

Education Laptop Insurance

Summary of cover

What is covered?

- ✓ **Applicable Policy Sections**
 - ❖ Section 2a – Transit Cover
 - ❖ Section 2b – Cover while in use/storage
- ✓ **Claim Settlement**

In the event of a valid claim the insurer will pay the lesser of the cost of repair; or the cost of replacement; or the Sum Insured.
- ✓ **Accidental Loss – For example**
 - ❖ Left on public transport
 - ❖ Left at bus stop
- ✓ **Accidental Damage – For example**
 - ❖ Dropped
 - ❖ Stepped on
 - ❖ Driven over
 - ❖ Pulled off desk
 - ❖ Fell out of locker
- ✓ **Loss or damage by theft or attempted theft:**
 - ❖ From any occupied building or vehicle; or
 - ❖ From any unoccupied building or vehicle only following forcible entry; or
 - ❖ In the open air only where:
 - The laptop is under the direct supervision and control of an adult; or
 - The end user is at or on the way to or from:
 - Their place of education; or
 - An organized school/college activity or event; or
 - An organized extra-curricular activity; or
 - Other places of residence or accommodation; or
 - A medical appointment of any kind.
 - By force or intimidation
- ✓ **Geographic Limitations**
 - ❖ Anywhere in the world except: Afghanistan, Albania, Angola, Armenia, Azerbaijan, Belarus, Bosnia-Herzegovina, Bulgaria, Burma/Myanmar, Democratic Republic of Congo, Cuba, Eritrea, Georgia, Republic of Guinea, Iran, Iraq, Ivory Coast (Republic of Cote d'Ivoire), Kazakhstan, Kampuchea, Kyrgyzstan, Laos, Lebanon, Liberia, Libya, Macedonia, Montenegro, North Korea, Mongolia, Romania, Rwanda, Serbia, Sierra Leone, Somalia, Sudan (North and South), Syria, Tajikistan, Tibet, Turkmenistan, Ukraine, Uzbekistan, Zaire and/or Zimbabwe.
- ✓ **Liquid Spill**
- ✓ **Insurer's Limit of Liability**

The maximum cumulative amount payable by the insurer will be 2 times the Sum Insured per year of insurance, per insured device.

What isn't covered?

- ✗ The first \$100.00, \$150.00 or \$200.00 (as per your schedule) of each and every claim.
- ✗ Electrical or mechanical malfunction or derangement.
- ✗ Scratches and normal wear and tear.
- ✗ Malicious damage by the insured or the end user.
- ✗ Loss or damage by theft or attempted theft – except as indicated above.
- ✗ Loss or damage occurring while the Laptop is being transported in any aircraft or watercraft unless it is carried as personal baggage.
- ✗ Loss of or damage to software of any kind.
- ✗ Consequential loss of any kind.

This is a summary only of the insurance cover provided by the iBroker Education Laptop Insurance. Full policy details are available on our web site at

www.ibroker.net.au