

Insulin Pump Insurance underwritten by S A Meacock and Company Limited registered in England and Wales with its Registered Office at: Hasilwood House, 60 Bishopgate, London, EC2N 4AW (company registration number: 3251910). S A Meacock and Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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.

TYPES OF INSURANCE AND COVER

Theft, Accidental Loss, and Damage insurance for Insulin Pumps, Loan Pumps or Continuous Glucose Monitor anywhere in the United Kingdom and for up to 90 days worldwide in any 12 month period of insurance.

FEATURES AND BENEFITS

You are insured up to the Replacement Cost of the insured Equipment, following a valid claim We will reinstate the cover for Your replacement Equipment.

There is no policy excess applicable to this insurance.
We will replace any lost, stolen or damaged Equipment.

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS

See the GENERAL CONDITIONS, COVERAGE DETAILS and DEFINITIONS section of your Policy Wording for full details.

This policy does not cover loss or damage to the equipment as a result of:

- Accidental Loss or Damage to Equipment that is not suitably stored or packed whilst in transit or whilst being carried.
- Accidental Loss or Damage to the Equipment whilst on hire or on loan to any third party other than any Equipment User unless agreed in writing by Us.
- Accidental Loss or Damage to the Equipment in the form of wear and tear, gradual deterioration or rust, gradually developing defects, cracks, flaws or fractures or scratching or chipping of painted or polished surfaces.
- Accidental Loss or Damage to the Equipment caused by the deliberate or wilful act of any Equipment User.
- Accidental Loss or Damage caused by use of the Equipment by any Equipment User for anything other than its intended purpose.
- Any Accidental Loss or Damage where the circumstances of the Accidental Loss or Damage cannot be clearly identified i.e. where you are not able to confirm the time and place of the loss or damage.
- Any Malicious Act committed by You or the Equipment User.
- Theft of Your Equipment while kept in an unattended motor vehicle unless the vehicle is locked, the Equipment is placed out of sight and all protections put into operation so that damaging entry into the vehicle is required. A photograph of such damage will be required in order for the claim to be processed and a copy of the vehicle repairer's invoice for the repair of such damage must be submitted to the Claims Office within 30 days of any claim made otherwise You will be asked to return any payment made by Us in settlement of any claim made.
- Theft or Accidental Loss of Your Equipment from any motor vehicle between 22:00 and 06:00 hours.
- Theft of Your Equipment whilst on hire or loan to any person who is not an Equipment User unless agreed in writing, in advance, with Us.
- Theft of Your Equipment where the circumstances of the Theft cannot be clearly identified i.e. where You are not able to confirm the time and place of the Theft.

DURATION

Your insurance starts at the time of purchase, renewal date or policy start date, whichever is the latter and lasts for a period of one month on a recurring basis provided You pay for Your premium when it is due. The monthly premium You pay is confirmed at the time of purchase or renewal.

TELLING US ABOUT A CHANGE

You must tell Us immediately about any change in the information given to Us as part of the process of obtaining this insurance. If You do not, Your insurance may not be valid or may not cover You fully. When We receive this notice We have the option to change the conditions of the insurance.

COOLING OFF PERIOD

You may cancel this insurance contract provided You have not made a claim and Burnetts receives written confirmation of cancellation by post, fax 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 if no claims have been made by You.

CANCELLATION

You can cancel this policy at any time by communicating Your wishes to Burnetts. This can be done by post, by email to insulinpumps@burnett.co.uk, or by telephone on 0333 999 7901 (local rate call). If the policy is cancelled You will be due a return premium with a deduction for any time for which You have been covered. If a claim has been made by You since the last anniversary date of commencement, there will be no return of premium.

We can cancel this policy by giving You 30 days notice in writing. We will only do this for a valid reason (some examples of which are as follows):

- Non-payment of a premium.
- A material failure by You to exercise the duty of care regarding Your property as required by the paragraph headed CLAIMS on Page 4 of the policy wording.
- A change in risk occurring which means that We can no longer provide You with the insurance cover.
- Non-cooperation or failure to supply any information or documentation We request.
- Threatening or abusive behaviour or the use of threatening or abusive language.

If You pay Your premium in monthly amounts, We will give You 90 days notice in writing if We wish to change the terms or discontinue the policy.

CLAIM NOTIFICATION

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

- By telephone on 0333 999 7901
- By email to claims@burnett.co.uk
- By fax on 0333 999 7904

All claims must be made as soon as reasonably possible upon discovery of Accidental Damage, Accidental Loss, Malicious Act or Theft. You must as soon as practicable, and in any case within 24 hours of discovering any Accidental Loss or Theft, report the occurrence to the Police or other relevant authority and obtain an incident report number or crime reference number.

HOW TO MAKE A COMPLAINT

If You have any questions or concerns about Your policy or the handling of a claim You should in the first instance contact Burnetts:

- By email to: insulinpumps@burnett.co.uk
- By telephone on: 0333 999 7901 (local rate call); or
- By post to: Burnett & Associates Ltd, Enterprise House, Isambard Brunel Road, Portsmouth, Hampshire PO1 2RX

Should **You** remain dissatisfied with the response that **You** receive from **Us**, **You** may if **You** wish, refer **Your** complaint to Lloyd's. Lloyd's will investigate the matter and provide a final response. Lloyd's contact details are as follows:

Complaints
Market Services
Lloyd's
One Lime Street
London
EC3M 7HA

Email: complaints@lloyds.com
Telephone: +44 (0)20 7327 5693
Fax: +44 (0)20 7327 5225
Website: www.Lloyds.com/complaints

Ultimately, should **You** remain dissatisfied with Lloyd's final response, **You** may, if eligible, refer **Your** complaint to the Financial Ombudsman Service (FOS). The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services.

The FOS's contact details are as follows:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Email: complaint.info@financialombudsman.org.uk
Telephone: +44 (0)300 123 9 123
Website: www.financial-ombudsman.org.uk

In all communications the policy number appearing on the certificate of insurance should be quoted.

COMPENSATION FOR DEFAULT

Lloyds insurers are covered by the Financial Services Authority Compensation Scheme. You may be entitled to compensation from scheme if a Lloyd's insurer is unable to meet its obligations to You under this contract. If You were entitled to compensation under this scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about this scheme is available from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU and on their website: www.fscs.org.uk.