

Accidental Damage Insurance



Insurance Product Information Document

Company: American International Group UK Limited
Damage Protection

Product: Dell Accidental

Registered in the United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number 781109)

This document is for information purposes only and gives you a brief overview of the main contents of your insurance policy. Please see the below information and the Accidental Damage Protection Terms and Conditions document for full details.

What is this type of insurance?

Dell Accidental Damage Protection is an insurance policy covering you during the policy period for repair or replacement of your covered Dell hardware in the event of accidental damage.



What is insured?

- ✓ Accidental damage to your Dell hardware.
- ✓ If accidentally damaged we will repair or replace your Dell hardware during the coverage period to the same or similar specification as the original.
- ✓ The insured sum is the value of the Dell hardware.



What is not insured?

- ✗ Loss, theft and misuse
- ✗ Wear, tear and cosmetic damage which does not affect the functionality or performance of the hardware
- ✗ Failure due to defect in design, materials or workmanship
- ✗ Repair of Dell peripheral devices and accessories which are not built in or on the base unit (e.g. out of warranty batteries, external speakers and keyboards)
- ✗ Service or repair performed by anyone who is not Dell or a Dell Authorised Service Provider
- ✗ This policy does not cover any loss or damage to pre-loaded or purchased computer software, stored data or virus prevention/detection or external accessories and including without limitation custom factory integration items.



Are there any restrictions on cover?

- ! A maximum of 1 claim for accidental damage can be made per year during the coverage period.
- ! After the claim is settled, cover for accidental damage does not apply for 12 months.
- ! Cover is only available to businesses or residents of the United Kingdom, Jersey or the Isle of Man aged 18 or over.
- ! If you purchase the policy after you purchase the insured product no claims may be made during the first 30 days of the policy start date.



Where am I covered?

- ✓ If you purchase cover on your Dell hardware you are protected by this policy worldwide providing you return the device to Dell, a Dell Authorised Reseller or a Dell Authorised Service Provider for repair or replacement. Repaired or replaced hardware will be delivered to the address on your purchase invoice.
- ✓ If you seek to make a claim in a country that is not the country of purchase, you will need to comply with all applicable import and export laws and regulations, and you will be responsible for all customs duties, value added tax and other associated taxes and charges that may apply.



What are my obligations?

- You will take all reasonable precautions to protect your Dell hardware against an Insured Event and shall use and maintain the hardware in accordance with its manufacturer instructions.
- To make a claim you must follow the procedure set out in the policy.
- You must provide information about the symptoms and causes of the damage to or problems you have experienced with the hardware when making a claim.
- To allow Dell to troubleshoot and otherwise assist with your claim, if requested you must provide information, including but not limited to the device serial number, model, version of the operating system and software installed.
- You must ensure where possible that your software and data residing on the device is backed up. Dell will delete the contents of the device and will reformat the storage media. Dell will not be responsible for any loss of software or data residing on the device when it is submitted as part of a claim under this Policy.
- You will be responsible for reinstalling all other software programs, data and passwords onto the device.



When and how do I pay?

Payment of the premium is set out in the purchase invoice provided to you at time of hardware purchase.



When does the cover start and end?

Coverage starts on the invoice date shown on your purchase invoice and ends at the end of the policy term of between 12 and 60 months as selected by you.



How do I cancel the contract?

You may cancel this Policy at any time for any reason by contacting Dell on: +44 (0) 800 028 2660 or by email on: EMEA_AccidentalDamage@Dell.com



Dell Accidental Damage Protection - UK

These terms, together with Your Purchase Invoice set out the cover provided to You under this policy.

This is a contract of insurance between You and American International Group UK Limited ("AIG UK"). Dell has been appointed to sell and administer the policy on AIG UK's behalf.

If You would like to receive a copy of this documentation in paper format for no charge, please contact Us by email at PL.referrals@aig.com, or write to AIG Personal Insurance, The AIG Building, 58 Fenchurch Street, London, EC3M 4AB, UK. Please make sure to state your policy number, the main policyholder name and the address to which You would like Us to send the copy.

This policy is underwritten by AIG UK which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference Number 781109). This information can be checked by visiting the Financial Services register (<https://register.fca.org.uk/>). Registered in England: company number 10737370. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB.

To determine if this policy is suitable for You, You should consider any other insurance policies You may have that offer the same cover as this policy.

Please note that buying this policy still means that You need to take care of Your Insured Product.

We use certain words and expressions in this policy which have a specific meaning. Such words have a specific meaning where they appear in capital letters in this policy and Your Purchase Invoice. Plural forms of words defined in this policy have the same meaning when used in the singular form.

