

Specified Personal Items Insurance



Insurance Product Information Document

Insurer: Ageas Insurance Limited Product: Arma Karma Specified Items Policy

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This Insurance Product Information Document provides a summary of the key information for this product. Complete pre-contractual and contractual information on the product is provided in the policy documentation. The policy, along with your personalised schedule will provide you with exact details of what is and isn't covered, along with important duties and conditions that you must comply with in order to ensure your cover remains effective.

What is this Type of Insurance?

This policy provides insurance for your specified items (specifically for personal possessions, electronic devices, household-based devices and mobile phones as defined in the policy wording) within the UK, Channel Islands and Isle of Man and for up to 60 days worldwide. Some of the covers available are optional however all of the covers you have chosen to include will be clearly shown on your schedule.



What Is Insured?

(For a full list of what is and isn't covered please refer to the policy wording. Your schedule will confirm the operative sections)

- ✓ **Specified Items** (specifically personal possessions, electronic devices, household based gadgets and mobile phones).

Reference is to be made to the policy wording for the full definitions and to your schedule to see which items you have selected to insure and the maximum amounts you can claim for each item(s).

If shown as covered on your schedule, the following cover will apply to your insured items:

Core Covers

- ✓ Accidental Damage from unexpected or unintended damage in a one-off event, such as where items have been dropped or knocked over (additional restrictions apply).
- ✓ Theft of an item by a third party with the intention of permanently depriving you of it, using force, threat of violence or by pickpocket (additional restrictions apply).
- ✓ Malicious Damage deliberately caused by another person, through a malicious or violent act (additional restrictions apply).

Optional Covers

- ✓ Screen cover for mobile phones from smashes, cracks or chips (limited to mobile phones only) - **your schedule will confirm if this optional cover has been included.**
- ✓ Accidental Loss, which is an unintended loss of an item, resulting in you now being permanently deprived from its use (additional restrictions apply) - **your schedule will confirm if this optional cover has been included.**



What Is Not Insured?

(For a full list of what is and isn't covered please refer to the policy wording)

- ✗ You will be required to pay the first amount of any claim made for an insured item and this is called the excess. The excess applicable is for each separately insured item, as shown in your schedule.
- ✗ Cover for damage where the insured item is covered by another insurance contract.
- ✗ Loss or damage caused by wear and tear, or any other gradually operating cause.
- ✗ Existing damage or damage that was caused by you, or your representatives deliberately damaging or neglecting your insured items.
- ✗ Any amounts which you have been held legally liable to pay in respect of injury to members of the public or damage to their property.
- ✗ Loss or damage to insured items which are owned by your employer or by you as an employer, business losses or to compensate you for any lost business earnings.
- ✗ Damage arising from war, terrorism or nuclear, biological and chemical contamination.
- ✗ Mechanical breakdown or product recall of any insured item
- ✗ Any loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data or software.



Are there any restrictions on cover?

(A full list of the restrictions that apply are found in the policy wording)

- ! Should more than one of your items be lost or damaged due to the same individual incident, a Maximum Claim Amount will apply, depending on the number of items involved. Refer to the table in the policy wording.
- ! Cover excludes accidental damage caused by any animal, insect, vermin or motorised vehicle.
- ! Cover excludes theft or malicious damage caused by persons lawfully at the premises.
- ! No theft cover to bicycles outside of the home unless they are stored within a locked building only accessible by you, or secured through the frame and both wheels by a suitable lock to a permanent structure, or located in a communal cycle storage facility.
- ! Cover excludes accidental loss of laptops.
- ! Additional cover for compensation for increased phone bill charges (up to 48 hours) following loss of your mobile phone or electronic device is limited to £500.
- ! Accidental loss or theft from unattended hotel rooms restricted to £1,000 in total.
- ! Excludes theft from an unattended vehicle unless all windows and doors are locked and all security systems activated.
- ! No cover for mobile phones that are over 24 months old at the time of purchasing your first policy.
- ! No cover for electronic devices that are over 36 months old at the time of purchasing your first policy.
- ! Cover for accessories is limited to £50 and is only covered if the electronic device or mobile phone is damaged, lost or stolen at the same time.
- ! Where only parts of your insured items are lost or damaged, we will only replace those parts that are either lost or damaged.



Where am I covered?

- ✓ Household Based Gadgets – At the premises specified on your schedule
- ✓ Electronic Devices, Mobile Phones, Personal Possessions and Accessories - the United Kingdom, The Channel Islands, Isle of Man and for up to 60 days worldwide (please note restriction on worldwide if you were located in a region or country that the UK Foreign Office has advised the public to avoid travel to at the time of loss/damage).



What are my obligations?

(A full list of your obligations, duties and conditions are contained within your policy wording, with any additional ones shown on your schedule)

- Insurers rely on the information you have provided to them to make their decision to offer you a policy with attached terms. You must always be honest and give accurate answers to questions asked when you take out the policy, make changes to the policy, or renew it.
- You must take reasonable precautions and care of your insured items to prevent loss or damage and keep them secure when unattended.
- You must ensure that all protections provided for the security of the home are maintained in good working order and are in full and effective operation.
- Tell Arma Karma immediately if the answers you gave to specific statements asked when you first purchased your policy have changed. These statements are also shown on your schedule.
- Tell Arma Karma immediately if you change address or make a change to your name
- You must notify Insurers in the event of a claim as soon as possible and obtain a police crime reference number where the claim involves theft or any malicious act. You must co-operate fully with Insurers and do not dispose of any damaged items without their approval.



When and how do I pay?

When you first purchase a monthly policy, payment will be taken immediately and prior to the policy inception date. For each month thereafter, providing you want to renew, a monthly premium charge will be taken via our payments provider on the renewal date. This monthly premium charge may change if any changes to the policy have been made during the previous month. If this is the case, we will notify you prior to the payment being taken.



When does the cover start and end?

This is a monthly policy and will renew automatically each month, unless you cancel it.



How do I cancel the contract?

Please contact Arma Karma to cancel your policy.

Cancellation within 14 days – Cooling off period

If you cancel your policy within 14 days from date you first purchased the policy, you will be entitled to receive a full refund of premiums paid, subject to you not having made a claim.

Cancellation after 14 days

If at any time the cover doesn't suit you, or you don't need it any more, you can cancel easily online. The cancellation will take effect from the following month, provided that you give Arma Karma at least 4 days' notice before the payment is taken.