

DSA Student Insurance

Insurance Product Information Document

Company: Specialty Risks Ltd Product: DSA Student Insurance

This insurance is underwritten by 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.

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

What is this type of insurance?

DSA Student insurance provides accidental damage and theft cover for eligible students who are attending higher education. Eligible students must be able to demonstrate proof of ownership of their equipment and have a DSA2 letter entitling them to a DSA grant for the cost of the insurance.

This insurance is underwritten by 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 DSA equipment is covered against the cost of repair, or at our choice, replacement due to:

- ✓ Accidental damage
- ✓ Mechanical and electrical breakdown
- ✓ Flood damage
- ✓ Liquid damage
- ✓ Malicious damage
- ✓ Fire damage
- ✓ Theft



What is not insured?

- ✗ Theft of your equipment that has been left unattended (other than when it is in a locked vehicle or premises)
- ✗ Lost or misplaced equipment
- ✗ Equipment left in a vehicle between 2200 and 0600 hours.
- ✗ Equipment left unattended in a motor vehicle or premises unless it is locked, and it is necessary to use forcible & violent entry or exit and in the case of a motor vehicle it was left out of sight
- ✗ Wear and tear or cosmetic damage
- ✗ Damage to equipment that is not suitably stored, packed or protected whilst being transported between properties



Are there any restrictions on cover?

- ⚠ Equipment not stated on your Policy Schedule
- ⚠ Equipment suffering mechanical breakdown within the manufacturers' statutory guarantee period



Where am I covered?

- ✓ Your equipment is covered whilst within the United Kingdom and anywhere in the world for a maximum of 90 consecutive days in any 12 month period. If you need to make a claim whilst outside of the United Kingdom, you will need to arrange for your equipment to be inspected locally and a report sent to the claims administrator before your claim is approved.



What are my obligations?

- Supply accurate and complete answers to all questions we may ask you
- Report any claim to us as soon as is reasonably possible and within 45 days
- Prevent any further damage to your equipment and retain all damaged components for inspection
- A theft must be reported to the police within 72 hours of you discovering the theft
- Proof of ownership must be provided



When and how do I pay?

If your application is successful you will be asked to pay the cost of the insurance to us. We will provide you with an invoice with details on how you can make a payment to us



When does the cover start and end?

The policy start, and end date can be found on your Policy Schedule



How do I cancel the contract?

To cancel your policy please contact Specialty Risks on 0330 100 0712 or by email to admin@specialty-risks.com quoting your policy number. You may cancel your policy at any time within the first 14 days of receiving it from us. If you have not made a claim, you will receive a full refund. After the 14 days you may cancel your policy at any time by giving us 30 days' notice. If you have not made a claim we will provide you with a pro-rata refund.