

# Radio Aid Systems Insurance

## Insurance Product Information Document

Company: Specialty Risks Ltd      Product: Radio Aid Systems Insurance Policy

This document contains some important facts about Specialty Risks Radio Aid Systems Insurance. 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 the policy wording. Please take time to read this policy document to make sure you understand the cover it provides.

### What is this type of insurance?

Radio Aid Systems insurance provides accidental damage, accidental loss, fire damage, flood damage, malicious damage, misappropriation and theft cover for Radio Aid Systems supplied to pupils who are attending the school.

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 Radio Aid System is covered against the cost of repair, or at our choice, replacement due to:

- ✓ Accidental damage
- ✓ Accidental loss
- ✓ Fire damage
- ✓ Flood damage
- ✓ Malicious damage
- ✓ Misappropriation
- ✓ Theft

### What is not insured?



- ✗ Mechanical breakdown
- ✗ Wear and tear or cosmetic damage
- ✗ Damage to any Radio Aid System that is not suitably stored, packed or protected whilst being transported
- ✗ Theft of your Radio Aid System from any motor vehicle between 22:00 and 06:00
- ✗ Accidental loss or theft of your Radio Aid System 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
- ✗ Any Accidental Damage, Liquid Damage and Malicious Damage to Your Radio Aid System if the Radio Aid System cannot be provided to Us for repair or inspection

### Are there any restrictions on cover?



No cover is in place for any Radio Aid System not stated on your Policy Schedule.

### Where am I covered?



✓ Your Radio Aid System is covered whilst within the United Kingdom and for up to 30 days worldwide in any 12 month period, including whilst on a family holiday or course trip. However, please note that all claims administration, repairs and/or replacement will take place in the United Kingdom only.

### 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 details as soon as is reasonably possible.
- You must report any claim to us as soon as is reasonably possible.
- Please prevent any further damage to your Radio Aid System and retain all damaged components for inspection.
- A theft or misappropriation must be reported to the police within 72 hours of you discovering the theft or misappropriation.

### When and how do I pay?



We will invoice you for the annual premium based on the number of pupils/users you have declared to us. We will provide you with payment options which must be made within 30 days.

### When does the cover start and end?



The policy start, and end date can be found on your Policy Schedule and lasts for a period of 12 months.

### How do I cancel the contract?



To cancel your policy please contact the administrator on 0330 100 0712 or by email to [admin@specialty-risks.com](mailto:admin@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.