1. Definitions

- **Accidental Damage:** Any sudden and unforeseen damage to the Insured Product caused by external means which affects the operational functioning of the Insured Product. Accidental Damage cover does not include failure of the Insured Product due to defects in materials and/or workmanship and/ or design.
- **AIG UK, We, Us or Our:** American International Group UK Limited whose registered office is at The AIG building, 58 Fenchurch Street, London EC3M 4AB.
- **Business Customer:** A customer who has purchased the Insured Product and is a business with (i) 10 employees or more or annual turnover or balance sheet of more than £2 million or more; or (ii) a trustee of a trust with a net asset value of more than £1 million or more or (iii) a charity with an annual income of £1 million or more.
- **Dell:** Dell Products or any holding company or affiliate or subsidiary of Dell Products or any subsidiary of such holding company.
- **Dell Authorised Reseller:** a third party service provider authorised by Dell to distribute this policy at the same time as selling You an Insured Product.
- **Economic Sanction:** any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
- **Insured Product:** A hardware or mobility device including charging leads, sold by Dell or a Dell Authorised Reseller as detailed in Your Purchase Invoice.
- **Policyholder:** The person named on Your Purchase Invoice and the legal owner of this policy.
- **Policy Term:** The period between the invoice date shown on Your Purchase Invoice and the earlier of (i) the date this policy is cancelled, or (ii) the end of the policy term.
- **Premium:** The price You have paid for this policy including any applicable insurance premium taxes.
- **Purchase Invoice:** The document which confirms Your cover under this policy.
- **Repair Agent:** Dell Products or any third party authorised to repair or replace Insured Products under this policy.

- **Service Tag:** The identification tag placed on the Insured Product by Dell prior to delivery of the Insured Product to You. The Service Tag contains a unique identification number. This number acts as Your insurance policy number.
- **Territory:** The United Kingdom, The Bailiwick of Jersey and the Isle of Man.
- **You/Your:** The individual, company or entity named on Your Purchase Invoice as the Policyholder.

2. SCOPE OF COVER

If You are not a Business Customer You must be aged 18 years or older at the date of purchase of this policy and You must have Your main residence in the Territory.

If You are a Business Customer You must have purchased the Insured Product for a business, trust, charity or other unincorporated body established in the Territory.

If You purchased this policy after the Insured Product is delivered to You, You may be asked to confirm that the Insured Product was in full operating condition and not damaged at the time You purchased this policy.

Dell reserves the right to conduct an inspection of the Insured Product to confirm that it is in normal operating condition.

You cannot enter a claim within the first 30 days of this policy purchase, as shown on Your Purchase Invoice. This 30 day period does not apply if You purchased this cover at the same time as the Insured Product or if the policy is an extension to an existing policy.

3. DURATION AND PREMIUM

The Policy Term is set out in Your Purchase Invoice.

If You choose to pay the Premium by cash or debit or credit card and Your payment has not completed correctly (for example if Your payment debit or credit card fails) You will be informed and You will need to take action to complete the payment. If You need to make a claim under this Policy and Your payment has not been completed You will not be entitled to receive cover.

4. THE COVER YOU RECEIVE

<u>Risk</u>	Explanation
Your Insured Product is covered for one incidence of Accidental Damage per 12 month period, commencing at the start of the Policy Term.	<p>Dell, on behalf of AIG UK, will attempt to repair Your Insured Product when possible and economically viable. If it cannot be repaired, then it will be replaced with a product of at least the same or similar specification. The replacement product will become the new Insured Product under this policy for the remainder of the Policy Term.</p> <p>Facts about repairs</p> <ul style="list-style-type: none"> • Dell may replace original parts with new or used parts. • Replacement parts will be functionally equivalent to the original parts. • Dell may appoint an affiliated company or a third party to complete repairs on the Insured Product. • Some repairs may be made by Dell sending You the part for self-installation. <p>Facts about replacements</p> <ul style="list-style-type: none"> • The replacement product will be of the same or similar specification as the Insured Product. • The replacement product will be determined by Dell. • The replacement product may contain original or refurbished parts.

