

CERTIFICATE OF INSURANCE

Equipment protection plan (this applies only if the premiums have been paid.)

Please keep this certificate with your boxclever agreement in a safe place. You may need to refer to it in future.

Equipment Protection Plan

Equipment Protection Plan insurance provides cover for the equipment shown in your rental agreement.

This insurance lasts for one month at a time providing you have paid the premium for that month. Your cover will automatically renew at the end of each month unless one of the criteria set out in the section "Ending your cover" is met or you give us notice to cancel the policy.

The period of insurance provided by this policy shall not in any event exceed 5 years. We will notify you at least 2 months before its expiry.

Definitions

The terms defined below shall have the same meaning wherever they appear in bold.

Agreement means the rental agreement between you and boxclever. **Equipment** means any item from boxclever appearing in your agreement for which you have applied for insurance cover and paid the correct premium.

Premises means the permanent buildings at the address shown in the agreement or any other buildings agreed to by boxclever.

We, us or our means Allianz Insurance plc.

You, your means the person named in the agreement.

Premises

Cover is provided for the equipment while at your home address shown in the rental agreement or at any other address agreed to by boxclever.

Ending your cover

If you decide not to proceed with this insurance within 14 days of the start date, we will refund any monies paid. No refund will be made if we have paid a claim which leads to the termination of the insurance during this 14 day period. We must receive a written request within 14 days of the start date. Please write to: Insurance Services Department, Technology House, Amptill Road, Bedford, MK42 9QQ.

You may cancel the policy at any other time by writing to the above address. No refund of premium will be given.

This policy will end automatically on whichever of the following happens first:

- the date your agreement is cancelled or terminated
- the date when 3 monthly payments due by you under the agreement are late
- the date your cover is cancelled by you or us
- the date 5 years less one day after the date of commencement of this insurance.

We have the option to cancel this insurance if the following happens:

- we pay a claim equal to the original value of the equipment or a settlement up to the replacement value of the equipment; or
- we give you 30 days notice.
- if the insured or anyone acting on behalf of the insured makes any false or fraudulent claim or supports a claim by false or fraudulent document, device or statement, this policy shall be void and the insured will forfeit all rights under the policy. In such circumstances, we retain the right to keep the premium and to recover any sums paid by way of benefit under the policy.

You are covered for

A. Theft

If the equipment is stolen during the policy period we will pay for the cost of replacing the equipment with a product of equivalent specification and quality.

B. Accidental damage

If the equipment is damaged as the result of an accident including damage by fire or flood, we will pay repair or replacement costs up to the value of the equipment.

C. Frozen food loss

For freezers or fridge-freezers described in the agreement, you are covered if accidental damage to your equipment during the policy period results in the loss of frozen food. We will pay you up to £350 per claim or £500 in any one year, whichever is lower.

D. Damage to clothing

If damage is caused to clothing as a result of accidental damage to the equipment during the policy period we will pay you the cost of repairing or replacing the damaged clothing. A deduction for wear and tear and depreciation will be made. You must retain the damaged clothing for inspection otherwise we will be unable to deal with your claim.

You are not covered for

- Theft
 - from any property, land or premises unless the equipment has been stolen by forcible and violent entry to or exit from the property, land or premises;
 - where all reasonable precautions have not been taken to prevent the theft of the equipment.
- Accidental damage or loss caused by
 - not following the equipment manufacturer's instructions;
 - you deliberately damaging or neglecting the equipment;
 - installing, reinstalling or moving the equipment;
 - wear and tear;
 - the actions of sunlight, heat, wind or weather (other than flood);
 - insects, vermin, rust, corrosion, or rot.

- Repair or replacement costs for
 - electrical or mechanical faults or breakdown;
 - loss or damage occurring outside the premises except while you are with the equipment and are transporting it between boxclever and the premises;
 - disposable items such as batteries, light bulbs, heating elements or fuses;
 - repairs carried out by persons not authorised by us or boxclever;
 - any loss if the wiring of any part/s of the equipment has been interfered with by any person not authorised by boxclever;
 - internal or external cosmetic damage;
 - unblocking of drainage channels on refrigeration equipment;
 - routine servicing and maintenance.
- Any loss suffered as a result of not being able to use the equipment, or any loss other than the repair or replacement cost of the equipment, except as provided for frozen food loss and damage to clothing.
- Any loss or damage caused to or by tapes, compact discs, computer discs or video cassettes.
- Any loss or damage caused by the failure of any electrical or computer equipment, software, micro-controller, microchip, accessories or associated equipment, to correctly recognise and process any calendar date or time.
- Repairs to satellite systems
 - when there is a breakdown of the TV set;
 - when the satellite dish needs to be repositioned or realigned as a result of storm damage or any other cause.
- Theft or damage to equipment in a temporary building, site hut, tent, marquee, boat, ship, caravan or mobile home.
- Any liability of whatsoever nature for injury, sickness or disease to any person, or damage to property, caused directly or indirectly by or arising from the use of the equipment.

