

# Disabled Student Insurance

## Insurance Product Information Document

**Company: Specialty Risks Ltd**

**Product: Disabled Student Insurance**

Specialty Risks Limited whose registered office is at New Derwent House 69 - 73 Theobalds Road, London, WC1X 8TA (registered number 6751834) and is authorised and regulated by the Financial Conduct Authority, firm reference number 771865.

This document is a summary of the key information for this product. You can find full terms and conditions in the Evidence of Cover document. You will also receive a schedule of equipment showing the specific details of your cover. Please take some time to read these documents when you receive them. It is important that you tell us as soon as possible if any of the information is not correct.

### What is this type of insurance?

Disabled Student insurance is suitable for students who get a disabled students grant or similar funding and who have been supplied equipment and insurance as a benefit of their disabled student grant or similar funding and need cover for that equipment for damage and theft. This includes, for example, a laptop or desktop computer, tablet and accessories such as printers, carry cases, cameras and hard drives.



#### What is insured?

We will pay for your assistive technology equipment to be repaired or replaced if it:

- ✓ is damaged:
  - ✓ by accident
  - ✓ by fire
  - ✓ in a flood
  - ✓ by a liquid (for example a spilled drink)
  - ✓ by someone else on purpose that you could not prevent.
- ✓ is stolen.



#### What is not insured?

- ✗ Wear and tear
- ✗ Cosmetic damage (which doesn't affect how well the equipment works)
- ✗ Equipment that:
  - ✗ you lose.
  - ✗ is stolen if you leave it unattended.
  - ✗ is stolen from a motor vehicle. We don't apply this exclusion if:
    - the vehicle was locked.
    - it was stolen between 6am and 10pm.
    - it was left out of sight – for example in the boot, or a glove compartment.
    - there was forcible and violent entry or exit.
  - ✗ is stolen from a premises. We don't apply this exclusion if:
    - the premises was locked
    - there was forcible and violent entry or exit.
  - ✗ suffers a mechanical or electrical breakdown
- ✗ Damage to equipment that is not suitably stored, packed or protected whilst being moved between properties.
- ✗ Damage to, or theft of, equipment on hire or loan to someone else.



### Are there any restrictions on cover?

- ! We only cover:
  - ! computers and tablets and other equipment if listed on the Schedule of Equipment
  - ! repairs by our approved repairers
  - ! replacement equipment from our approved suppliers



### Where am I covered?

- ✓ Your equipment is covered all year round in the United Kingdom. For the rest of the world, it is covered for a maximum of 90 days in any 12-month period. If you need to make a claim while you are outside the UK, you will need to arrange for the equipment to be inspected locally and a report sent to us so that we can assess the claim.



### What are my obligations?

- Please give us accurate and complete answers to all questions we 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 and within 45 days.
- You must tell the police within 72 hours of finding that the equipment has been stolen.
- To prevent any further damage to the equipment and keep all damaged components as well as your damaged equipment for inspection.



### When and how do I pay?

There is nothing for you to pay towards the cover. Your funding provider will pay for this insurance from your disabled student grant.



### When does the cover start and end?

- The dates your cover starts and ends can be found on your schedule of equipment



### How do I cancel the contract?

- You can cancel the cover at any time. To cancel please contact Specialty Risks on 0330 100 0712 or by email to [admin@specialty-risks.com](mailto:admin@specialty-risks.com) quoting your customer reference number.
- As you did not pay any premium for this cover, there is no refund due if you cancel