RAYLO.

Insurance Policy Summary

The policy is held in Our name and covers Us against the Goods being accidentally lost, stolen, or accidentally damaged. Given this is Our policy, You have no direct rights under the policy, but instead can benefit from Our policy, and claim on Our behalf should something happen to the Goods.

You will only receive the benefits under Our policy if We make a successful claim, and any benefit to You will be limited to the amount that We receive.

The Underwriter

Our policy is underwritten by Collinson Insurance (a trading name of Astrenska Insurance Limited). Astrenska Insurance is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered office: 3 More London Riverside, 5th Floor, London, SE1 2AQ, United Kingdom. Registered in England number 01708613. These details can be checked on the Financial Services Register by visiting: www.fca.org.uk.

Excess

As with most insurance policies, if we make a successful claim, there will be an excess charged as a contribution towards the cost of a repair to the Goods, or for a replacement. If you claim on our behalf on our policy, you will be responsible for the payment of an excess, as follows:

Goods type	**Accidental damage or liquid damage claims**	**Accidental loss or theft claims**
Headphones, Watches, VR Headsets & Games Consoles, Peripherals	£30.00	£50.00
MacBooks & iMacs	£89.00	£125.00
Phones	£79.00	£109.00
All other goods	£89.00	£125.00

RAYLO.

What is covered?

- Repair costs of the Goods if it is accidentally damaged.
- Replacement of the Goods if it is accidentally lost.
- Replacement of the Goods if it is stolen.

What is not covered?

- Any claim where all reasonable precautions have not been taken, for example accidental damage when a case and screen protector were not fitted.
- Theft from a motor vehicle unless the Goods were out of view in either an enclosed compartment, boot or luggage space and the vehicle's windows and doors were securely locked. In such an event You will need to provide additional evidence.
- Theft or loss of the Goods that were left unattended, when away from Your home.
- Repairs carried out by third party repair centres not authorised or agreed for use by the Underwriter.
- A device that has been operating without a functioning network SIM card.
- Repair costs for wear, tear and cosmetic damage to the Goods that do not stop it from working normally.
- The relevant excess, as set out above.

Restrictions on the cover

- 2 claims within a rolling 12-month period.
- Replacement Goods may be with refurbished items, where possible with an identical specification, but may differ in colour. Replacements come with a 12-month warranty.
- Theft or loss coverage requires your device to have a passcode and "Find My" or "Find My Device", where available, to be continuously enabled on your Goods and associated with your Apple ID, Samsung account or Google account for the duration of the coverage and throughout the Theft or Loss claims process.
- You will not be able to claim on our behalf on the insurance unless your Hire Payments are up to date, or if your agreement to hire the Goods has been cancelled or terminated.
- In the event of loss or theft, You must let us know within 24 hours of discovery of the loss or theft.

Where does the cover apply?

The policy will cover the Goods anywhere in the world. Repaired or replacement Goods will be delivered only to a UK address.

How to make a claim on Our behalf on Our Policy

Log in to your account on the website to make a claim.