

## **POLICY SUMMARY**

Please read carefully and retain



# **HAM Radio Insurance for Members of the Radio Society of Great Britain**



# Intasure HAM Radio Insurance Policy Summary

## ABOUT THIS SUMMARY OF COVER

This summary provides a guide to your HAM Radio Insurance policy. Please note that it does not contain the full terms and conditions of the policy, which can be found in the HAM Radio Insurance policy wording.

If you would like a copy of the full policy wording or have any questions, please contact us or, you can download from [www.intasure.com](http://www.intasure.com)

Our HAM Radio Insurance policy allows you to choose cover for specified items and different levels of public liability cover.

Once your cover starts and you receive your policy documents, you will still have time to cancel your insurance. See 'Cancellation' for more information. Policies are valid for a 12 month period from the inception date (as shown on your Schedule). You will need to periodically review the level of cover and sums insured as stated in your Schedule and Policy Wording to ensure that you have adequate protection throughout the year.

Please refer to your Schedule for details of your insurer and the cover selected.

## ABOUT THE INSURER

The HAM Radio insurance is underwritten by Channel Syndicate 2015 at Lloyd's:-

### The Channel Managing Agency Limited

The Channel Managing Agency Limited, (Registered number: 08614385) is registered in England and Wales at 10 Lime St, London, EC3M 7AA.

The Insurer is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. You can check these details with the Financial Conduct Authority either on their website at [www.fca.org.uk](http://www.fca.org.uk) or by calling them on 0800 111 6768.

## Section 1 - RADIO EQUIPMENT

For full details about your cover and the exclusions see Section 1 of the Policy Wording

Radio Equipment is defined as:

Radio transmitting, receiving and scanning equipment including:

- radio masts and antenna,
- computer equipment used for amateur radio purposes for which the Insured is responsible,

all in the Geographical Limits stated herein up to the amounts shown in the Schedule

### WHAT ARE YOU INSURED AGAINST?

- |  |  |   |
|--|--|---|
| <ul style="list-style-type: none"> <li>• Fire, explosion, lightning, earthquake or subterranean fire.</li> <li>• Smoke</li> <li>• Riot, civil commotion, labour or political disturbances.</li> <li>• Malicious persons or vandals</li> <li>• Storm, Flood, Hail, Avalanche</li> </ul> | <ul style="list-style-type: none"> <li>• Escape of Water, sewage or oil from any fixed heating or domestic water installation, washing machines or dishwashers.</li> <li>• Theft or attempted theft</li> <li>• Collision involving aircraft or aerial devices or anything dropped from them, vehicles or animals.</li> <li>• Falling trees, branches, telegraph poles or lamp posts</li> </ul> | <ul style="list-style-type: none"> <li>• Falling transmitting and receiving aerials and their fittings or masts, solar panels, satellite dishes and fittings.</li> <li>• Electrical power surge</li> <li>• Riot, violent disorder, strike, labour</li> <li>• Radio equipment away from the Insured Premises, in so far as it is not otherwise insured, whilst temporarily removed from the insured premises.</li> </ul> |
|--|--|---|

### POLICY EXCESS

Standard Excess - £100

Unless stated otherwise in your Schedule.

Please be aware that if you have selected a voluntary excess this will be payable in addition to the standard excess.



## Intasure HAM Radio Insurance Policy Summary

### ADDITIONAL BENEFITS INCLUDED AS STANDARD

#### Section 1 - RADIO EQUIPMENT

- Accidental damage to the radio equipment.
- Theft or attempted theft for radio equipment in outbuildings, including garages up to £2,500.

### ADDITIONAL COVER

You may add the following optional extensions to cover available on request for an additional premium. Please check your Quotation or Policy Schedule to confirm whether this is included

- Specified Items - All Risks
- Public Liability

### SUMMARY OF SIGNIFICANT EXCLUSIONS AND LIMITS

This is a summary only - you must read this in conjunction with the Policy Document for full details, as well as your Schedule for specific terms and conditions

#### Section 1 - RADIO EQUIPMENT

There are restrictions on cover if:

- Radio equipment outside the country in which the insured premises is situated.
- Damage caused by wear and tear, atmospheric or climatic conditions, rot, fungus, insects, vermin, domestic pets, repair, cleaning, alteration, restoration, depreciation or any gradually operating cause.
- Damage caused by faulty workmanship or defective design or the use of defective materials.
- Malicious loss or damage caused by persons lawfully in the insured premises
- We will not pay for any claim of whatsoever nature directly or indirectly occasioned by or happening through or in consequence of any act of terrorism.

