

## **General FAQs for DEUK's Policies:**

<b>Who is LetMeProtect?</b>	LetmeProtect is a trading name of Digital Experts UK Limited which specialise in arranging insurance for electrical equipment. The firm has been around for a while and has recently launched a new gadget policy to broaden their existing customer base.
<b>Who is the FCA and what do they do?</b>	<p>The Financial Conduct Authority('FCA') is an independent financial regulatory body in the UK.</p> <p>The FCA regulates the financial services industry in the UK and their aim is to protect consumers.</p>
<b>Who is Great Lakes Reinsurance?</b>	Great Lakes Reinsurance (UK) SE underwrites the insurance policies arranged by us.
<b>What is the Financial Services Compensation Scheme (FSCS)?</b>	It is the UK's compensation fund, which acts as a last resort for authorised financial services firms. This means that the FSCS may pay compensation if a firm is unable, or likely to be unable, to pay claims against it.
<b>Are you a legitimate company?</b>	<p>Yes, LetmeProtect is a trading name of Digital Experts UK Limited which specialises in arranging insurance for electrical equipment.</p> <p>Digital Experts UK Limited is an appointed representative of CBS AR Limited which is authorised and regulated by the Financial Conduct Authority. Details can be found on the financial services register at <a href="http://www.fsa.gov.uk/register/home.do">http://www.fsa.gov.uk/register/home.do</a></p>
<b>Who is covered under the policy?</b>	<p>You must be at least 18 years old and a permanent UK resident.</p> <p>The cover applies to you as the person who purchased the policy as well your immediate family, as long as you live at the same address.</p>
<b>Who is this cover designed for?</b>	The policies are designed for people who don't have their gadgets, TVs or satellite boxes insured elsewhere, or wish to cover them separately, and want to cover the costs of repair or replacement.
<b>Can this policy be shared?</b>	No, the benefits of any of the policies cannot be transferred to someone else or any other equipment without our written permission.
<b>Can I insure my item if I live outside the UK?</b>	No, each protection policy only covers equipment bought and used in the UK, Isle of Man and Channel Islands.
<b>Am I covered if I purchased my device from an auction site?</b>	No, gadgets purchased from an online auction site are not covered unless they were purchased from a VAT registered supplier.
<b>Am I covered for my gadget whilst on holiday?</b>	Yes, your gadget policy cover includes the use of equipment anywhere in the world up to 90 days in total in any single 12 month period. However any repairs must be carried out in the UK by retailers and repairers approved by the insurer.
<b>When will I receive my confirmation and policy documents?</b>	These documents will be sent to you within 7 working days of you authorising for your policy to be set-up.
<b>What happens if I miss a payment?</b>	If you happen to miss a payment, because of a cancelled or unsuccessful direct debit you will not have access to any of the policy benefits.
<b>How do I renew my policy?</b>	<p>If you are one of our satellite or TV customers with a monthly tariff your policy is on a rolling basis, which means that the contract will continue until it is cancelled by you.</p> <p>If you pay us annually or are one of our monthly paying gadget insurance customers, we will send you a reminder letter when your policy is due for renewal.</p>

<b>What happens if you make changes to my policy?</b>	If the insurers decide to change the terms and conditions of your policy or premium for any reason, don't worry as you'll always receive 30 days written notice.
<b>How do I cancel my policy?</b>	If you decide this policy does not meet your needs you can contact LetmeProtect within 14 days of the purchase date or when you receive your policy documents. As long as no claims have been made we'll give you a full refund.
<b>Can you cancel my policy?</b>	Ageas has the right to cancel your policy at any time, although they'll always give you 30 days' notice beforehand.  If this does happen and you're one of our annual paying customers that's made no claims, you'll receive a pro-rata refund.  If it's decided to not renew your insurance for any reason, you'll receive 14 days written notice.
<b>What is a generic or known fault?</b>	This is when the manufacturer has made a product which is known to be faulty and therefore it is their responsibility to repair.
<b>In this policy will I receive a new product?</b>	Yes, you will receive a replacement product and if the item can't be identically replaced it will be replaced with a similar model. This is subject to the terms and conditions set out in your policy documents.
<b>What is deliberate/malicious damage?</b>	Deliberate or malicious damage means an act carried out with the full knowledge that the action will damage the current state of the property.
<b>How do I make a complaint?</b>	We encourage our customers to be heard so, if for any reason you do need to make a complaint please follow these steps: <ul style="list-style-type: none"> <li>• If your complaint is about the sale of policy please contact us at the address supplied in your policy documents. If your complaint cannot be resolved by the end of the next working day, your complaint will be passed to the Customer Relations Department at UKGI at the address supplied in your policy documents.</li> <li>• If you would like to make a complaint about a claim on your Satellite policy, please contact us.</li> <li>• For Gadget and TV insurance customers, any complaints about a claim should be directed to the claims administrator at the address provided in your policy documents which can be found here- <a href="#">Gadgets</a>, <a href="#">TV</a>.</li> <li>• If it is not possible to reach an agreement you do have the right to make an appeal to the Financial Ombudsman Services.</li> </ul>
<b>Are my details secure when I give them to you?</b>	Yes, any information provided will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998. Further details of how we use your personal information are available in your policy documents.
<b>What is cosmetic damage?</b>	This simply refers to the impairment of the appearance of a covered item, but not its functionality. For example, if your Sky box is scratched or becomes discoloured.
<b>What do you mean by rolling basis?</b>	If you were to choose a monthly payment plan for your satellite or TV policy, the policy would continue month on month unless cancelled by you. You may cancel this policy at any time, however you will not be entitled to any refund during the month of cancellation.
<b>What is a policy schedule?</b>	This document will highlight the equipment you have chosen to cover, and the payment tariff which you have also chosen.
<b>Where are you located?</b>	Digital Experts UK Limited is located at 2 Station Road, Manor Park, London, E12 5BT.