

## Hearing Aid Insurance

The Assetsure Hearing Aid insurance policy is underwritten by certain syndicates at Lloyds of London and is designed to cover hearing aids against a wide range of perils.



		ASSETSURE	Standard home insurance
Wide cover	<i>Our policy provides all-risks cover as standard. This means events such as loss or damage are covered with fewer exclusions and warranties.</i>	✓	✗
Worldwide insurance	<i>You are covered anywhere in the world for trips up to 60 days.</i>	✓	✗
Single items	<i>No need to insure your entire home, we will cover your hearing aids on their own</i>	✓	✗
Specialised covers	<i>We include specialised covers such as mysterious disappearance and include an allowance for any consultation and refitting fees following a loss</i>	✓	✗
No claims bonus	<i>Your home insurance no claims bonus remains unaffected if you claim on higher risk items.</i>	✓	✗
Cooling off	<i>We allow you a full thirty days to evaluate our policy cover after purchase.</i>	✓	✗

## Examples of items we insure:

We insure most types of Hearing Aids including Analogue & Digital, Behind the Ear (BTEs) Mini BTEs Receiver in the ear (RITE) In the ear (ITE) and Completely in the canal (CIC) hearing aids.

### About this policy

Like all insurances, the Assetsure Hearing Aid Insurance Policy contains conditions which affect how the cover is provided and the claims paid. This document provides the key information about the exclusions, limitations and conditions which apply.

*It does not contain the full terms and conditions of the contract and does not form part of the insurance policy. If you would like a copy of the full policy wording or have any questions then please contact us.*

### Policy conditions

You must tell us as soon as possible about any incident which you may need to claim for under this policy. If an item is stolen, you must also inform the police within 24 hours of the incident and obtain a crime reference number.

If you do not, we will not have to pay your claim. In the event of any claim being made for loss of or damage to any insured item, the onus of proving the existence, ownership and value of the item shall be upon you.

You must take all reasonable care and measures to protect any item insured and to maintain them in a good state of repair and proper condition. If you do not, we will not have to pay any claim.

### Not covered by this policy

- Mechanical or electrical faults or breakdown.
- Any disposable hearing aids.
- Loss of batteries unless hearing aid(s) lost at the same time.
- Loss or damage caused by battery leakage.
- Loss or damage whilst you are swimming or involved in any water sport.
- Loss or damage whilst you are in water.
- Damage caused when with audiologists

### About us

Assetsure is a trading name of Hildon Park Limited, registered address: Wallside House, 12 Mount Ephraim Road, Tunbridge Wells TN1 1EG. We are authorised and regulated by the Financial Conduct Authority. Our FCA Number is 592997. We are permitted to deal as an agent of insurers with respect to non-investment insurance policies. You can check these details on the FCA's register by visiting [www.fca.org.uk/register](http://www.fca.org.uk/register) or by calling the FCA on 020 7066 1000.

### Your duty of disclosure

You must take reasonable care not to make a misrepresentation to the insurer. This means that all the answers you give and statements you make as part of your insurance application, including at renewal and when an amendment to your policy is required, should be honest and accurate. If you deliberately or carelessly misinform the insurers, this could mean that part of or all of a claim may not be paid.

### How to cancel

You are entitled to cancel this contract of insurance by writing to us within 30 days of either the date you receive this contract of insurance or the start of the period of insurance, whichever is the later, and receive a full premium refund. We may keep an amount which reflects the administrative costs of arranging and cancelling the policy. Details of these amounts are given in our tariff of administration charges.

### Protecting your information

All personal information about you will be treated as private and confidential (even when you are no longer a customer), except where the disclosure is made at your request or with your consent in relation to administering your insurance or where we are required by law.

Some or all of the information you supply to us in connection with your insurance proposal may be passed to insurance and other companies for underwriting, claims and premium collection purposes. Your data will be held in accordance with the Data Protection Act 1998, under which you have a right of access to see personal information about you that is held in our records, whether electronically or manually. If you have any queries, please write to James Farley at the above address.

We and/or the insurers and/or credit providers may use publicly available data from a variety of sources, including credit reference agencies and other external organisations to verify your identity or creditworthiness, to avoid fraud, and to obtain beneficial quotes and payment options on your behalf. Each of the searches may appear on your credit report whether or not your application proceeds. By agreeing to these terms and conditions you agree to these uses of your information.

### How to claim

Please refer to your policy summary or your policy document if you need to notify a claim. You should contact us as soon as possible using the contact details provided.

### Fees and charges

For services in providing this product we charge an annual administration fee of up to £5.00. This charge is for the provision of our services including all policy documentation, claims handling and renewal invitation.

### Our earnings

You are entitled, at any time, to request information regarding any commission which we may have received as a result of placing your insurance business.

### Protecting your money

Prior to your premium being forwarded to the insurer, and for your protection, we hold your money as an agent of the insurer. This means your policy is treated as being paid for.

We may transfer your money to another intermediary in some cases. However your money will be protected at all times because of the requirements of FCA rules. We also reserve the right to retain interest earned on this account. By accepting this Terms of Business Agreement, you are giving your consent for us to operate in this way.

### Complaints

It is our intention to provide a high level of service at all times. However if you have reason to make a complaint about our service you should contact James Farley at the above address or by calling 020 7305 5601

You may be entitled to refer the matter subsequently to the Financial Ombudsman Service. You can contact the Financial Ombudsman Service by calling 0800 0234 567 and further information is available at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk). If you do decide to refer any matter to the Financial Ombudsman Service your legal rights will not be affected.

### Compensation arrangements

We are covered by the Financial Services Compensation Scheme. 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. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, also without any upper limit. Further information about compensation scheme arrangements is available from the FSCS on 020 7892 7300 or by visiting [www.fscs.org.uk](http://www.fscs.org.uk).

### Which Services do we provide you with?

We do not specifically recommend products, however, we will ask you questions to determine that the product we are offering is applicable for your circumstances. You can then choose whether you wish to proceed.