

SMART-COVER DIRECT LIMITED

Policy Summary

Satellite Insurance Cover and Multi-Appliance Policy



At Smart-Cover Direct Limited, we are committed to deliver exceptional customer service, based on our leading insurance products for your household items. We pride ourselves in listening to all our consumers whilst developing our policies.

In this document, you will be able to read the key facts and most important details of our insurance policies.

CONTACT US

If you have any questions regarding the terms and conditions or you would like to make a claim, please do contact us using the details below.

1st Floor
3-5 Rickmansworth Road
Watford
WD18 0GX

Phone: 03333 449 559
Email: enquiries@smart-cover.co.uk
Web: www.smart-cover.co.uk

Introduction

Some important information and facts about our insurance policy is summarized below. This summary does not contain all the terms and conditions of the policies. To ensure full understanding of the cover provided under this insurance policy, please make sure you read the full terms and conditions and you contact us with any question you may have after.

Insurer

Elite Insurance Company Ltd is registered in Gibraltar, number 91111, and is licensed and regulated by the Gibraltar Financial Services Commission under the Insurance Companies Act 1987 of Gibraltar and is a member of the UK's Financial Services Compensation Scheme, Financial Ombudsman Service and the Association of British Insurers (ABI). Elite Insurance Company Limited are authorised by the Financial Services Commission in Gibraltar and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation and regulation by the Financial Conduct Authority are available from us on request.

Type of Insurance and Cover Provided

Your Satellite Insurance Policy provides cover as summarized below:

This policy will cover (you can make a successful claim)	Significant exclusions (what is not covered)
<p>Under this policy, your equipment is covered for</p> <ul style="list-style-type: none"> - breakdown - accidental damage - Water Damage <p>for losses up to the value of £500 per claim.</p> <p>Smart-Cover Direct will provide a replacement, engineer visit or repair solution with every approved claim.</p> <p>Where approved, Smart-Cover Direct will reimburse you for any costs directly related to the claim, up to the value of £500 (subject to terms and conditions and pre-approval by Smart-Cover Direct).</p> <p>There is no limit on the number of claims you can make.</p>	<ul style="list-style-type: none"> - Routine maintenance, cleaning and servicing; - Any costs which are incurred as a result of not being able to use your equipment; - The replacement of any item which is intended to be replaceable such as fuses and batteries; - Rust or corrosion damage to the mini-dish and the LNB; - Cosmetic damage which does not affect the use of your equipment; - Loss or damage to interactive or viewing cards; - Equipment which has not been installed properly or is not a standard installation; - Any upgrade work or upgrades/modifications, relocation of the system(s) or part of system(s), or faults arising thereof; - Repairs or replacements of equipment where such faults are covered under any other scheme or insurance policy (enforced or not);

Limit of Claim

There is no limit on the number of claims you can make. However, each claim is covered for up to £500. If a repair or replacement cost is over £500, you are liable for the difference.

Excess

During the first 21 days (the cooling off period), you may be required to pay an excess of £59.99. This excess is related to faults with sat top boxes where the item requires replacement of the item.

Duration of Cover

Depending on which contract you selected, you cover can be for 1 month, 3 months (Quarterly) or 12 months. The monthly and quarterly contracts are automatically renewed until you tell us not to. When selecting 12 month contract, we will notify you 21 days prior your renewal is due and unless you tell us not to, your renewal will be automatically processed.

Cancellation Right

You may cancel this policy at any time by contacting us on the contact details below, in writing. Please quote the policy number shown in the certificate of insurance when cancelling. Any return of premium will only be made to the party that has paid the premium.

A. Should you choose to cancel the policy within 21 days of receiving the policy documents or the start date of your policy (whichever is later), you will receive a full refund of any premiums paid and the cancellation will be effective immediate.

B. This policy will be cancelled on request once any outstanding payments have been received. If you have made a claim during the policy period, we reserve the right to deduct the cost of that claim from any refund of premium which may be due to you. We will tell you if we are making this deduction. Upon cancellation, you will not be charged any more Monthly/Quarterly Premium amounts and you will not receive a refund of any premium you have paid to us.

C. For annual policies, you will be entitled to a pro-rata return of premium for the number of complete unexpired months remaining of your policy less an administration fee of £15. You will not be entitled to a pro-rata refund if a claim or an incident that may give rise to a claim has occurred.

Making a Claim

If you experience any issues with your equipment during the period of cover, you should call our helpline on 03333 449 559. You may also contact us via e-mail on enquiries@smart-cover.co.uk or via our website www.smart-cover.co.uk. Our helpline is open 6 days a week, 10am to 7 pm Monday to Friday and 10am to 4pm Saturday and UK Public Holidays (excluding Christmas Day).

