

## Computer and Games Console Insurance Insurance Product Information Document



**Company: Bastion Insurance Company Limited**

**Product: Mandeville Computer & Games Console Insurance**

This insurance is underwritten by Bastion Insurance Company Limited. Bastion Insurance Company Limited is registered 4<sup>th</sup> Floor, Development House, St Anne Street, Floriana, FRN9010, Malta and is authorised and regulated in Malta by the Malta Financial Services Authority and is permitted to issue policies in the UK by the UK Financial Conduct Authority under FCA number 446703. Bastion Insurance Company Limited (C-37545) is authorised by the Malta Financial Services Authority to carry on General Business of Insurance under the Insurance Business Act, 1998.

This document is a summary of the key information relating to this Mandeville Computer and Games Console Insurance. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. 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 is a Computer and Games Console Insurance to help replace or repair your Computer or Games Console supplied to you by your employer through a salary sacrifice scheme in the event of accidental damage.



#### What is insured?

Replacing or repairing your registered Computer or Games Console in the event of:

- ✓ **ACCIDENTAL DAMAGE**
- ✓ **ACCIDENTAL FIRE DAMAGE**
- ✓ **ACCIDENTAL WATER DAMAGE**



#### What is not insured?

No payment will be made for any of the following reasons:

- ✗ A claim that occurs as a result of loss or accidental loss regardless of the circumstances
- ✗ General wear and tear or cosmetic damage
- ✗ Theft of the Computer or Games Console
- ✗ Any claim that occurs as a result of the breakdown of your Computer or Games Console
- ✗ Damage to the Computer or Games Console that is not suitably stored or packed whilst in transit
- ✗ Any additional equipment or accessories including but not limited to carrying cases, controllers battery chargers, dongles or external antennae
- ✗ Any reduced performance or efficiency of the Computer or Games Console
- ✗ Any costs incurred where it is found that the Computer or Games Console is functioning normally or where no fault or damage is found and the Computer or Games Console has not suffered Accidental Damage
- ✗ The value to you of data stored on the Computer or Games Console



#### Are there any restrictions on cover?

- ! There is a policy excess applicable to each and every claim of £25.00 where the total amount advanced under your order agreement does not exceed £1,500 or £85 in all other cases
- ! The maximum amount that can be claimed in total during the period of insurance is limited to the total amount advanced under the salary sacrifice certified order agreement, and will be stated on the certificate schedule
- ! Computer means either a desktop computer or a portable lightweight personal computer or tablet supplied to you by your employer through a salary sacrifice scheme and as stated on the certificate schedule
- ! Games Console means an electronic device used for playing video games on the screen of a television to which it is

connected as supplied to you by your employer through a salary sacrifice scheme and as stated on the certificate schedule.

- ! Any repair or replacement will be carried out in the UK by the repairers or suppliers approved by us
- ! Any repairs undertaken by us may invalidate a manufacturer's warranty
- ! If your Computer or Games Console cannot be repaired a refurbished unit will be provided



### Where am I covered?

- ✓ You are covered in the United Kingdom and where your Computer or Games Console is portable you are covered worldwide for a period of up to a maximum of 90 days during the period of insurance.



### What are my obligations?

- You should take reasonable care to give us complete and accurate answers to any questions we reasonably ask whether you are taking out or making changes to your policy
- You should also tell us about any changes to the policy that may require us to change the terms
- You should tell us about any incident that may result in a claim as soon as possible so we can tell you what to do next and help resolve any claim
- If you need to make a claim, you must give us all the information we need.



### When and how do I pay?

- Your premium will be paid through a salary sacrifice scheme arranged by your employer.



### When does the cover start and end?

- The start and end dates of your cover will be shown on your insurance policy schedule.



### How do I cancel the contract?

- You cannot cancel this contract as it is provided through a salary sacrifice scheme arranged by your employer.