cannot meet its liabilities under this policy. The level of compensation provided will depend on the circumstances of the claim. Further information is available from FSCS on 0207 892 7300.

