

# Insurance4insulinpumps

## Insurance Product Information Document

Company: Insurance4insulinpumps

Product: Insulin Pump Insurance

This document contains some important facts about Specialty Risks Limited's Insurance4insulinpump product. It is to be regarded as only a summary of cover to help assist you in understanding the cover and requirements of your policy. Full terms and conditions of the policy are provided in your policy wording. Please take time to read this policy wording to make sure you understand the cover it provides. Hard copies of all documents are available on request.

### What is this type of insurance?

Insurance4insulinpumps provides cover for your equipment (insulin pumps, handsets, loan insulin pumps and continuous glucose monitors).

This insurance is underwritten by Specialty Risks Limited on behalf of AmTrust Europe Ltd which is registered in the UK. AmTrust Europe Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register number: 202189.



#### What is insured?

Your equipment is covered against the cost of replacement due to:

- ✓ Accidental damage
- ✓ Accidental loss
- ✓ Malicious act (committed by someone else)
- ✓ Theft



#### What is not insured?

- ✗ Mechanical breakdown.
- ✗ Wear and tear or cosmetic damage.
- ✗ Accidental loss or theft of your equipment where the circumstances cannot be clearly identified. You must be able to confirm the place and time of the accidental loss or theft.
- ✗ Any malicious act committed by you.
- ✗ Where you have not followed clinical advice or the manufacturer's guidance on using the equipment.
- ✗ We will not be held liable, or responsible, for any injury or death resulting from equipment provided to you by the supplier.



#### Are there any restrictions on cover?

- ⚠ No cover is in place for equipment not stated on your policy schedule unless this equipment is a handset or continuous glucose monitor supplied with your main insulin pump, or a loan pump supplied to you.



#### Where am I covered?

- ✓ Your equipment is covered worldwide. When You are outside of the United Kingdom, We may not be able to arrange for the replacement of Your Equipment.



#### What are my obligations?

- Please supply accurate and complete answers to all questions we may ask you.
- Please tell us of any changes to your personal details as soon as is reasonably possible.
- You must report any claim to us as soon as is reasonably possible.
- Please prevent any further damage to your equipment and retain all damaged components for inspection.
- A theft must be reported to the police or appropriate local authority.



#### When and how do I pay?

When you purchase the insurance cover you will be asked to set up a monthly Direct Debit. We will write to you to confirm the date of the first collection and subsequent collections thereafter. This is a rolling monthly payment until cancelled by you or by us. To pay for the insurance cover annually, please contact Specialty Risks on 0333 323 7948 or by email to [insulinpumps@specialty-risks.com](mailto:insulinpumps@specialty-risks.com)



#### When does the cover start and end?

If you pay your premium annually the start and end dates are shown on your Policy Schedule.

If you pay for your premium monthly, the start date is shown on your schedule and the policy will continue until you tell us no longer wish to have the policy.



#### How do I cancel the contract?

You may cancel the policy within the 14 day cooling off period. If you are paying an annual premium you will receive a full refund of any premium paid unless you have made a claim. If you are paying monthly you will receive a refund of the monthly premium paid unless a claim has been made. After this cooling off period you may cancel your policy at any time. If you are paying the premium annually, cover will cease on the date requested and you will receive a refund for the unexpired period of cover unless you have made a claim. If you are paying monthly your cover will cease on the next monthly renewal date. To cancel your policy please contact Specialty Risks on 0333 323 7948 or by email to [insulinpumps@specialty-risks.com](mailto:insulinpumps@specialty-risks.com) quoting your policy number.