

# Insulin Pump Insurance

## Insurance Product Information Document

Company: Specialty Risks Limited

Product: Insurance4InsulinPumps

Specialty Risks Limited is authorised and regulated by the Financial Conduct Authority, Financial Services Register Number 771865.

This document is a summary of the key information for this product. You can find full terms and conditions in the policy booklet. You will also receive a policy schedule showing the specific details of your policy and the cover you have chosen. Please take some time to read these documents when you receive them. It is important that you tell us as soon as possible if any of the information is not correct.

### What is this type of insurance?

Insurance4insulinpumps provides cover for your insulin pump and the equipment that you use with it (the handset, continuous glucose monitor (CGM), CGM sensors).



#### What is insured?

- ✓ This policy will pay up to £5,000 to replace a pump, the CGM and the accessories that come with it if:
  - ✓ they are damaged by accident.
  - ✓ you lose them by accident.
  - ✓ they are stolen.
  - ✓ someone else damages them on purpose.
- ✓ This includes any pump that you have on loan.



#### What is not insured?

- ✗ The pump breaking down.
- ✗ Wear and tear, or any cosmetic damage (for example a scratch but the pump still works properly).
- ✗ If you lose it or it is stolen but you cannot tell us where or when this happened.
- ✗ Any claim caused because you didn't follow medical advice or the manufacturer's guidance on how to use it.



#### Are there any restrictions on cover?

- ! The policy only covers the insulin pump and the CGM that came with it. You need to register the manufacturer, model and serial number with us so that we know what to replace.
- ! You must live in the United Kingdom.



#### Where am I covered?

- ✓ You are covered while you are in the United Kingdom
- ✓ You are also covered anywhere in the world for a maximum of 90 days in any period of 12 months in a row. While you are outside the United Kingdom, we may not be able to arrange for the replacement of your pump.



## What are my obligations?

You must:

- give us accurate and complete answers to the questions we ask you.
- tell us about any changes to your personal details as soon as reasonably possible.
- report any claim to us as soon as reasonably possible.
- prevent any further damage to the pump and keep all damaged parts so that we can inspect them if we need to.
- reported a theft to the police or appropriate local authority.



## When and how do I pay?

- You can pay for your insurance monthly by Direct Debit or annually in advance by card payment or by Direct Debit. If you pay monthly, we will write to you to confirm the date of the first payment and subsequent collections. We will continue to collect the monthly payment until the policy is cancelled.



## When does the cover start and end?

- If you have an annual policy, the start and end dates are shown on your Policy Schedule.
- If you have a monthly policy, the start date is shown on your Policy Schedule and the policy will continue until you tell us no longer wish to have it.



## How do I cancel the contract?

- You can cancel your policy at any time:
  - call Specialty Risks on 0333 323 7948 or
  - email [insulinpumps@specialty-risks.com](mailto:insulinpumps@specialty-risks.com)quoting your policy number.
- There is a 14-day cooling-off period to give you time to change your mind. If you cancel during the cooling-off period, you will receive a full refund of any premium paid unless you have made a claim.
- If you have an annual policy and cancel after the cooling-off period and you haven't made a claim, the policy will end on the day you choose, and we will refund the premium you have paid for the time after the policy ends.
- If you have a monthly policy, it will end on the next monthly renewal date we will not refund the premium.