	When making an Accidental Damage claim, You must allow Dell, on behalf of AIG UK, to assess the Insured Product. Dell's technical support agent will inform You of the options for shipping the Insured Product to Dell for assessment and repair. If You follow Dell's instructions and shipping is required, then Dell will send You a box and pre-paid mailing label to cover all shipping charges.
Cover outside the Territory	<p>Repairs or replacements under this policy will be delivered to the address site(s) indicated on Your Purchase Invoice.</p> <p>Response levels, technical support hours and onsite response times will vary by geography and certain options may not be available in Your location.</p> <p>Claims outside of the country in which You purchased this policy may not be available to all customers. The obligation to repair or replace a relocated Insured Product is subject to local service availability and may be subject to Your payment of additional fees as well as inspection and recertification of the relocated Insured Product at then current time and materials consulting rates.</p> <p>In addition, out of country support will not include any whole unit replacements unless the service tag has been transferred to that country. For additional information please contact Dell, whose details can be found on Your Purchase Invoice or on the local Dell website.</p>

5. WHAT YOU ARE NOT COVERED FOR

Exclusion	Explanation
More than one claim for Accidental Damage per Insured Product per 12 month period during the Policy Term	For any Insured Product, Accidental Damage cover is limited to one valid claim per product per 12 month period commencing from the start date of Your policy which is the invoice date shown in Your Purchase Invoice.
Pre-existing damage to the Insured Product	This Policy does not cover any damage to the Insured Product which occurred before policy purchase.
Economic sanctions	AIG UK will not be liable to provide cover (including payment of a claim or provision of any other benefit) under this policy if AIG UK is prevented from doing so by any economic sanction which prohibits AIG UK or its parent company (or its parent company's ultimate controlling company) from providing cover under this policy.
Tampering	This policy does not cover Insured Products where the Service Tag has been altered, defaced or removed.
Failure to follow instructions provided with the Insured Product	This policy does not cover Accidental Damage caused by Your failure to follow instructions provided with the Insured Product or incorrect use of the Insured Product.
Consumable items and peripheral devices or accessories sold or supplied with Your Insured Product	<p>This policy does not cover any loss or damage to peripheral devices or any items classified as accessories or consumables and not built in or on the base unit.</p> <p>Examples of Consumables are: batteries that are out of warranty and light bulbs. Examples of peripheral devices are: docking</p>

	stations, external modems, external keyboards for notebooks, monitors, external mouse for notebooks, memory devices and external speakers. Examples of accessories are: cases and headphones, Also excluded are any parts/components requiring regular user maintenance and any computer components not integral to the Insured Product.
Computer software	<p>This policy does not cover any loss or damage to pre-loaded or purchased computer software, stored data or virus prevention/detection or external accessories and including without limitation custom factory integration items.</p> <p>This includes but is not limited to where You have not backed up data or have not been provided with disks to allow software or operating systems to be re-installed.</p> <p>This policy does not provide cover for any data recovery services. However if the hard drive of the Insured Product is replaced as part of a valid Accidental Damage claim, the current version (at the time of the claim) of major application and operation software You originally purchased from Dell will be reloaded on to the replacement or repaired Insured Device at no cost to You. Dell is not, however obligated to ensure that any installed Custom Factory Integration applications will be compatible with the replacement Product.</p>
Cosmetic damage	Wear and tear, scratches or dents that do not impair the function or performance of the Insured Product are excluded under this policy.
Unauthorised repair	All claims under this policy must be reported to Dell and be undertaken by Dell or its Repair Agent.
Loss or theft	This policy does not cover Loss or theft of the Insured Product.
Fire or natural disaster	This policy does not provide cover to the Insured Product if damaged by fire or from damage arising from a natural disaster such as flooding or hurricane.
Abuse and misuse	You must take reasonable care of Your Insured Product otherwise Your claim may not be accepted. This policy does not provide cover if the Insured Product is intentionally damaged or damaged by misuse or abuse, including using it for the purpose or in a manner for which it was not intended.
Other costs or losses	This policy does not cover any other loss or costs other than the cost of repairing or replacing Your Insured Product. This includes any recovery or transfer of data stored on the Insured Product.

6. ACCIDENTAL DAMAGE CLAIMS PROCESS

If You need to make a claim then follow these steps:

- Please keep the Insured Product as it may need to be inspected by the Repair Agent before AIG UK can accept Your claim.
- Note the Insured Product's Service Tag number. This is located on the back or underside of the Insured Product and on Your Purchase Invoice.

