

# Insurance4cochlearimplants

## Insurance Product Information Document

Company: Insurance4cochlearimplants Product: Cochlear Implant Insurance

This document contains some important facts about Specialty Risks insurance4cochlearimplants product. It is to be regarded as only a summary of cover to help assist you in understanding the requirements of your policy. Full terms and conditions of the policy are provided in your policy wording. Please take time to read this policy wording to make sure you understand the cover it provides.

### What is this type of insurance?

insurance4cochlearimplants provides accidental damage, accidental loss, malicious damage (by a third party) and theft cover for your equipment (including loan cochlear implants).

This insurance is underwritten by AmTrust Europe Ltd which is registered in the UK. AmTrust Europe Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register number: 202189.



#### What is insured?

Your equipment is covered against the cost of replacement due to:

- ✓ Accidental damage
- ✓ Accidental loss
- ✓ Flood damage
- ✓ Liquid damage
- ✓ Malicious damage (committed by a third party)
- ✓ Theft



#### What is not insured?

- ✗ Mechanical breakdown
- ✗ Wear and tear or cosmetic damage
- ✗ Damage to equipment that is not suitably stored, packed or protected whilst being transported
- ✗ Theft of your equipment from any motor vehicle between 22:00 and 06:00
- ✗ Accidental loss or theft of your equipment where the circumstances cannot be clearly identified. You must be able to confirm the place and time of the accidental loss or theft.
- ✗ Any malicious act committed by you
- ✗ Where you have not followed clinical advice or the manufacturer's guidance on using the equipment



#### Are there any restrictions on cover?

- ✗ No cover is in place for equipment not stated on your policy schedule unless this equipment is a loan cochlear implant supplied to you.



#### Where am I covered?

- ✓ Your equipment is covered whilst within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands, and so long as the Equipment User has no intention of being anywhere other than these four areas for more than 90 days in total in any 12-month period, anywhere else in the world.



#### What are my obligations?

- Please supply accurate and complete answers to all questions we may ask you.
- Please tell us of any changes to your personal details as soon as is reasonably possible.
- You must report any claim to us as soon as possible.
- Please prevent any further damage to your equipment and retain all damaged components for inspection.
- A theft must be reported to the police within 72 hours of you discovering the theft.



#### When and how do I pay?

When you purchase the insurance cover you will be asked to set up a monthly Direct Debit. We will write to you to confirm the date of the first collection and subsequent collections thereafter. This is a rolling monthly payment until cancelled by you or by us.



#### When does the cover start and end?

The initial policy start, and end date can be found on your Policy schedule. This is a rolling monthly policy until cancelled by you or by us.



#### How do I cancel the contract?

To cancel your policy please contact the administrator on 0333 323 7950 or by email to [cochlear@specialty-risks.com](mailto:cochlear@specialty-risks.com) quoting your policy number. You may cancel your policy at any time within the first 14 days of receiving it from us. After the 14 days you may cancel your policy at any time by giving us 30 days' notice. If you cancel within the first 14 days and have not made a claim we will provide you with a full refund.