

# CoverMe4 Insurance

## Insurance Product Information Document

Company: Burnett & Associates Ltd.

Product: Insulin Pump Policy

This insurance is provided by Burnett & Associates Ltd which is registered in England and Wales. Burnett & Associates Ltd is authorised and regulated by the Financial Conduct Authority, firm reference number: 305511.

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

### What is this type of insurance?

This cover will cover the cost of replacing your equipment in the event of Theft, Accidental Loss, and Damage.



#### What is insured?

- ✓ Accidental damage
- ✓ Accidental loss
- ✓ Theft



#### What is not insured?

- ✗ Accidental Loss or damage to Equipment that is not stored in a protective case and securely packed whilst in transit or whilst being carried.
- ✗ Accidental loss or damage of your Equipment whilst on hire or loan to any person who is not an Equipment user unless agreed in writing, in advance, with us.
- ✗ Accidental loss or damage to the Equipment in the form of wear and tear, gradual deterioration or rust, gradually developing defects, cracks, flaws or fractures or scratching or chipping of painted or polished surfaces.
- ✗ Accidental loss or damage to the Equipment caused by the deliberate or wilful act on any Equipment user.
- ✗ Accidental loss or damage caused by the use of the Equipment by any Equipment user for anything other than its intended purpose.
- ✗ Any accidental loss or damage where the circumstances of the accidental loss or damage cannot be clearly identified i.e. where you are not able to confirm the approximate time and place of the loss or damage.
- ✗ Any malicious act committed by you or the Equipment user.
- ✗ Theft of your Equipment while kept in unattended motor vehicle unless the vehicle is locked, the Equipment is placed out of sight and all protections put into operation so that damaging entry into the vehicle is required.
- ✗ Theft or accidental loss of your Equipment from any motor vehicle between 22:00 and 06:00 hours.
- ✗ Theft of your Equipment whilst on hire or loan to any person who is not an Equipment user unless agreed in writing, in advance, with us.
- ✗ Theft of your Equipment where the circumstances of the theft cannot be identified, i.e. where you are not able to confirm the approximate time and place of theft.



## Are there any restrictions on cover?

- ! There is no cover provided for Breakdown of the equipment
- ! 90 days maximum worldwide cover in any 12month period of insurance



## Where am I covered?

- ✓ Your policy will cover your Equipment within the UK (excluding the Isle of Man and the Channel Islands) during the period of cover.
  - ✓ We will also provide cover your equipment for up to a maximum of 90 days anywhere in the world in any 12-month period of insurance.
- However please note that all claims administration and replacement will take place in the UK only.



## What are my obligations?

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based.
- If you become aware that information you have given to us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.
- You must pay your premium in return for this insurance cover.
- You must follow our claims process which can be found in your policy documentation.



## When and how do I pay?

Monthly by your chosen method.



## When does the cover start and end?

You cover will start from the date detailed in your certificate of insurance and shall be continuously extended in monthly increments until such date that the policy is validly cancelled in accordance with the terms of the cancellation provisions within your policy.



## How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please contact Burnett and Associates Ltd within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is later. If you cancel during the 14-day cooling off period, no premium will become payable. If you cancel after the 14 days cooling off period, if we have settled any claim no refund of premium will be allowed.