Please note, you can only make a claim under this policy if all due premiums are paid and the date on which you are making the claim falls between the start date and end date of your policy.

How to make a Complaint

If you are dissatisfied with the service you are provided with by us or under this Policy please contact us using the contact details below, quoting your policy number and your contact details.

Post: SMART-COVER DIRECT LTD, 1st Floor, 3-5 Rickmansworth Road, Watford, WD18 0GX
 Telephone: 03333 449 559
 Email: enquiries@smart-cover.co.uk

If you are dissatisfied with the response you receive in relation to your complaint or your complaint is not resolved within 8 weeks, you have the right to refer your complaint to the Financial Ombudsman Service. You may contact the Financial Ombudsman at:

Post: The Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London, E14 9SR
 Telephone: 08000 234 567 (free for people phoning from a fixed line) or 0300 123 9 123
 Email: complaint.info@financial-ombudsman.org.uk

Following this complaints procedure does not affect your right to take legal action.

Data Protection Act 1998

Each of the Insurers, Asurit and us is a data controller (as defined in the Data Protection Act 1998) of the personal information each of them collects about you in connection with this policy.

Your personal information will be used for the following purposes:

- (a) for administration of this policy including, but not limited to, underwriting, administration and claims handling;
- (b) to communicate with You in connection with this policy;
- (c) for internal analysis and research;
- (d) to comply with legal and regulatory requirements;
- (e) to help prevent, detect or deal with crime or fraud.

Each of the Insurers, Asurit Ltd and us use agents and service providers to collect, hold and process on its behalf, your personal information for the purposes set out in this policy. These agents and service providers act on the Insurer's, Asurit Ltd or our instructions (as applicable) and will only use information as the Insurer, Asurit Ltd or we tell them to. The Insurer, Asurit Ltd or we may disclose your personal information to third parties (including to the police, other governmental bodies and other insurers) as required by law or if the Insurer, Asurit Ltd or we think the disclosure may help to prevent, detect and deal with crime or fraud.

By accepting this insurance, you signify your consent to the above and for your information (including your personal details) to be processed by us, our agents and the administrator. Smart-Cover Direct Ltd. may also need to transfer your personal data to third parties in countries outside the European Economic Area in confidence.

In Compliance with the Data Protection Act 1998, you have the right to ask for a copy of the information the Insurers, Asurit Ltd or we hold about you (for which the Insurers, Asurit Ltd or we may charge a small fee). If you find at any time that any of the information the Insurers, Asurit Ltd or we hold about you is incorrect then you should promptly notify the Insurers, Asurit Ltd or us and the Insurer, Asurit Ltd or we (as appropriate) will correct the inaccuracy. You can contact the Insurers, Asurit Ltd or us, about privacy issues or comment or complain about the Insurer's, Asurit Ltd or Our privacy practices by contacting Elite Insurance Company Limited.

SMART-COVER DIRECT LIMITED

Policy Summary of Multi-Appliance Policy



At Smart-Cover Direct Limited, we are committed to deliver exceptional customer service, based on our leading insurance products for your household items. We pride ourselves in listening to all our consumers whilst developing our policies.

In this document, you will be able to read the key facts and most important details of our insurance policies.

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Insurer

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Type of Insurance and Cover Provided

Your Multi-Appliance Insurance Policy provides cover as summarized below:

This policy will cover (you can make a successful claim)	Significant exclusions (what is not covered)
<p>Under this policy, your equipment is covered for</p> <ul style="list-style-type: none"> - breakdown - accidental damage - Water Damage <p>for losses up to the value of £500 per claim.</p> <p>Smart-Cover Direct will provide a replacement, engineer visit or repair solution with every approved claim.</p> <p>Where approved, Smart-Cover Direct will reimburse you for any costs directly related to the claim, up to the value of £500 (subject to terms and conditions and pre-approval by Smart-Cover Direct).</p> <p>There is no limit on the number of claims you can make.</p>	<ul style="list-style-type: none"> - Routine maintenance, cleaning and servicing; - Any costs which are incurred as a result of not being able to use your equipment; - The replacement of any item which is intended to be replaceable such as fuses and batteries; - Rust or corrosion damage to the mini-dish and the LNB; - Cosmetic damage which does not affect the use of your equipment; - Loss or damage to interactive or viewing cards; - Equipment which has not been installed properly or is not a standard installation; - Any upgrade work or upgrades/modifications, relocation of the system(s) or part of system(s), or faults arising thereof; - Repairs or replacements of equipment where such faults are covered under any other scheme or insurance policy (enforced or not); - During the first 45 days of your policy, for any item identified on your certificate of insurance, you are able to make a claim under this policy for losses up to the value of £500 during your first claim and up to £250 for any subsequent claims. - The first claim reported to us within the first 45 days of your policy, will be subject to £250 excess fee. Any subsequent claims reported to us within the first 45 days of your policy, will be subject to £125 excess fee.

