

# SquareTrade Extended Warranty - Policy Summary

## Introduction

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Some important facts about this insurance are summarised below. The summary does not describe all the terms and conditions of this policy, so please take time to read the policy document to make sure you understand the cover it provides.

## Insurer and Administrator

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This insurance is administered by SquareTrade Limited, registered in England No. 7165194 Registered Address: NJHCo, 8th Floor, Tolworth Tower, Ewell Road, Surbiton, Surrey, KT6 7EL

SquareTrade Limited is an appointed representative of Summit Insurance Services Limited who is authorised and regulated by the Financial Services Authority under registered number 300172.

This insurance is underwritten 100% by AmTrust International Underwriters Limited. Registered in Ireland 169384, Registered Office: 40 Westland Row, Dublin 2, Ireland. AmTrust International Underwriters Limited is authorised and regulated by the Irish Financial Services Regulatory Authority and is licensed to operate in the United Kingdom by the Financial Services Authority, register number 203014.

## Features and Benefits

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You are covered against the repair or replacement cost of your insured item in the event of Mechanical or Electrical breakdown after the expiration of any manufacturer guarantee or Accidental Damage during the Period of Cover.

Examples of accidents covered include drops, spills and liquid damage associated with the handling and use of the insured item. It does not provide protection against theft, loss, reckless or abusive conduct, cosmetic damage, damage that does not affect unit functionality.

## How to Make a Claim

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In the event of a covered breakdown, contact us on 0800 433 4789, 9am - 6pm GMT, 7 days a week. You must provide proof of purchase of the insured item in the form of your order summary. We will attempt to troubleshoot the problem you are experiencing.

Depending on the item and failure circumstances, at our sole discretion, we will either:

- Repair your **insured item**, or
- Provide a cash settlement or a gift card reflecting the replacement cost of a new item of equal features and functionality up to the price paid for the **insured item**, or
- Provide a new, rebuilt, or refurbished product of the same or newer model



## What is not Covered (Please Read Terms & Conditions for Full List of Exclusions)

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**Your insured item** is not covered for the following:

- For iPhones and Cell Phones only, the first £50 of each claim
- Any cost for the replacement or reinstatement of any data, software, information or music stored on the **insured item**
- Breakdown or accidental damage caused by:
  - commercial use of the item, such as servers or printers used in an office setting
  - abuse, misuse, neglect of the **insured item**
  - the weather such as lightning, rain, flood and high winds
  - accessories or peripherals that were not an integral part of the original installation
  - any form of portable external storage media, such as tapes, CD's, DVD's, and external computer drives
  - software, programming, or any form of electronic virus
- Repair costs for:
  - work which relates to a manufacturer's recall of the **insured item**
  - disposable/customer replaceable items such as removable batteries, styli, or bulbs (including rear projection TV bulbs),
  - repairs carried out by persons not authorised by **us**
- Any damage to **your insured item** which does not affect the operation, function or safety of the **insured item**
- Any cost for breakdown or accidental damage as a result of delivering or installation of the **insured item**
- Any cost for routine maintenance, adjustment, modification, or servicing
- Servicing, inspecting or cleaning of the insured product and failure to follow the manufacturer's instructions or installation guidelines
- Any costs covered under the manufacturer's warranty
- Damage to product(s) with removed or altered serial numbers

Also note that this insurance must be purchased at the same time or within 60 days of the date of purchase of your item.

## Financial Services Compensation Scheme

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You may be entitled to compensation from either the Financial Services Compensation Scheme (FSCS) in the UK or from the Insurance Guarantee Scheme (IGS) in Ireland if the Insurer cannot meet its liabilities under this policy.

## How do I Make a Complaint?

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SquareTrade's goal is to provide you the best service possible at all times. If for any reason you are not satisfied with our service, contact SquareTrade and we will promptly review your case and respond to you. You can contact SquareTrade at: Customer Experience Manager, SquareTrade Limited, NJHCo 8th Floor Tolworth Tower, Ewell Road, Surbiton, Surrey, KT6 7EL, United Kingdom