

# Insurance4cochlearimplants

## Insurance Product Information Document

Company: Insurance4cochlearimplants

Product: Cochlear Implant Insurance

This document contains some important facts about Specialty Risks Insurance4cochlearimplants product. 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 wording. Please take time to read this policy wording to make sure you understand the cover it provides.

### What is this type of insurance?

insurance4cochlearimplants provides accidental damage, accidental loss, malicious damage (by a third party) and theft cover for your equipment (including loan cochlear implants).

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.



#### What is insured?

Your cochlear implant is covered against the cost of replacement due to:

- ✓ Accidental damage
- ✓ Accidental loss
- ✓ Flood damage
- ✓ Liquid damage
- ✓ Malicious damage (committed by a third party)
- ✓ Theft



#### What is not insured?

- ✗ Mechanical breakdown
- ✗ Wear and tear or cosmetic damage
- ✗ Damage to cochlear implant that is not suitably stored, packed or protected whilst being transported
- ✗ Theft of your cochlear implant from any motor vehicle between 22:00 and 06:00
- ✗ Accidental loss or theft of your cochlear implant 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 cochlear implant
- ✗ We will not be held liable, or responsible, for any injury or death resulting from cochlear implant provided to you by the supplier. It is your responsibility to ensure that the cochlear implant supplied to you meets your clinical needs



#### Are there any restrictions on cover?

- ⚠ No cover is in place for equipment not stated on your policy schedule unless this equipment is a loan cochlear implant supplied to you.



#### Where am I covered?

- ✓ Your equipment is covered whilst within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands, the policy also includes worldwide cover for up to 90 days in any 12-month period.



#### 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 possible.
- You must report any claim to us as soon as possible.
- Please prevent any further damage to your equipment and retain all damaged components for inspection.
- A theft or loss 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.



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

The initial policy start, and end date can be found on your Policy schedule. This is a rolling monthly policy until cancelled by you or by us.



#### How do I cancel the contract?

You may cancel the policy within the 14 day cooling off period and 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 are paying the premium monthly the cover will expire at the next monthly payment due date and no further premiums will be requested. To cancel your policy please contact the administrator on 0333 323 7950 or by email to [cochlear@specialty-risks.com](mailto:cochlear@specialty-risks.com) quoting your policy number.