Limit of Claim

There is no limit on the number of claims you can make. However, each claim is covered for up to £500, outside the first 45 days of your policy. If claim costs exceed £500, you are liable for the difference.

Excess

During the first 45 days of your policy, you may be required to pay an excess of £250.00 for the first claim and £125.00 for any subsequent claims within the first 45 days of your policy only.

Duration of Cover

Depending on which contract you selected, your cover can be for 1 month, 3 months (Quarterly) or 12 months. The monthly and quarterly contracts are automatically renewed until you tell us not to. When selecting 12 month contract, we will notify you 21 days prior your renewal is due and unless you tell us not to, your renewal will be automatically processed.

Cancellation Right

You may cancel this policy at any time by contacting us on the contact details below, in writing. Please quote the policy number shown in the certificate of insurance when cancelling. Any return of premium will only be made to the party that has paid the premium.

A. Should you choose to cancel the policy within 21 days of receiving the policy documents or the start date of your policy (whichever is later), you will receive a full refund of any premiums paid and the cancellation will be effective immediate.

B. This policy will be cancelled on request once any outstanding payments have been received. If you have made a claim during the policy period, we reserve the right to deduct the cost of that claim from any refund of premium which may be due to you. We will tell you if we are making this deduction. Upon cancellation, you will not be charged any more Monthly/Quarterly Premium amounts and you will not receive a refund of any premium you have paid to us.

C. For annual policies, you will be entitled to a pro-rata return of premium for the number of complete unexpired months remaining of your policy less an administration fee of £15. You will not be entitled to a pro-rata refund if a claim or an incident that may give rise to a claim has occurred.

Making a Claim

If you experience any issues with your equipment during the period of cover, you should call our helpline on 03333 449 559. You may also contact us via e-mail on enquiries@smart-cover.co.uk or via our website www.smart-cover.co.uk. Our helpline is open 6 days a week, 10am to 7 pm Monday to Friday and 10am to 4pm Saturday and UK Public Holidays (excluding Christmas Day).

Please note, you can only make a claim under this policy if all due premiums are paid and the date on which you are making the claim falls between the start date and end date of your policy.

How to make a Complaint

If you are dissatisfied with the service you are provided with by us or under this Policy please contact us using the contact details below, quoting your policy number and your contact details.

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Email: enquiries@smart-cover.co.uk

If you are dissatisfied with the response you receive in relation to your complaint or your complaint is not resolved within 8 weeks, you have the right to refer your complaint to the Financial Ombudsman Service. You may contact the Financial Ombudsman at:

Post: The Financial Ombudsman Service (FOS),
South Quay Plaza,
183 Marsh Wall,
London,
E14 9SR

Telephone: 08000 234 567 (free for people phoning from a fixed line) or 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

Following this complaints procedure does not affect your right to take legal action.

Data Protection Act 1998

Each of the Insurers, Asurit and us is a data controller (as defined in the Data Protection Act 1998) of the personal information each of them collects about you in connection with this policy.

Your personal information will be used for the following purposes:

- (a) for administration of this policy including, but not limited to, underwriting, administration and claims handling;
- (b) to communicate with You in connection with this policy;
- (c) for internal analysis and research;
- (d) to comply with legal and regulatory requirements;
- (e) to help prevent, detect or deal with crime or fraud.

Each of the Insurers, Asurit Ltd and us use agents and service providers to collect, hold and process on its behalf, your personal information for the purposes set out in this policy. These agents and service providers act on the Insurer's, Asurit Ltd or our instructions (as applicable) and will only use information as the Insurer, Asurit Ltd or we tell them to. The Insurer, Asurit Ltd or we may disclose your personal information to third parties (including to the police, other governmental bodies and other insurers) as required by law or if the Insurer, Asurit Ltd or we think the disclosure may help to prevent, detect and deal with crime or fraud. By accepting this insurance, you signify your consent to the above and for your information (including your personal details) to be processed by us, our agents and the administrator. Smart-Cover Direct Ltd. may also need to transfer your personal data to third parties in countries outside the European Economic Area in confidence.

In Compliance with the Data Protection Act 1998, you have the right to ask for a copy of the information the Insurers, Asurit Ltd or we hold about you (for which the Insurers, Asurit Ltd or we may charge a small fee). If you find at any time that any of the information the Insurers, Asurit Ltd or we hold about you is incorrect then you should promptly notify the Insurers, Asurit Ltd or us and the Insurer, Asurit Ltd or we (as appropriate) will correct the inaccuracy. You can contact the Insurers, Asurit Ltd or us, about privacy issues or comment or complain about the Insurer's, Asurit Ltd or Our privacy practices by contacting Elite Insurance Company Limited.