Step	Explanation
Step one	<p>Call the Accidental Damage protection claims department on +44 (0) 800 028 2660.</p> <p>If You have any difficulties with the phone number provided please go to www.Dell.com/ProSupport/RegionalContacts for the most currently available phone numbers or email customer service at EMEA_AccidentalDamage@Dell.com.</p> <p>The hours of support shall not include public holidays in Territory where the repair service is carried out.</p>
Step two	<p>You will be asked for the Insured Product's Service Tag number. Once Your policy has been verified You will be asked a series of questions to assess the cause and extent of damage to the Insured Product.</p> <p>These diagnostic and troubleshooting steps may require more than one call or an extended session and You may be asked to access the inside of Your Insured Product where it is safe to do so.</p>
Step three	<p>Upon acceptance of Your claim, Dell will either arrange for a replacement part to be sent to You to install on the Insured Product, will arrange for a courier to collect the Insured Product for repair or advise You how to return the Insured Product to the repair centre. If returned, Dell will cover shipping costs by sending You a box and mailing label in advance.</p> <p>You must return the Insured Product with all functional components as instructed by Dell.</p>

7. POLICY CONDITIONS

You can register a change of address or make a request to transfer this policy by contacting Dell. Dell will issue an updated Purchase Invoice to the new Policyholder.

AIG UK will only alter policy terms where there is a regulatory or legislative change required, or where We are responding to industry guidance and codes. Where Your terms are altered You may request to cancel Your policy – see section 8 below.

Economic sanctions change from time to time and can include prohibiting the transfer of funds to a sanctioned country, freezing the assets of a government, the corporate entities and residents of a sanctioned country, or freezing the assets of specific individuals or corporate entities. This means that if You are the subject of an economic sanction AIG UK may not be able to provide cover under this policy.

This policy is not a warranty. The Insured Product You purchase from Dell will also come with a limited warranty from Dell or third party manufacturer of products which Dell distributes. Please consult Dell's limited warranty statements for Your rights and remedies under those limited warranties.

8. CANCELLATION AND REFUND POLICY

Your Cancellation Rights

You can cancel this policy for any reason by advising Dell within 14 days of purchase or receipt of this policy. If You cancel this Policy within this time, You will receive a full refund of the Premium You paid, minus the costs of any claims You have made.

If You cancel this policy after 14 days You will receive a proportionate refund of the Premium based on the number of full unexpired months of cover remaining, minus the cost of any claims You have made.

If You are a Business Customer and You cancel this policy after 14 days no refund of Premium will be due.

To cancel Your cover under this Policy, please contact Dell:

By telephone on: +44 (0) 800 028 2660

By email at: EMEA_AccidentalDamage@Dell.com

AIG UK Cancellation Rights

AIG UK may cancel Your policy at any time if it is no longer authorised to underwrite this policy. If this happens, AIG UK will give you 30 days' notice of cancellation in writing and You will be entitled to a proportionate refund of the Premium paid for this policy based on the number of full unexpired months of cover remaining. AIG UK may also cancel your Policy if You have breached section 11 – Misinformation and Fraud in which case no refund of Premium is due.

9. THE LAW

Unless otherwise agreed between AIG UK and You, this policy will be governed by English law and You and AIG UK agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it, unless You reside outside the United Kingdom in which case the courts of the Territory in which You permanently reside shall be entitled to settle any dispute arising under or in connection with this policy.

10. CUSTOMER SERVICE AND COMPLAINTS

Dell and AIG UK believe You deserve a courteous, fair and prompt service. If there is any occasion when Our service does not meet Your expectations please contact Us using the appropriate contact details below and provide the Service Tag number and Your name to help Us deal with Your comments quicker.

Dell: 70 Sir John Rogerson's Quay, Dublin 2, Ireland

Telephone: +44 (0) 800 028 2660

E-mail: EMEA_AccidentalDamage@Dell.com

Dell will acknowledge the complaint within 5 business days of receiving it, keep You informed of progress and do their best to resolve matters to Your satisfaction within 8 weeks. If Dell is unable to do this You may be entitled to refer the complaint to the Financial Ombudsman Service who will review Your case. Dell will provide You with full details of how to do this when they provide a final response letter addressing the issues raised.

Please note: The Financial Ombudsman Service will not consider a complaint if You have not provided Dell with the opportunity to resolve it previously.

The Financial Ombudsman Service address is:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: +44 (0) 8000 234 567 (free for people phoning from a "fixed line", i.e. a landline at home).

+44 (0) 300 123 9 123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02).

Email: complaint.info@financial-ombudsman.org.uk

Online: www.financial-ombudsman.org.uk

Following this complaint procedure does not affect Your right to take legal action.

The Financial Ombudsman Service may not be able to consider a complaint if You are a Business Customer.