Commercial use

- You are not covered for commercial use of the equipment unless you have paid the extra premium.
- If you have a Commercial Agreement you are not covered for:
 - shortages discovered by taking an inventory;
 - loss, destruction or damage if you are deceived into parting with the equipment;
 - frozen food loss or damage to clothes;
 - damage to equipment in a
 - public house;
 - club (including social and night clubs); or
 - prison or remand centre.

Other conditions and limitations

- Unless we agree otherwise:
 - the language of the policy and all communications relating to it will be English; and
 - all aspects of the policy, including negotiation and performance, are subject to English law and the decisions of English courts.
- This insurance only covers equipment used in the United Kingdom.
- The period of this policy is limited to the term of the agreement and you must continue to pay the monthly premium for the entire period of the agreement.
- You must comply with the policy terms and conditions and those of your agreement otherwise we will not pay any benefit.
- You cannot transfer this insurance to someone else without our permission.
- This policy may only be altered, varied, its conditions relaxed or the premium amended by one of our authorised officials giving you 30 days written notice of said alteration.
- If there is any other guarantee, warranty or insurance including a household insurance policy that applies to a covered claim we will not be liable for any more than our rateable proportion of any settlement.
- We will pay any claim settlement for loss or damage to equipment to boxclever, who will credit your account.

Claims procedure

As soon as possible after any loss, you must:

- contact boxclever to get a claim form. You can phone on: 01234 792439 or write to: Insurance Services Department, Technology House, Amptill Road, Bedford, MK42 9QQ.
- tell the police if the equipment has been stolen and obtain a crime reference number, as a copy of the crime report may be required.

If you have a commercial rental agreement you have seven days from the incident to confirm any loss or theft.

If you want to make a claim or need a claim form please contact:

Boxclever Claims Department,
Technology House,
Amptill Road,
Bedford. MK42 9QQ. Phone number: 01234 792439

You will need to give your policy number.

In the event of a frozen food or clothing damage loss you should make a list of the spoiled food or damaged clothing, making a note of:

- the type of food or clothing;
- the weight of food;
- how much the food or clothing cost;
- the approximate date you purchased the clothing.

If you did not pay for any item, still include it in the list but show the cost as 'nil'.

Claims for damage to clothing will be assessed to take account of normal wear and tear. You must retain the damaged clothing for inspection otherwise we will be unable to deal with your claim.

If we receive a claim under your policy we may ask you or any person covered under the policy to give written consent, during the claims process, for us to obtain specified information and material from the police and to exchange information and material with them. The purpose of these measures is to help us verify claims and to guard against fraud. If you or a covered person gives such consent you or the covered person will be given the opportunity to receive a copy of the information and material the police release to us. Should you or any covered person decline to give such consent we may in turn decline to settle the claim without the required information and material. We will not normally release information or material about a covered person to you without their consent.

General information applying to the policy

Contact details

For general questions concerning the policy - phone: 01234 792439. If your query relates to an outstanding claim - phone: 01234 792439.

Complaints procedure

Our aim is to get it right, first time, every time. If we make a mistake we will try to put it right promptly.

We will always confirm to you the receipt of your complaint within five working days and do our best to resolve the problem within four weeks. If we cannot we will let you know when an answer may be expected.

If we have not sorted out the situation within eight weeks we will provide you with information about the Financial Ombudsman Service.

Please contact us at:

Customer Satisfaction Manager, Allianz Insurance plc,
PO Box 589, Great West House (GW2), Great West Road,
Brentford TW8 1AH United Kingdom
Telephone: 01483 260758
Email: schemescsm@allianz.co.uk

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

Insurance premium tax

The premium you pay each month in the UK includes Insurance Premium Tax (IPT), where applicable at the current rate. If the rate of IPT changes, we reserve the right to amend the premium charged automatically and without notice.

Data protection notice

The details you supply will be stored and used by Allianz Insurance plc and boxclever to administer your insurance cover. Your personal details may be transferred outside the EU. They will at all times be held securely and handled with the utmost care in accordance with all principles of the English law. We may exchange your details with other insurers through various databases to help us check information provided and also to prevent fraudulent claims. Your details will not be kept for longer than necessary.

Notice to customers

You are advised that any telephone calls made to our Administration and Claims Handling Units are recorded. These recordings may be used to monitor the accuracy of information provided by customers and our own staff. They may also be used to allow additional training to be provided to our staff or to prove that our procedures comply with legal requirements. Our staff are aware that conversations are monitored and recorded.

Financial Services Compensation Scheme

If we are unable to meet our liabilities you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0207 892 7300.

This insurance is underwritten by Allianz Insurance plc
Registered in England No. 84638.
Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB.
(ACS1097/5)

Administration address:
Allianz Insurance plc, PO Box 589, Great West House (GW2), Great West Road, Brentford TW8 1AH United Kingdom

Allianz Insurance plc is authorised and regulated by the Financial Services Authority (FSA). Our authorisation can be confirmed by the FSA by calling 0845 606 1234 or at www.fsa.gov.uk. Our FSA registration number is 121849.

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