



DSA Insurance

Key facts summary

Introduction

This policy is sold by and administered by Specialty Risks Limited. It is underwritten by AmTrust Europe Limited whose registered office is at Market Square House, St James's Street, Nottingham, NG1 6FG (registered number 01229676), is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, firm reference number 202189. This insurance is underwritten 100% by AmTrust Europe Limited.

Specialty Risks Limited is authorised and regulated by the Financial Conduct Authority, number 771865. Registered in England No. 6751834. Registered Office: 100a High Street, Hampton, TW12 2ST.

Important information

This policy summary does not contain the full terms and conditions of the cover which can be found in the Policy Wording, certificate of insurance and any endorsements which may attach to the policy. It is important that you read the Policy Wording carefully when you receive it.

Type of insurance and cover

This policy provides You with cover against Accidental Damage, Fire Damage, Flood Damage, Liquid Damage, Malicious Damage to, or Theft of, Your Equipment.

In the event of a valid claim for Accidental Damage, Fire Damage, Flood Damage, Liquid Damage, Malicious Damage to Your Equipment We will repair or replace Your Equipment if it is damaged providing the Equipment is sent to Us.

In the event of a valid claim for Theft of Your Equipment, We will replace it.

Features and benefits

You are insured up to the Single Claim Limit in respect of any one loss or series of losses arising out of any one occurrence. Following a valid claim Your cover will be automatically reinstated to cover your repaired or replaced Equipment.

The cover provided in respect of the Equipment shall operate at any location in the world.

We will also pay for the reasonable postage or courier costs for Equipment that is suitably stored, packed or protected whilst being transported or carried.

Your eligibility

You are only eligible for this insurance on the following basis:

- You have applied for a DSA grant; and
- You have been accepted for a DSA grant; and
- Your Equipment has been supplied by an Assistive Technology Service Provider.

Duty of disclosure

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- Supply accurate and complete answers to all the questions We may ask as part of Your application for cover under the policy;
- To make sure that all information supplied as part of Your application for cover is true and correct;
- Tell Us of any changes to the answers You have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that Your policy is invalid and that it does not operate in the event of a claim.

Duration

Your insurance starts at the time of purchase, renewal date or policy start date, whichever is the latter and lasts for the period shown on the policy schedule. Your policy may last more than one year.

Cooling off period

You may cancel this insurance contract provided you have not made a claim and We receive written confirmation of cancellation by post or email within 14 days of the policy start date or the date you receive the full policy documentation. We will refund any premiums paid by You if no claims have been made by You.

Significant and unusual exclusions or limitations

Please see the General Conditions, Exclusions and Definitions section of your Policy Wording for full details.

- In the event of a claim, we will repair or replace Your Equipment with Equipment of a similar or better specification as the original equipment.
- Where Your Equipment or parts for Your Equipment are not available, We will pay the cost of any equivalent repair to similar equipment.
- You must ensure that Your Equipment is operated and serviced in accordance with the manufacturer's recommendations.
- If the Equipment is in a vehicle, the doors of any conveying vehicle must be securely locked and all openings fully closed and fastened. Insured Equipment must be placed out of sight whenever the vehicle is unattended.

This policy does not cover

- Theft from any motor vehicle between 22:00 hours and 06:00 hours.
- Theft of the Equipment from any property or premises unless such Theft has occurred through forced and violent entry or exit. A copy of the Repairer's account for, and photographs of, such Damage to the property or premises must be submitted with any claim made.
- Any claim where Your Equipment is on hire or loan to any third party.
- Any claim for lost or misplaced Equipment.
- Any claim as a result of mechanical breakdown, hardware failure or software failure.
- Wear and tear, Cosmetic Damage, gradually developing defects and scratching or chipping.
- Consequential loss of any kind. This includes any additional costs You incur above the actual Repair Cost or Replacement Cost of Your Equipment.
- Any Equipment not stated on Your Evidence of Cover.
- Any damage to Equipment that is not suitably stored, packed or protected whilst being transported or carried.
- Any damage to Equipment whilst left unattended on the floor.
- The value to You of data stored on Your Equipment.

Claim notification

If you need to make a claim under the insurance, in the first instance please contact the Claims Office either:

- Online at <https://www.specialty-risks.com/dsa-claims>
- By telephone on 0330 159 0177
- By email to claims@specialty-risks.com

All claims must be made as soon as reasonably possible and in any case within ninety (90) days of an incident occurring.

Cancellation

You may cancel the policy at any time by giving thirty (30) days notice in writing to Us. You may cancel within the first fourteen (14) days of receipt of the policy documentation. Providing there has been no claim or incident likely to give rise to a claim, We will refund any premium paid.

If You cancel this policy after fourteen (14) days of receipt of the policy documentation, no premium refund will be given if a claim has been made. If no claim has been made and no claim is pending, We will provide a proportionate return of premium.

The Insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to You at Your last known address. Valid reasons may include but are not limited to:

- a) Fraud;
- b) Non-payment of premium;
- c) Threatening and abusive behaviour;
- d) Non-compliance with policy terms and conditions.

Provided the premium has been paid in full You will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

How to make a complaint

Our aim is to provide the highest level of service to You at all times in dealing with all aspects of Your insurance. We do, however, realise that things can go wrong occasionally. If You feel We have not achieved Our aim, please inform Us. Your feedback enables Us to monitor and improve the service We provide.

In the first instance, please contact Specialty Risks' Managing Director:

davidpearce@specialty-risks.com

0333 000 0000 (local rate call)

FAO Managing Director, Specialty Risks, PO BOX 115, West Molesey KT8 8EQ

Please ensure that You quote Your Evidence of Cover number in all correspondence and enclose any evidence or documentation that You wish to be considered in reviewing Your complaint.

Specialty Risks will do their best to resolve Your complaint quickly and with the least inconvenience to You and the Eligible Customer, and within the following timescales:

- They will acknowledge the complaint within two working days of receipt.
- They will aim to resolve the complaint within five working days.
- If further investigation is required, they will aim to resolve the complaint within four weeks of receipt.

If Specialty Risks is unable to resolve the complaint within these timescales they will write to You to let You know why they have not been able to do so.

If You feel that You have not received a satisfactory response, or the complaint has not been resolved within eight weeks of Our receiving it, You may refer Your case to the Financial Ombudsman Service (the FOS), set up by the Financial Conduct Authority to review unresolved complaints.

The FOS can be reached at:

The Financial Ombudsman Service,

South Quay Plaza,

183 Marsh Wall, London E14 9SR.

Telephone 0207 964 1000

Financial compensation

You may be entitled to compensation from either the Financial Services Compensation Scheme (FSCS) if the Insurer cannot meet its liabilities under this policy. The level of compensation provided will depend on the circumstances of the claim. Further information is available from FSCS on 0207 892 7300.