For each of the following categories, the limits shown will apply:

- Limit of £2,500 for loss from out-buildings or garages.
- Limit of £1,000 any one occurrence and £3,000 in any one year of insurance for electrical power surge.
- Limit of up to 20% of the Sum Insured on radio equipment for loss or damage caused by perils under Section 2 whilst in any trade building for the purpose of alterations, cleaning or processing, or in any furniture depository.
- Single article limit of £10,000 for radio equipment.

### EXCLUSIONS THAT APPLY TO SECTIONS 1 TO 3 OF THIS INSURANCE

- Loss or damage caused directly or indirectly by radioactive contamination and nuclear assemblies.
- Loss, damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war mutiny civil commotion assuming the proportions of or amounting to popular rising military rising insurrection rebellion revolution military or usurped power martial law confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or public or local authority Act of Terrorism or any action taken in controlling preventing suppressing or in any way relating to any of the above.
- Loss, destruction, damage or consequential loss resulting from computer viruses, erasure or corruption of electronic data.

### HOW WE SETTLE YOUR CLAIM

#### Section 1 - RADIO EQUIPMENT

If your claim for loss or damage is covered under Section 1, we will pay the full cost of repair or for replacement as new provided that:

- at the time of loss or damage, the sum insured is not less than the full replacement cost.



## Intasure HAM Radio Insurance Policy Summary

### CANCELLATION

You have the right to cancel the insurance Policy **30 days** from the day after receipt of the documentation and receive a full refund of any premium paid, provided that there have been no claims either paid, reported or outstanding. For the purpose of this cancellation clause, it will be deemed that you will have received the Policy documents upon the day following the date it was emailed/posted to you.

Once cover has commenced **outside the 30 day period**, you may cancel your policy at any time and will receive a pro-rata refund. The pro-rata refund will consist of a deduction for the period of cover and any fees paid. This will also be subject to no claims having either been paid, reported or outstanding.

We may cancel this Policy or any part thereof by sending 30 days' notice by letter to You at Your last known address. You shall thereupon become entitled to the return of a proportionate part of the premium corresponding to the unexpired period of insurance. Where a claim has been made during the current period of insurance no refund or credit of premium will be due.

### HOW TO MAKE A CLAIM

To register a claim on your property insurance and obtain a claim form please contact Intasure on **0345 111 0672**. OR

- Online - Log on to your Intasure portal.

### HOW TO MAKE A COMPLAINT

Our aim is to ensure that all aspects of your home insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you have any questions or concerns about your insurance or the handling of a claim, you should contact:

The Managing Director, Intasure, AMP House, Dingwall Road, Croydon, CR0 2LX. Tel: +44 (0)208 274 6777

If you are not satisfied and wish to make a complaint, then you may contact the insurer's complaints team at:

Complaints  
Lloyd's  
Fidentia House  
Walter Burke Way  
Chatham Maritime  
Kent, ME4 4RN

Tel No: 020 7327 5693

Fax No: 020 7327 5225

E-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

In the event that Insurers are unable to resolve the complaint to your satisfaction, you may refer the matter at any time to the Financial Ombudsman Service which is an independent body that arbitrates on complaints. They can be contacted at the following address:

The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR

Telephone: 0800 023 4567 (for landline users) or 0300 123 9123 (for mobile users)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

You have six months from the date of our final response to refer a complaint to the Financial Ombudsman Service.

Your right to take legal action against us is not affected by referral to either the Customer Relations Team or the Financial Ombudsman Service. However, the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced

In all communications the policy/certificate number appearing in the schedule should be quoted.





## **Intasure HAM Radio Insurance** **Policy Summary**

### **COMPENSATION**

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. If you are entitled to compensation under the Scheme, the level and extent of compensation would depend on the nature of the contract. Further information about the Scheme is available from the Financial Compensation Scheme.

Financial Services Compensation Scheme  
10th Floor Beaufort House  
15 St Botolph Street  
London  
EC3A 7QU

Tel: 0800 678 1100 or 020 7741 4100

Website: [www.fscs.org.uk](http://www.fscs.org.uk)

## Initial Disclosure Document

Please read this document carefully, if you have any questions regarding the contents of this document then please contact us immediately. Please retain this with your policy documentation.

