

**Sat-Insure Ltd Insurance Policy Summary**

This document provides key information about your Sat-Insure Insurance Policy which you should read. It does not contain the full terms and conditions of your policy which can be found in your policy document.

This insurance is arranged by Sat-Insure Ltd who will also handle all of your enquiries and will deal with all claims. Sat-Insure Ltd is authorised and regulated by the Financial Conduct Authority as an appointed representative of Novo Insurance Services Limited.

**Type of Insurance and cover**

This policy provides cover for the repair and replacement of your DVR/Skybox/TV (as selected by you) in the event of a breakdown caused by mechanical failure or by accidental damage and covers associated items of equipment (remote, cabling, dish).

**Duration of cover and periodic review**

This policy is either an annual or monthly policy, as chosen by you and shown on your schedule. The policy will automatically renew following an annual reminder. We recommend that you review the policy from time to time to ensure it still meets your needs.

**Significant features and benefits**

This policy covers your digital equipment for breakdown or accidental damage which results in its breakdown. If either of these events happens, the policy provides either a repair service or a replacement for the equipment.

If your equipment cannot be repaired or is uneconomical to repair, it will be replaced with the same model. Should that model no longer be available the insurer at its option will provide an alternative of similar specification and quality up to the same value. There is no limit to the number of claims you can make. Following a successful claim your cover will continue in respect of the repaired or replaced item. The full details of the cover are explained in the section "what is covered" in the policy document.

**Significant or unusual exclusions and limitations**

Cover is not provided for:

1. Loss or interruption of service due to obstacles (such as a building development, or trees and foliage) in the way of the signal to your equipment.
2. Faults which were in existence before you took out this policy or any breakdown or damage that occurs within the first 14 days of the policy being taken out.
3. The use of any equipment outside of the United Kingdom.
4. Malicious or intentional damage to the digital equipment by you or any other person or damage caused by Theft, fire, explosion.
5. The loss of any subscriptions paid or loss or damage to saved information or programmes.
6. Theft or loss of any of your equipment.

The full details of the exclusions are explained in the section "what is not covered" in the policy document.

**Cancellation**

You may cancel this insurance within 14 days of purchase and any premium paid by you will be refunded - as long as you have not made a claim.

If you cancel the insurance after the initial 14 day cooling-off period a pro rata refund may be available on annual policies. On monthly policies cover will cease 30 days after your last payment.

If you fail to pay any premium due all cover will stop automatically from the date the missing premium payment became due.

If the insurer discontinues this product you will receive at least 60 days' notice, sent to your last known address. Termination of cover will not take effect until your next annual renewal date.

**How to claim**

In the event of a breakdown please contact Sat-Insure on 0800 121 8611 as soon as possible.

**How to make a complaint about the policy cover or a claim**

If you want to make a complaint about your policy cover or about the way your claim has been handled, please contact: The managing director, Sat-Insure Ltd, Ultralase House, 71 The Avenue, Cliftonville, Northampton, NN15BT. Tel: 0800 121 8611

If you are not happy with the way your complaint has been handled you can refer the matter to Lloyds at:

Complaints, Lloyd's, One Lime Street, London EC3M 7HA.

Phone: 020 7327 5693. Fax: 020 7327 5225. E-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

Complaints that cannot be resolved by Lloyds may be referred to the Financial Ombudsman Service,

Further details will be provided at the appropriate stage of the complaints process.

**How to make a complaint about the sale of the policy or the service from Sat-Insure Ltd**

If you want to make a complaint about how the policy was sold to you, the information you were given before you bought the policy, or the general service you received from Sat-Insure Ltd, please in the first instance contact the managing director at Sat-Insure Ltd. (see above). If you are not satisfied with the way your complaint is handled, you can refer the matter directly to the Financial Ombudsman Service without contacting Lloyd's.

**The insurer**

This insurance is underwritten by Lloyd's Syndicate 5820, which is managed by ANV Syndicates Limited.

**Compensation scheme**

The insurer is covered by the Financial Services Compensation Scheme. You may be entitled to compensation if the insurer is unable to meet its obligations to you under this contract.

**If you require this document in larger print please call: 0800 121 8611.**