



## Port Terms and Conditions

### Definitions

- **Accidental Screen Damage:** Any damage to the Insured Item that results in stoppage of normal operation of the laptop computer and which is the result of a sudden, unforeseen and external cause

Administrator: London General Holdings Limited, Eaton House, 152-158 Northolt Road, Harrow, Middlesex. HA2 0EA.

- **Authorised Repairer:** Repair agent specified by the Manufacturer of the laptop computer as being capable of carrying out repairs to such.
- **Insurance Company/We/Us/Our:** London General Insurance Company Limited, Registered Number 1865673 Registered Address of Combined House, 15 Wheatfield Way, Kingston Upon Thames Surrey KT1 2PQ.
- **Insured Item:** Your laptop computer screen.
- **Policy Holder:** An individual, as detailed on the Certificate of Insurance, who has bought a new PORT case and has successfully registered for their 12 months free Accidental Screen Damage insurance at [www.portdesigns.com](http://www.portdesigns.com) within 30 days of purchasing their PORT case.
- **Repair Costs/Loss:** Normal costs for repairing the Insured Item, as at the date of Accidental Screen Damage.
- **Wear and tear:** Progressive deterioration of an item, or part of the machine or any physical element following age or usage, whatever the origin and process of deterioration (physical or chemical).
- **You/Your:** The Policy Holder.

### 2- PURPOSE AND LIMITS OF COVERAGE

We will indemnify You for the cost of repair to the Insured Item up to a limit of £350 incl. taxes following Accidental Screen Damage.

Coverage is limited to one claim during the period of insurance.

### 3- TERRITORIAL SCOPE

Coverage is valid within the United Kingdom.

### 4. EFFECTIVE DATE AND PERIOD OF COVERAGE

The date of the registration of the Insured Item at [www.portdesigns.com](http://www.portdesigns.com) shall initiate commencement of coverage for the Policy Holder. It is for a full period of 1 year from the purchase date. If a claim is paid under the Policy or if the Insured Item is transferred to a third party coverage shall cease immediately.

The Insured Item must have been registered within 30 days of purchase of the PORT case in order to be eligible for cover under this Policy. Proof of purchase of the PORT case must be retained for the duration of the Policy, as You will need to provide this to Us in the event of a claim.

### 5 EXCLUSIONS:

- The intentional or fraudulent action of the Policy Holder, or any third party.
- Damages for which the Policy Holder is unable to produce the Insured Item if and when required to do so by Us.
- Damages where the Policy Holder has not registered the Insured Item within 30 days of purchase of the PORT case.
- If YOU are unable to produce the purchase receipt for the PORT case.
- Any damage to the Insured Item which occurred whilst the Laptop Computer was NOT contained in the PORT case registered.



- Claims relating to dead pixels on LCD laptop screens unless the level of the problem exceeds the manufacturer's quality standard.
- Damage due to negligence or mistreatment or failure to comply with the PORT cases manufacturer's operating instructions as outlined in the Duty of Care below.
- Internal damages such as faults or failures falling within the manufacturer's warranty, damage caused by faults, defects and malfunctions which have not been fixed and which have contributed to the damage occurring.
- Costs for maintaining, servicing, modifying, improving or tuning Your laptop computer.
- Wear and tear or the result of prolonged use of the Insured Item, dirt, rust, corrosion or the scaling of rust that is not caused by an accident.
- Scratches, abrasion, cracks or any cosmetic damage which does not affect the normal usage of the Insured Item.
- Damage to any part other than the Insured Item.
- Where any technical modifications have been carried out by You without the written approval of the manufacturers.
- Damage occurring during the installation or assembly of the Laptop computer or when it is entrusted to a repair technician.
- Compensation for loss of use of the laptop computer.
- As a result of earthquake, storm, flood, fire, lightning, explosions, corrosion, theft or attempted theft.
- Damage directly or indirectly caused by or through an act of war, invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, military duty, nuclear war or radiation.
- Damages caused by seizure, requisition, confiscation, or destruction on the order of a government or other public authority.
- Any consequential loss of whatsoever nature.