### 1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

### 2. Whose products do we offer?

We only offer products from a single insurer for HAM Radio insurance.

### 3. Which service will we provide you with?

We will be acting on a 'non-advised' basis, which means that we are happy to offer you information about the features and benefits of our service, so you can decide which of these best suits your requirements. In these circumstances we are acting as the agent of the insurer and this is why we will not be making a recommendation to you about which insurance you should select.

### 4. What will you have to pay us for our services?

Any charges that we may levy, in addition to the premium charged by the insurer, for arranging, amending, renewing or cancelling any policy, will be advised to you before you purchase the policy.

Where there is an option to pay your premium by direct debit there will be a charge for the credit provided by the finance company. This will be detailed in the payment options offered to you.

If a policy is cancelled outside the cooling off period, then any premium refund will be subject to the deduction of any charges as referred to above. We will not issue a return premium fee if it is less than £10.

### 5. Who regulates us?

Intasure is a trading name of Arthur J. Gallagher Insurance Brokers Limited which is authorised and regulated by the Financial Conduct Authority.

Registered address: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Our FCA registration number is 311786.

Our permitted business is assisting in the administration and performance of non-investment contracts of insurance.

You can check this on the Financial Conduct Register by visiting the FCA's website [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on 0800 111 6768.

### 6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

**In writing:** Write to Managing Director, Intasure, AMP House, Dingwall Road, Croydon, CR0 2LX

**Tel:** 0208 274 6777

**Email:** [complaints@intasure.com](mailto:complaints@intasure.com)

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

**Address:** The Financial Ombudsman Service (FOS), Exchange Tower, London E14 9SR

**Tel:** 0800 023 4567 (if calling from landline) or 0300 123 9123 (if calling from a mobile)

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Website:** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## 7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS.

**Website:** [www.fscs.org.uk](http://www.fscs.org.uk)

**Address:** Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU

**Tel:** 0800 678 1100

## 8. How do we handle your money?

We may hold money on your behalf, either paid by you to be passed on to insurers or paid to us by your insurers, to be passed on to you. For your protection, money received from you, or to be paid to you will be held by us in accordance with the Financial Conduct Authority rules.

In most cases, we hold money as agent of the insurer under a 'risk transfer' process. Under risk transfer, we have an agreement with your insurer to hold money as their agent. Money we receive, either from you or from the insurer will therefore be the property of the insurer whilst we hold it. Therefore, if you pay money to us, it is treated as having been received by the insurer and if we do not pay it over to the insurer your policy will not be affected. Similarly, if the insurer pays claims money or a return premium to us for onward transmission to you and we do not pay you, then the insurer will still be liable to you. Where we do not use 'risk transfer', we will notify you separately.

We will deduct any commission entitlements before paying premiums to insurers.

Any interest earned on money held by us in relation to this insurance will be retained by us for our own use.

## 9. How we use your data?

We are registered under the Data Protection Act 1998 (the "Act"). By accepting this Statement you consent to us using and processing your personal and sensitive personal data (where this is necessary, for example criminal convictions) for the purpose of procuring insurance policies and handling claims, if any. Where you provide us with personal or sensitive personal information that relates to anyone other than you, you must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to us and its use by us as set out below.

We may disclose your personal and sensitive personal data to third parties involved in providing products or services to us or the insurer, service providers we have retained to perform services on our behalf this includes; group companies, affinity partners, (re) insurers, other insurance intermediaries, insurance reference bureaus, fraud detection agencies, loss adjusters, solicitors/barristers, accountants, Premium Credit Limited if you have chosen to pay by direct debit, parties involved in the claims handling process and/or service providers where necessary to provide and administer our products, services and/or who may provide ancillary services, reinsurance companies and insurance regulatory authorities, and as may be required by law. Your information may also be used for offering renewal, research and statistical purposes. Your personal data may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for policy and systems administration.

In assessing any claims made, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions).

The Act entitles you to receive details of personal and/or sensitive data held about you by us. You have the right to apply for a copy of your information, for which we may charge an administration fee of £10, and to have any inaccuracies corrected

The information provided will be treated in compliance with the Act.

For the purposes of the Act, the Data Controller in relation to any personal data you supply is Arthur J. Gallagher Insurance Brokers Limited.

In the interests of security and to improve our service, telephone calls you make to us may be monitored and/or recorded.