

Satellite Equipment Insurance

Insurance Product Information Document

Company: This policy is underwritten by AXA France IARD S.A. (Financial Conduct Authority registration number 203184), who is authorised and regulated in France by the Autorité de Contrôle Prudentiel et de Résolution and is deemed authorised and regulated by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority website. The company is registered in England (AXA France IARD S.A. Branch - UK branch registration number: BR020493) with its registered address at Building 7, Chiswick Park, 566 Chiswick High Road, London, W4 5YG. The head office of the company is located at 313 Terrasses de l'Arche, 92727 Nanterre, Cedex, France. The company is a société anonyme incorporated under the laws of France and has a share capital of Euro 214,799,030.

Product: Satellite Equipment, Breakdown and Accidental Damage Insurance

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contractual and contractual information about the product is provided in your policy document.

What is this type of Insurance?

This insurance provides cover for the reasonable repair costs or, at our option, the reasonable replacement costs incurred as a result of accidental damage to or breakdown of the satellite equipment during the period of insurance.



What is covered?

- ✓ We will pay for the repair or replacement of the components following the breakdown of or accidental damage to the satellite equipment during the period of insurance.
- ✓ We may also arrange for the satellite equipment to be replaced if it's beyond economical repair.
- ✓ The following components are covered: minidish, receivers, remote controls, LNB, switches, cables & mounts, & dish heaters.
- ✓ The satellite equipment may be substituted if any existing equipment is no longer eligible for cover or has been replaced, see the policy document for more details.



What is not covered?

- ✗ We shall not be liable in respect of wear and tear, wilful or deliberate acts.
- ✗ Any unauthorised modification of the satellite equipment (without limitation), any upgrade not authorised by the person who supplied it to you, or the addition of any accessories not provided by the supplier.
- ✗ Failure of your satellite equipment to receive a signal caused by any obstruction including but not limiting to trees, buildings, radio masts and other objects.
- ✗ Any item that is not an integral part of the original satellite equipment or the original accessories stated on the policy schedule.



Are there any restrictions on cover?

- ! Any satellite equipment not purchased in the UK, or any satellite equipment without a proof of purchase.
- ! Using the satellite equipment in a non-domestic or a commercial environment.
- ! Damage to any part of the satellite equipment that is not wholly owned by you, such as a communal dish or distribution system.



Where am I covered?

- ✓ You are covered in the United Kingdom.



What are my obligations?

- You must pay the insurance premium for the period of cover.
- To prevent further damage, in the event of breakdown or accidental damage, you must not operate the satellite equipment if any faults activate or warning lights
- You must ensure that your satellite equipment does not contain any illegal content.
- You must notify us, as soon as possible, of any of the following changes to your circumstances, as these may affect this insurance: change of address, change of use, change of ownership or change of the equipment. We will then advise you of any change in terms.
- Your satellite equipment must be permanently registered in the UK during the period of insurance.
- Before any work is undertaken, you are required to contact the claims office so that the claims procedure can be fully explained to you.



When and how do I pay?

Your premium is payable on purchase of the cover, monthly or annually.



When does the cover start and end?

- The cover starts on the policy commencement date and will end after 12 months or 7 days after you fail to pay any premium due.
- You have the right to cancel this policy at any time during the period of insurance.



How do I cancel the contract?

- To cancel this policy please contact SatInsure in any of the following ways:
SatInsure, 71 The Avenue, Cliftonville, Northampton, NN1 5BT
Telephone Number: 0800 121 8611
Email Address: enquiries@satinsure.com
- If you have paid a premium for the policy and you cancel within 30 days from receipt of the policy documents or the commencement date, whichever is later, we will make a full refund of premium.
- If you have paid the full annual premium and you cancel this policy after the first 30 days from receipt of the policy documents or the commencement date, whichever is later, and no claims have been made, you will be entitled to a pro rata refund for the complete unexpired months remaining of the policy after the deduction of the administration fee of £30 + VAT. If a claim has been made there will be no refund of premium.
- If you pay for this policy monthly, and you cancel this policy after the first 30 days from receipt of the policy documents or the commencement date, whichever is later, your cover will continue until your next premium instalment date is due. At this point your cover will end, and no premium refund will be given.