#### 6- MAKING A CLAIM

- What do You do in the event of Accidental Screen Damage?

You must:

1) Immediately take all necessary measures to limit the extent of the Loss and safeguard the Insured Item.

2) Go to [www.portdesigns.com](http://www.portdesigns.com) and print a Claim Form or put your request in writing to: PORT Case Insurance Claims Department, London General Holdings, Eaton House, 152-158 Northolt Road, Harrow, Middlesex. HA2 0EA. and ask for a Claim Form to be sent.

3) Post the following to Port Case Insurance Claims Department at the above address:

- a. The completed Claim Form
  - b. Original purchase receipt for the PORT case (Please retain a copy for your records)
  - c. Certificate of Insurance
  - d. An estimate for the repair of the laptop screen damage, which must be from an Authorised Repairer who has physically inspected the damage. The estimate must detail the make, model and serial number of Your laptop computer and must be broken down to specify the estimated cost to the Insured Item. The Authorised Repairer should also provide full details of the damage.
  - e. Upon receipt of the above WE will validate the claim and notify you of our decision in writing
- 4) Please note that the Administrator must receive a completed Claim Form, together with any other information the Administrator may reasonably require, within 30 days of the event giving rise to a claim.

The Administrator reserves the right to request any further documentation that is deemed necessary to establish whether there are grounds for the claim.

The Administrator will then authorise the claim and upon receipt of a valid paid invoice and/or receipt from an Authorised Repairer will send a cheque to You for the appropriate value subject to the Policy limits stated above.

No claim shall be accepted by fax, telephone or email,



## 7- GENERAL CONDITIONS

\* Both You and We are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary prior to commencement of the Policy, this Policy shall be subject to English Law.

\* It shall not be possible for You to assign or charge the benefits of the insurance in any way whatsoever. This Policy is non-transferable.

\* If any information provided to Us by You or anyone acting on Your behalf is inaccurate or if You fail to disclose any information which might reasonably affect Our decision to provide insurance to You or Our assessment of Your claim, Your cover under this Policy shall end.

\* It is a duty of the Financial Services Compensation Scheme to ensure that a percentage of sums owed to policyholders by an insurance company in liquidation is paid to those policyholders if the company itself is unable to meet its liabilities in full. This compensation system is subject to restrictions and not all policyholders are eligible. Further details are available on request.

\* In the event of an insurance claim, any information that You provide to Us may be put onto a Register of Claims through which insurers share information to prevent fraudulent claims. A list of participants and the name and address of the operator are available from Us.

\* Subrogation rights: You must co-operate with Us and Our agents in obtaining reimbursement of any costs We incur under the terms of this Policy, which may have been caused by the action of a third party, against whom You have a right of action.

\* If You are covered under another insurance policy or maintenance contract, We will only be liable for Our rateable proportion of the costs.

\* Duty of Care: You must follow the manufacturer's instructions for use of the PORT

case and must maintain the material in a perfect state of repair and functionality, not overloading it beyond the levels established by the manufacturer. You must carry out any preventative measures or repair work to avert a Loss occurring that may be anticipated as a result of length or conditions of use, or adverse environmental conditions.

## 8- Customer Care

It is Our objective at all times to provide a first class service but there may be times when You feel that this has not been achieved. In the event of a complaint You should in the first instance write to:

London General Holdings Ltd  
PORT bag insurance Customer Services  
Combined House,  
15 Wheatfield Way,  
Kingston Upon Thames,  
Surrey  
KT1 2PA

If the response is not satisfactory or should You not agree, Your complaint should be addressed to

London General Insurance Company Limited  
Combined House,  
15 Wheatfield Way,  
Kingston Upon Thames  
Surrey  
KT1 2PQ.

Should you wish to obtain independent advice regarding Your complaint You may contact the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. None of the above affects any right of action You may have.