

# Amateur Radio Insurance

Insurance Product Information Document

Company: Arch Insurance (UK) Limited.

Product: Amateur Radio

Arch Insurance (UK) Limited, 5th Floor, Plantation Place South, 60 Great Tower Street, London EC3R 5AZ – (FCA Register No 229887) authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, it does not replace the policy Terms and Conditions. Complete pre-contractual information on the product is provided in your policy documentation.

## What is this type of insurance?

This amateur radio insurance policy provides cover for your radio equipment following accidental loss or damage.



### What is insured?

- ✓ The policy covers the following types of damage or risk: accidental loss or damage to radio equipment.

### Optional Cover?

- You have the option to include your legal liability for injury to third parties and damage to their property.
- You also have the option to include your legal liability in respect of injury sustained by your employees in the course of the business up to a limit of £10,000,000 including costs and expenses.



### What is not insured?

You will not be insured for:

- ✗ Damage caused by wear and tear, gradual deterioration, frost, faulty or defective design or materials or workmanship, mechanical or electrical breakdown or derangement.
- ✗ Losses from unattended vehicles unless certain conditions are met.
- ✗ You will be responsible for the first part of any amount for the amount of the excess shown on your Policy Documents.



### Are there any restrictions on cover?

- ! Additional restrictions in cover will be highlighted on your policy schedule.



### Where am I covered?

- ✓ You are covered for All Risks to your radio equipment at the premises shown on your policy schedule.
- ✓ You have the option to extend this cover to anywhere in Great Britain Northern Ireland the Channel Islands and the Isle of Man or to include cover anywhere in the world up to a maximum of 21 days.



### What are my obligations?

- You must provide us with honest, accurate and complete information and inform us without delay of any changes in your situation.
- In the event of a claim, you must notify us as soon as possible and within 72 hours.



## When and how do I pay?

The contract is valid upon payment of the full premium.

The premium for this insurance will be paid to your insurance broker.



## When does the cover start and end?

Your cover will take effect on the date stated in your policy.



## How do I cancel the contract?

If this cover does not meet your requirements, please return all your documents to your insurance agency who has arranged the cover within 14 days of receipt and any premium paid will be returned in full. You can cancel this cover at any other time by contacting your insurance broker who arranged it, any return premium will be at the discretion of Arch. No premium will be refunded where a claim has been made on the policy.