# STUDENT EQUIPMENT INSURANCE FAQ's

### Q. What does my policy cover?

The policy will cover against

- accidental damage including fire
- theft from the home, your school and any organised school event. Theft is covered in transit as long as it is being accompanied
- accidental loss on a mode of public transport

There are some exclusions/conditions that apply. For full details you should read your policy wording.

### Q. What equipment does the policy cover?

Protecsure's Equipment Comprehensive Insurance Policy has been designed to cover all of the equipment purchased which includes accessories/hardware peripherals i.e. carry bags, printers, scanners, additional memory.

### Q. Is software covered under this insurance policy?

Software is not covered under the Insurance other than the factory installed operating system.

### Q. What is Accidental Damage?

Physical damage which occurs as a result of a sudden, unforeseen and unexpected event. The event must arise from a single identifiable incident. For example, Liquid Spills.

### Q. What incidents of theft does the policy cover?

The following types of incident are covered:

- at your residence, at the school or any organised school event
- in transit as long as the equipment is in possession of the student or being supervised. It will not be covered if it is unattended. If in a vehicle the vehicle must be locked
- by force or intimidation e.g. mugging, snatching or physical confrontation
- loss in Transit - left on the train, bus or taxi

### Q. What is the geographical scope of the insurance?

The Insurance will cover you anywhere in Australia. It will also cover your equipment in other countries overseas, provided that the trip does not exceed 28 days any one trip.

### Q. Can overseas cover be extended for longer periods?

Yes, however it is subject to an extra premium. Please contact Protecsure to obtain a quote.

### Q. What is my Policy excess?

The Policy excess is listed in your certificate of insurance. The excess is payable each and every claim that you make. The excess needs to accompany the claim form.

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### Q. How do I make a claim?

In the event of damage a claim form will need to be completed and handed to the repairer selected by your school. Please contact your school for the correct procedures. The excess payment needs to be made to the repairer

A police report is required to be completed for all theft and loss events and must accompany the claim.

### Q. What settlement will I receive in the event of a total loss?

The insurer's liability shall never exceed the original purchase price. If your machine is a total loss it will be replaced with a machine of equal specification and capacity.

You may claim up to two times the sum insured throughout the Policy period.

### Q. What is not covered by the Insurance?

The following list identifies some of the key exclusions:

- The excess of each and every claim
- Any type of accidental of intentional damage
- On an aircraft unless the equipment accompanies you or the user as cabin baggage
- While the equipment is made available to a person
- While the equipment is unattended, except where: - in a locked vehicle and out of sight; or
    - in premises reasonably secured from being accessible by an intruder or the public; or
    - the equipment is unintentionally left on public transport.

Cover will not be available:

- if the theft is caused by the user, a member of your family or your employee
- for loss of data, or loss of software that is not a standard manufacturer installed operating system, or for loss of extended warranty or other optional extras not included on the Certificate
- for consequential loss of any kind.

This list is a brief summary of the exclusions and you should refer to the actual policy wording for full details.

### Q. What else should I know?

As well as the exclusions above, every insurance policy has conditions, which place some onus of responsibility on the insured. This is referred to as a "duty of care'" For example, the policy specifically excludes any loss or damage if the insured item is stolen from an unlocked vehicle, and when in a locked vehicle it must be placed out of sight.

- Where any loss occurs the matter must be immediately reported to the Police. Failure to do so may jeopardize the rights of the insurer.
- Also, it should be noted that if the insured is traveling by plane, boat or train, to ensure cover, they must carry the equipment as an item of personal cabin luggage.

**Contact Protecsure on 1300 COVERIT**

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