POLICY SUMMARY
ACCIDENTAL DAMAGE, LOSS OR THEFT
INSURANCE - from Establishment doc
PORTABLE ELECTRONIC DEVICES

The following provides a brief summary of the for Accidental Damage, Loss or Theft of Portable Electronic Devices. This is only a summary, please ensure that all full terms of the policy wording are attached to the sale of every device.

The full policy can be found here: http://bit.ly/nlgcbinsure

LOOKING AFTER YOUR DEVICE

The manufacturer of your device provides you with the warranty, which protects your device from faults in design, material or workmanship. The Policy protects you against accidental damage, loss or theft. In order to use these protections, you must look after your device.

- Your device is fragile, you need to look after it so it will last.
- Your device is worth a lot of money to a thief so keep it in a secure place out of sight or take it with you.
- Record your device's serial number and keep it in a safe place. The serial number/SNID will be required to identify your device, confirm warranty and insurance.
- Keep your device away from water, moisture or steam. Don't take your device to the beach or a pool. Don't leave it outside or in the sun for too long. If your device gets wet, moist, too cold, too hot or infested by insects it may cause a short circuit that will damage your device.

WHAT YOU ARE INSURED FOR

The Policy protects you against the cost of repairing or replacing your device in the event of accidental damage, loss or theft anywhere in New Zealand.
The accidental damage, loss or theft is a sudden and unforeseen event (insured event) not caused by your intentional action or the action of anyone acting on your behalf.
If the insured event happens and you have complied with the Policy, we will either repair or replace your device.
The most we will pay for the total of all claims under this Policy is the original purchase price of your device. We will only pay for one device replacement or the repairs, which do not exceed the original purchase price of your device. If your device was replaced, you have to purchase new insurance for the replacement device.

WHAT YOU ARE NOT INSURED FOR

There is no insurance cover for any damage, loss or theft attributable to:

- Repair or replacement of failed and faulty components due to normal wear and tear; or
- Any intentional act by you or anyone acting on your behalf; or
- You not using your device in accordance with the manufacturer's instructions; or
- You not taking all reasonable precautions to protect your device; or
- Any insured event if it's also covered by the manufacturer's warranty or another insurance policy; or
- Fire; or
- Operating system, content or software.

WHAT TO DO IF YOUR DEVICE IS DAMAGED, LOST OR STOLEN

- Contact your school and let them know what has happened as soon as you can
- If you can't contact your school, call us on 0800 555 989 and we will assist you
- Report it to the police as soon as possible if your device was stolen or someone tried to steal it. All claims must be lodged by completing the claim form within seven (7) days of the incident occurring quoting the police incident report number, police officers name and contact details. You will need to provide a copy of the police incident report.
- If your device was damaged, preserve it and don't use it to minimise any further damage
- You may be asked to provide additional information to support your insurance claim
- If your claim is accepted, we will repair or replace your device