

funding<sup>4</sup> education

# EQUIPMENT PROTECTION COVER

- ✓ Low/No Excess
- ✓ Instant Repair
- ✓ Instant Replacement



## What is Covered?

Equipment Protection Cover (EPC) protects office equipment & machinery against ALL risks of physical loss or damage:

- Burglary / Theft from School Premises
- Lightning Damage, Power Surges and Fire
- Flood and Water Spillage
- Vandalism and Malicious Damage
- Accidental Damage

You can rest assured that occurrences from spillages of coffee on your computer keyboard, to severe incidents of electrical damage caused by faulty circuitry, fire, or break in, are comprehensively protected.



## What Equipment is Included?

- Information technology including desktops, laptops, tablet PCs and hardware
- Information technology including servers, network, cabling and operating systems
- Office equipment including copiers, printers, faxes, mailing equipment, furniture and multi-functional machines
- Telecommunications
- Vending machines, coffee machines and coin vendors
- Video editing, screens and projectors
- Security and fire protection equipment



## Basis of Settlement:

- Office equipment: Repair or "like for like" replacement (in the event that the equipment is not economically repairable).
- All other equipment: Repair or "like for like" replacement up to 24 months into the Agreement. After 24 months, repair or the balance of the Agreement will be repaid in the event that the equipment is not economically repairable.

# What do I do in the Event of Loss or Damage?

It's very simple! Follow this step-by-step guide...

1. In the event of a loss or damage please telephone our Customer Services department immediately on 01625 415 400 with your Agreement/reference number and advise us of the details (including a description of the property involved, the time and place of the loss or damage, and names and addresses of available witnesses).
2. Our claim form will be issued to you. Please return the completed claim form to us within 30 days of loss or damage, otherwise the claim may not be covered under the Equipment Protection Cover and you will be liable to pay us for any lost or damaged equipment.
3. If a law may have been violated, please notify the police and obtain a relevant crime reference number.
4. Take reasonable steps to protect the equipment from further damage. Also, if feasible, set the damaged property aside and in the best possible order for examination.
5. File with us sworn proof of loss within 30 days after the date of loss or damage, if we request you to do so.
6. Co-operate with us (and our representatives) in the investigation, settlement or handling of any claim.
7. As often as may be reasonably required, permit us (and our representatives) to inspect the property and examine your books and records in relation to the equipment and the Agreement.
8. Permit us (and our representatives) to take samples of the damaged and undamaged property for inspection, testing and analysis, and permit us (and our representatives) to make copies from your books and records.
9. If any lost equipment is recovered by you after the lost equipment has been replaced or the balance of the Agreement repaid, you must tell us promptly of the recovery after you become aware of it.
10. Occasionally, our insurers may need to contact you directly to confirm the claim details.

## What do you charge for making a claim?

Another benefit of Equipment Protection Cover is that there is no excess when claiming for ALL equipment except:

- a. Outdoor Screens (£500)    b. Laptops / Tablet PCs (£95)

Making Equipment Protection Cover the right choice for you.

## What is Excluded?

- Loss or damage caused by or resulting from any dishonest or criminal acts committed by any authorised representative of the business or school.
- Theft resulting from non-forced entry or exit to and from the business premises or school.
- Loss or damage caused by mechanical breakdown or derangement.
- Wear, tear, rust, corrosion, mildew, fungus, decay, pollutants, depreciation and obsolescence.
- Loss or any damage caused by nesting, infestation or discharge of insects, birds or other animals.
- Business interruption or other consequential loss.
- War, civil war, rebellion or acts of terrorism, or nuclear contamination.
- Unexplained loss, shortage or negligence.
- Testing or usage, outside of normal recommended use, or manufacturers specified limits.
- Circumstances covered by any warranty or guarantee.
- Only applies to Agreements in minimum period.
- Maximum of three claims for any declared customer per any one Agreement (one claim for an external screen) OR maximum of one claim in the event of a total write-off.

## Other Information

Under the Equipment Protection Cover, we will ensure that the equipment is repaired or replaced in the specific circumstances set out. We will procure our own insurance for the equipment to cover our costs and expenses in this regard. Please note that you will not obtain any contractual rights (whether direct or indirect) from the insurer of this equipment.

Please note that the information provided in this leaflet is a general summary and should not be considered a complete analysis of any cover under Equipment Protection Cover. If you have any queries, or any other comments, or would like to receive further information on any of our products, please telephone our customer helpline on 01625 415 400 or contact us at the address below.