11. MISINFORMATION AND FRAUD

When purchasing this policy, or submitting a claim You or anyone acting on Your behalf must take reasonable care to answer all questions honestly and accurately. The information You provide may affect AIG UK's ability to offer this policy or the terms on which this policy is offered to You. If there are any changes to Your circumstances and/or if the information that You have provided to Us is no longer true or up to date, You must tell Us as soon as reasonably possible. Failure to do so may affect Your rights under this policy including Your ability to make a claim.

If any claim is found to be fraudulent, or if You knowingly give misleading information when making a claim, the claim will be declined and this policy will be cancelled with no refund of Premium due to You. Dell or AIG UK may inform the police or other regulatory bodies.

This policy may be immediately cancelled by AIG UK if it is notified by a competent authority that the Insured Product is used in the course of criminal activity or to facilitate or enable any criminal act to take place.

12. COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our financial obligations You may be entitled to compensation from the scheme, depending on whether You are an eligible claimant, the type of insurance and the circumstances of the claim. Please note that large companies are not covered by the FSCS. You can get more information about the compensation scheme arrangements by contacting the FSCS by telephone on 0800 678 1100 (Freephone) or 020 7741 4100 or by writing to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 Botolph Street, London, EC3A 7QU.

13. DATA PROTECTION

How We use Personal Information

AIG UK are committed to protecting the privacy of customers, claimants and other business contacts.

"Personal Information" identifies and relates to You or other individuals (e.g. Your partner or other members of Your family). If You provide Personal Information about another individual, You must (unless we agree otherwise) inform the individual about the content of this notice and Our Privacy Policy and obtain their permission (where possible) for sharing of their Personal Information with Us.

The types of Personal Information we may collect and why - Depending on our relationship with You, Personal Information collected may include: contact information, financial information and account details, credit reference and scoring information, sensitive information about health or medical conditions (collected with Your consent where required by applicable law) as well as other Personal Information provided by You or that we obtain in connection with our relationship with You. Personal Information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing and payment
- Make assessments and decisions about the provision and terms of insurance and settlement of claims
- Management and audit of Our business operations

- Prevention, detection and investigation of crime, e.g. fraud and money laundering
- Establishment and defence of legal rights
- Legal and regulatory compliance, including compliance with laws outside Your country of residence
- Monitoring and recording of telephone calls for quality, training and security purposes

Sharing of Personal Information - For the above purposes Personal Information may be shared with Our group companies and third parties (such as brokers and other insurance distribution parties, insurers and reinsurers, credit reference agencies and other service providers). Personal Information will be shared with other third parties (including government authorities) if required by laws or regulations. Personal Information (including details of injuries) may be recorded on claims registers shared with other insurers. We are required to register all third party claims for compensation relating to bodily injury to workers' compensation boards. We may search these registers to prevent, detect and investigate fraud or to validate Your claims history or that of any other person or property likely to be involved in the policy or claim. Personal Information may be shared with prospective purchasers and purchasers, and transferred upon a sale of our company or transfer of business assets.

International transfer - Due to the global nature of Our business Personal Information may be transferred to parties located in other countries (including the United States China, Mexico Malaysia, Philippines, Bermuda and other countries which may have a data protection regime which is different to that in Your country of residence). When making these transfers, we will take steps to ensure that Your Personal Information is adequately protected and transferred in accordance with the requirements of data protection law. Further information about international transfers is set out in Our Privacy Policy (see below).

Security and retention of Personal Information- Appropriate technical and physical security measures are used to keep Your Personal Information safe and secure. When we provide Personal Information to a third party (including our service providers) or engage a third party to collect Personal Information on our behalf, the third party will be selected carefully and required to use appropriate security measures.

Your rights – You have a number of rights under data protection law in connection with our use of Personal Information. These rights may only apply in certain circumstances and are subject to certain exemptions. These rights may include a right to access Personal Information, a right to correct inaccurate data, a right to erase data or suspend our use of data. These rights may also include a right to transfer Your data to another organisation, a right to object to our use of Your Personal Information, a right to request that certain automated decisions we make have human involvement, a right to withdraw consent and a right to complain to the data protection regulator. Further information about Your rights and how You may exercise them is set out in full in our Privacy Policy (see below).

Privacy Policy - More details about Your rights and how We collect, use and disclose Your Personal Information can be found in Our full Privacy Policy at: <https://www.aig.co.uk/privacy-policy> or You may request a copy by writing to: Data Protection Officer, AIG UK Limited, The AIG Building, 58 Fenchurch Street, London EC3M 4AB.or by email at: dataprotectionofficer.uk@aig.com.