

**Policy Summary – Computer Insurance**  
**AXA Insurance UK plc & AmTrust International Underwriters Ltd.**

**key facts**

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 property 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. Payment of any claim over £500 will reduce the sum insured.

Where any item of property is shown in the schedule as “portable” the cover provided in respect of that property shall operate at any location in the world, including whilst in transit between locations.

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

**Significant or unusual Exclusions or Limitations:**

*See the Conditions and Exclusions section of your policy wording for full details.*

- We will pay to return the property to a condition equal to its condition when new.
- If it is damaged beyond economical repair we will replace it with property of equivalent specification or if that is not available to the nearest higher specification.
- Where property is not of current manufacturer, or parts are not available, we will pay the cost of any equivalent repair to similar property.
- You must ensure that the property is operated and serviced in accordance with the manufacturers recommendations.

**Portable equipment:**

- Is limited to a maximum liability of £10,000 in respect of any one accident or series of accidents arising out of any one occurrence. *See the Definitions section of your policy wording for full details.*
- The doors of any conveying vehicle must be securely locked and all openings fully closed and fastened. Any property shall be in a locked boot whenever the vehicle is unattended.
- The insured property shall be kept in securely locked or attended building overnight and at all times when not in transit
- Where carried by hand or taken on public transport the insured property shall remain within the immediate possession of the person authorised to take the property away from the location.

**No liability exists for:**

- Wear and tear, gradually developing defects and scratching or chipping
- Theft or attempted theft unless:
  - accompanied by forcible and violent entry.
  - whilst in any form of public transport or in any other public place the property is taken by actual or threatened force.
- Consequential loss of any kind.
- The excess amount in respect of each and every occurrence, as stated on the certificate of insurance.
- 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 023 8044 4345.

**Making Yourself Heard**

Any complaint you may have should in the first instance be addressed to the claims office or helpline as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to The Customer Care Department of AXA Insurance.

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 Services Compensation Scheme (FSCS)**

AXA Insurance is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme.

Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at [www.FSCS.org.uk](http://www.FSCS.org.uk)