

DSA Insurance

Insurance Product Information Document

Company: Specialty Risks Ltd Product: DSA Insurance

This insurance is underwritten by AmTrust Europe Ltd which is registered in the UK. AmTrust Europe Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register number: 202189.

This document contains some important facts about Specialty Risks DSA Insurance. It is to be regarded as only a summary of cover to help assist you in understanding the requirements of your policy. Full terms and conditions of the policy are provided in your policy document. Please take time to read this policy document to make sure you understand the cover it provides. Hard copies of all documents are available on request.

What is this type of insurance?

DSA insurance provides accidental damage and theft cover for eligible students who are attending higher education. Eligible students have been supplied equipment and insurance as a benefit of their DSA grant.

This insurance is underwritten by AmTrust Europe Ltd. AmTrust Europe Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register number: 202189.



What is insured?

Your DSA equipment is covered against the cost of repair, or at our choice, replacement due to:

- ✓ Accidental damage
- ✓ Fire damage
- ✓ Flood damage
- ✓ Liquid damage
- ✓ Malicious damage
- ✓ Theft



What is not insured?

- ✗ Theft of your equipment that has been left unattended (other than when it is in a locked vehicle or premises)
- ✗ Lost or misplaced equipment
- ✗ Equipment left in a vehicle between 2200 and 0600 hours.
- ✗ Equipment left unattended in a motor vehicle or premises unless it is locked, and it is necessary to use forcible & violent entry or exit and in the case of a motor vehicle it was left out of sight
- ✗ Mechanical breakdown
- ✗ Wear and tear or cosmetic damage
- ✗ Damage to equipment that is not suitably stored, packed or protected whilst being moved between properties.



Are there any restrictions on cover?

- No cover is in place for equipment not supplied as part of the benefit from your DSA grant, and not stated on your Evidence of Cover or Policy Schedule



Where am I covered?

- ✓ Your equipment is covered whilst within the United Kingdom and anywhere in the world. If You need to make a claim whilst outside of the UK, You will need to arrange for Your Equipment to be inspected locally and a report sent to the Claims Administrator before Your claim is approved.



What are my obligations?

- Please supply accurate and complete answers to all questions we may ask you
- Please tell us of any changes to your personal details as soon as is reasonably possible
- You must report any claim to us as soon as is reasonably possible and within 45 days.
- Please prevent any further damage to your equipment and retain all damaged components for inspection
- A theft must be reported to the police within 72 hours of you discovering the theft



When and how do I pay?

There is no payment due for this insurance. Your student finance provider will pay for this insurance out of your DSA grant



When does the cover start and end?

The policy start, and end date can be found on your Policy Schedule



How do I cancel the contract?

To cancel your policy please contact Specialty Risks on 0330 100 0712 or by email to admin@specialty-risks.com quoting your policy number. You may cancel your policy at any time within the first 14 days of receiving it from us. After the 14 days you may cancel your policy at any time by giving us 30 days' notice. You will not receive a refund of premium as you did not pay a premium for the insurance.