

## Computer Equipment Insurance Policy Summary

The following is a summary of the key features, benefits, and significant limitations of the policy provided by QUINN-*Insurance*. Full terms and conditions of cover can be found in the policy document. This summary is intended as a generic document, the purpose of which is to outline the general scope of cover provided under our standard policy.

### Policy Type & Cover Provided

Our Engineering Computer policy is a sudden and unforeseen policy which will cover loss of or damage to the computer equipment, including laptops. This policy can also provide cover for reinstatement of data and increased cost of working. The standard policy duration is twelve months.

### Significant Features & Benefits of the Policy

- Sudden and unforeseen cover applies for all types of computer equipment.
- Additional expenditure incurred in the form of increased cost of working and the cost of recompiling or restoring data.
- Automatic cover for additional computer equipment belonging to the Insured or for which they are responsible, up to a limit of £175,000.
- Costs necessarily and reasonably incurred in locating and removing a detected computer virus, up to a limit of £4,500.

### Significant & Unusual Exclusions or Limitations

- Theft from premises unless entry or exit was gained by forcible or violent means.
- Normal wear and tear.
- Loss or damage caused by the intentional act or wilful neglect of the Insured;
- Loss or damage caused by intentional overloading;
- Loss of, or damage to, equipment in vehicles unless kept in a suitable container.
- Whenever Computer Equipment (including Portable Computer Equipment) is transported by vehicle and the vehicle is left unattended the Computer Equipment shall be kept out of sight in a securely locked boot.
- Loss of or damage to the Computer Equipment due to its breakdown or derangement unless the Insured has in force a maintenance agreement
- Loss of or damage to Computer Equipment whilst hired out or loaned out.
- Deliberate act of electricity/ telecommunications supply authority.

Please refer to the policy document for full details of the policy, and also the limitations and exclusions that apply. Optional extensions to these policies will incur additional benefits, limitations, and exclusions. In the event that you choose to extend the standard policies, please refer to the full policy documents.

### Cancellation Rights

The Insured may cancel the policy at any time by writing to QUINN - *Insurance*. Full details of charges that may be incurred and applicable refund procedures are detailed in the policy document.

### Claims Notification

Please call 0845 850 0845 to notify a claim.

### Complaints

We aim to give you the highest standard of service at all times. If at any time you feel dissatisfied with the service provided or feel that you have cause for complaint, you should write to:

The Customer Services Manager  
QUINN - *Insurance*

Dublin Road  
Cavan  
Ireland

If following our response to your complaint you are not fully satisfied with the outcome you may contact the Financial Ombudsman Service at:

South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

Tel: 0845 080 1800

In the event that we are unable to meet our obligations you may have entitlement to compensation through the Financial Services Compensation Scheme (FSCS). The FSCS can be contacted on 020 7892 7300. Further information is available on the website [www.fscs.org.uk](http://www.fscs.org.uk).

QUINN - *Insurance* is registered in Ireland, registration number: 240768. We are authorised by the Financial Regulator and regulated by Financial Services Authority for the conduct of UK business, registration number 202942, which can be checked at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by calling the FSA on 0845 606 1234.