

Insulin Pump Insurance

Insurance Product Information Document

Company: Specialty Risks Ltd

Product: Insurance4InsulinPumps

This policy is arranged and administered by Specialty Risks Limited whose registered office is at Aissela, 46 High Street, Esher, Surrey, England, KT10 9QY (registered number 6751834) and is authorised and regulated by the Financial Conduct Authority, firm reference number 771865.

This document contains some important facts about Specialty Risks Limited's Insurance4InsulinPumps 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 AmTrust Europe Ltd which is registered in the UK under number 1229676. 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.
- ✗ 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?



- ✓ You are covered whilst in the United Kingdom. You are also covered worldwide for a maximum of 90 days in any period of 12 months in a row. When you are outside the United Kingdom, we may not be able to arrange for the replacement of your equipment.

What are my obligations?



- You must supply accurate and complete answers to all questions we may ask you.
- You must 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.
- You must 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?



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

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 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. You will receive a full refund of any premium paid unless you have made a claim. After this cooling off period you may cancel your policy at any time. If you have paid an annual premium, 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 and no refund of premium will be due. To cancel your policy please contact Specialty Risks on 0333 323 7948 or by email to insulinpumps@specialty-risks.com quoting your policy number.