

Identity Theft Insurance

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Insurance Product Information Document

Company: HSB Engineering Insurance Limited

Product: Identity Recovery Insurance

Registered in England and Wales: 02396114, Chancery Place, 50 brown Street, Manchester, M2 2JT. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

This Insurance Product Information Document provides an overview of the main features of the policy, and does not go into detail about all of the terms and conditions. You should read the policy document for full details of cover and the policy schedule for the sums insured and any endorsements which will be specific to you.

What is this type of insurance?

The HSB Identity Recovery insurance provides help for individuals to respond to identity theft. It includes reimbursement of your reasonable costs and expenses to rectify the matter as well as the provision of a case manager. For the purposes of this policy, 'identity theft' means the fraudulent use of any information which could identify you or allow your identity to be stolen or allow fraud to take place on you. This includes but is not limited to your national insurance number, NHS number, driving licence number, passport number or other method of identifying you.



What is insured?

There are two sections of cover that will apply. Cover is provided up to the sum insured shown in the quotation or schedule for all claims made during the period of insurance.

Case Management Services

- ✓ Provision of a case manager for up to 12 months to assist and guide you in dealing with the disruption caused by the identity theft and recovering control of your personal identity (for example, in having to contact the relevant authorities, credit bureaus, creditors and businesses).
- ✓ The cost of the case manager is included within your premium and does not reduce the sum insured available for the expense reimbursement coverage.

Expense reimbursement coverage

- ✓ Reasonable costs and expenses incurred as a result of the identity theft in:
 - Reapplying for credit.
 - Obtaining a maximum of 12 credit reports over the 12 months following the discovery of the identity theft.
- ✓ Reasonable costs and expenses incurred with our consent as a result of the identity theft in:
 - Having to defend a claim brought against you by a creditor or any criminal charges brought against you arising from the actions of a third party using your identity.
 - The removal or setting aside any civil judgement wrongly entered against you.
 - Having to obtain other legal assistance.
- ✓ The cost of supervision of children or elderly or infirm relatives if you have to be away from that supervision as a result of dealing with an identity theft.
- ✓ Lost wages for time necessarily spent away from work in dealing with the identity theft.



What is not insured?

Below you will find information that highlights the main exclusions of the policy.

- ✗ Costs during the policy period which exceed the sum insured.
- ✗ Loss resulting from activities carried out by you for business or professional purposes.
- ✗ Any costs incurred to avoid, prevent or detect identity theft before it has occurred.
- ✗ Loss arising from circumstances which existed before the policy started and which you knew about.
- ✗ Loss or damage resulting from intentional acts by you or anyone on your behalf.
- ✗ Unauthorised use of a valid credit card, credit account or bank account.
- ✗ Any claim or dispute between you and another person shown on the schedule.



Are there any restrictions on cover?

If you do not comply with certain conditions of the policy, it may be cancelled, or we may not pay your claim. Below you will find details of restrictions that apply to the policy.

- ! If you (or anyone acting for you) make a claim that you know is in any way false or exaggerated, we will not pay the claim and we may cancel the policy.
- ! Any costs incurred must be reasonable and necessary.



Where am I covered?

- ✓ You are covered for costs expenses and fees that you incur within the territorial limits shown in the policy.



What are my obligations?

Your responsibility to give us correct information

You must do everything reasonably possible to make sure that the information you give us is a fair presentation of the risk and you must make sure that you tell us immediately about any changes that may affect your cover. This is important before you take out the policy as well as during the period of insurance. You should also regularly review the cover provided to make sure it meets your needs, if your circumstances change you must tell the person who arranged your insurance for you, or us.

If you have a claim or an incident has occurred

As soon as you know about any incident or circumstances that may result in a claim, you must tell us, providing full details, as soon after the incident or circumstance as possible and within 14 days if the loss is as a result of riot or similar incident. When making a claim it is very important that you meet all of the requirements of the policy, particularly the precedent set out in claim condition 1 – 'Reporting a claim'. If you don't, we may not pay part of all of your claim. You must report your claim to either the person who arranged this insurance for you, or to us.

Tel: +44 (0) 345 608 9005

Email: enquiries@claim.home-insurance.johnlewisfinance.com

Assist us with your claim

You must:

- Immediately tell the police about any loss or damage relating to a crime and get a crime reference number.
- cooperate with us and provide information we need in order to investigate a claim.
- tell us if you recover money from a third party in relation to a claim, you may need to give the money to us if we have already paid all or part of your claim.

Change in circumstances

As soon as you (or anyone acting for you) become aware of any change in circumstances which may affect your policy, you must tell us as soon as possible and keep to any extra terms and conditions



When and how do I pay?

You must pay the premium on or before the start date of the period of insurance, or on dates agreed by us, to the person who arranged this insurance for you. If you do not pay the premium on time, we may cancel the policy



When does the cover start and end?

The length of time covered by the policy will be shown in the schedule (usually for a period of 12 months).



How do I cancel the contract?

You have 14 days to make sure that you are happy with the cover period – this 14 day period is known as the 'cooling-off period'. You can cancel the policy by telling the person who arranged this insurance for you or by telling us in writing and returning the schedule.

If you cancel the policy within the cooling-off period, as long as you have not made a claim, we will refund all the premium you have paid. If you have made a claim, you will not get a refund.

You can cancel your policy at any time after the cooling-off period by telling the person who arranged this insurance for you, or by telling us in writing, and returning the schedule. You will not receive a refund if you cancel after the cooling-off period.