

Hearing Aid Insurance

Insurance Product Information Document

Company: **Ashton General Insurance Limited**

Product: **Hearing Aid Insurance**

Ashton General Insurance Limited is a company registered in the Bailiwick of Guernsey under the Companies (Guernsey) Law, 2008 with Company Number 69471. Its Registered Office is Suite 5, Town Mills, Rue du Pre, St Peter Port, Guernsey, GY1 6HS The Company is regulated under the Insurance Business (Bailiwick of Guernsey) Law, 2002 by the Guernsey Financial Services Commission with licence number 2730897. As a Guernsey insurance company we are not party to the UK Financial Services Compensation Scheme.

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation. The sum insured you have chosen is stated on your schedule of insurance as are any special policy endorsements including your policy excess.

What is this type of insurance?

This is a Hearing Aid Insurance policy. It covers loss or damage to your hearing aids on an "All Risks" basis.



What is insured?

Your chosen items are insured on a worldwide basis against:

- ✓ Accidental Loss
- ✓ Accidental Damage
- ✓ Theft
- ✓ Mysterious Disappearance
- ✓ Damage caused by pets



What is not insured?

- ✗ The policy excess as stated on your schedule of insurance
- ✗ Loss or damage to batteries unless hearing aid(s) lost or damaged at the same time
- ✗ Loss or damage caused by battery leakage
- ✗ Loss or damage whilst you are swimming, involved in any water sport or whilst you are in water
- ✗ Any routine repair, servicing, inspection, maintenance, cleaning, alteration or restoration costs
- ✗ Any disease or fear or threat of disease including Coronavirus disease (COVID-19), SARS or any mutation or variation thereof.
- ✗ Cyber Attacks



Are there any restrictions on cover?

- ! The wearer of the hearing aids must be over 18 years of age
- ! Overseas cover is restricted to trips with a maximum duration of 60 days each
- ! We are unable to cover disposable hearing aids



Where am I covered?

- ✓ England, Scotland, Wales, Jersey, The Isle of Man and Northern Ireland. You are also covered anywhere in the World providing any one trip does not exceed 60 days



What are my obligations?

- It's important that the information you provide us with is accurate as failure to do so may result in your policy becoming invalidated and a claim not being paid.
- At the start and during the term of the policy, review your cover and policy limits and ensure that they are still right for you. You must tell us if any of the answers you gave to the questions you were asked when you took out your policy change during the insurance period such as:
 - You change your address
 - You appoint a Power of Attorney to Act for you



When and how do I pay?

We require you to pay for your policy when cover commences. You can pay your premiums annually by credit or debit card, or monthly by direct debit (direct debits are subject to a credit charge)



When does the cover start and end?

Your policy will start and end on the dates specified as the Period of Insurance in your schedule, unless it is cancelled by you or by us before it ends. Our right to cancel is limited as set out in the policy.



How do I cancel the contract?

You can cancel your policy by calling or writing to us. If you cancel within the first 30 days your premium will be refunded in full, unless you have made a claim. You can cancel at any other time and will not be charged a cancellation fee. Any premium you have paid for the rest of the insurance period will be refunded on a pro-rata basis