

Important Policy Clauses:

- ✓ **Applicable Policy Sections**
 - Section 2a – Transit Cover
 - Section 2b – Cover while in use/storage
- ✓ **Claim Settlement Clause**
 - 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
- ✓ **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
- ✓ **Geographic Limitations**
 - Anywhere in the world for the entire period of insurance, 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.

What is Covered:

- ✓ **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
 - Lid shut with pen on keyboard
 - Liquid Spill

- ✓ **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 insured device is under the direct supervision and control of an adult; or
 - The end user is at or on their way to or from:
 - Their place of education; or
 - An organised school/college activity or event; or
 - Any organised extra-curricular activity; or
 - Other places of residence or accommodation; or
 - A medical appointment of any kind
 - By force or intimidation

What isn't Covered:

- × The amount of the excess as shown on your schedule
- × 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 insured device 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 cover provided by the iBroker Educational Laptop & Tablet Insurance. Full policy details, along with our Product Disclosure Statement and Financial Services Guide, are available on our web site at www.ibroker.net.au

