

# Lenovo Accidental Damage Protection One



## Insurance Product Information Document

**Product: Lenovo Accidental Damage Protection One**

**Company: American International Group UK Limited**

Registered in the United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number 781109).

This document is for information purposes only and gives you a brief overview of the main contents of your insurance policy. Please refer to the main Lenovo Accidental Damage Protection One ("ADP One") policy document for full terms and conditions.

### What is this type of insurance?

ADP One is an insurance policy covering you during the policy period for the repair, replacement or alternative settlement of your insured Lenovo product in the event of accidental damage to it.



#### What is insured?

- ✓ Accidental damage to your Lenovo laptop, notebook, tablet, desktop or monitor.
- ✓ If accidentally damaged, your policy will cover Lenovo, or its authorised repair agents, repairing or replacing your insured Lenovo product during the policy period to the same or similar specification as the original insured product.
- ✓ The policy provides cover for one successful claim during the policy period. That is one repair, replacement or alternative settlement.



#### What is not insured?

- ✗ Damage that happened before the insurance cover was purchased or after the insurance cover has expired.
- ✗ Wear, tear and cosmetic damage which does not affect the functionality or performance of the insured product.
- ✗ Failure to take care of the insured product or failure to follow instructions provided with the insured product or incorrect use of the insured product.
- ✗ Failure due to defect in design, materials or workmanship.
- ✗ Loss or damage to peripheral devices and accessories which are not built in or on the base unit (e.g. docking stations, external speakers, keyboards or headphones).
- ✗ Service or repair performed by anyone who is not Lenovo or its authorised repair agents.
- ✗ Loss or damage to pre-loaded or purchased computer software, stored data or virus prevention/detection software or external accessories.
- ✗ Loss, damage or corruption to computer system or data within the hardware as a result of a cyber-attack.
- ✗ Loss or damage due to fire, weather, flood or natural disaster



### Are there any restrictions on cover?

- ! A maximum of one claim for accidental damage can be made during the policy period.
- ! Cover is only available to businesses or residents of the United Kingdom, Channel Islands or the Isle of Man and who are aged 18 or over.



### Where am I covered?

- ✓ This policy covers accidental damage to your insured Lenovo product, no matter where in the world you are when the damage occurs. However, if you make a claim in a country that is not the country where the insured product was purchased, we cannot guarantee repair or replacement in that country and you may need to wait until you return to the country of purchase. Repair or replacement of the insured product is subject to local service availability and may be subject to payment of additional fees.
- ✓ This policy covers residents of or businesses incorporated in the United Kingdom, Channel Islands and the Isle of Man. Repaired or replaced hardware will be delivered to the address on your purchase invoice.



### What are my obligations?

- You must take care of your insured product and use and maintain it in accordance with its manufacturer's instructions.
- To make a claim you must follow the procedure set out in the policy document.
- When you make a claim, you must provide Lenovo with any information it asks for about the circumstances leading up to the claim.
- You must ensure where possible that your software and data residing on the hardware is backed up as the insurance cover does not provide data recovery services. If the hard drive is replaced, Lenovo only preinstall the Lenovo standard operating system where the insured product was purchased from Lenovo with the standard operating system. You will be responsible for reinstalling all other software programs, data and passwords onto the insured product.



### When and how do I pay?

Payment of the premium is set out in the purchase invoice provided to you at the time the insured product is purchased.



### When does the cover start and end?

Coverage starts on the date of delivery of your insured product until the end of the policy period selected by you and shown on your purchase invoice unless you or AIG cancel your cover in line with the policy terms. Your policy will end if you have made one successful claim during the policy period.



### How do I cancel the contract?

You may cancel this policy at any time for any reason by contacting Lenovo on 0333 777 3991 or by visiting [Lenovo Contact Support](#).

If you cancel this policy within 14 days of purchase or receipt of the policy, you will receive a full refund of the premium you paid. If you cancel this policy after 14 days, you will receive a proportionate refund of the premium based on the number of full unexpired months of cover remaining. If you have made a successful claim, the policy will have ended and no refund will be due..

## **Lenovo Accidental Damage Protection One (“ADP One”) – UK Policy Document**

### **Welcome**

This Lenovo Accidental Damage Protection One UK policy is underwritten by American International Group UK Limited (**AIG UK**). Lenovo PC HK Limited (**Lenovo**) has been appointed to sell and administer this policy on AIG UK’s behalf.

Lenovo PC HK Limited is registered in Hong Kong under Company Registration No. 0165820, with its registered address at Taikoo Place Lincoln Hse 23/F.

American International Group UK Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference Number 781109). This information can be checked by visiting the Financial Services register: [www.register.fca.org.uk](http://www.register.fca.org.uk).

American International Group UK Limited is registered in England (company number 10737370) and has its registered address at The AIG Building, 58 Fenchurch Street, London EC3M 4AB. We’re also a member of the Association of British Insurers.

The authorisation details of AIG UK can be checked on the Financial Services Register at [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by calling 0800 111 6768.

When we say ‘we’, ‘our’ or ‘us’ in this document, we mean AIG UK. When we say ‘policyholder’, ‘you’ or ‘your’ we mean the individual, company or entity named on your purchase invoice, which is the written confirmation that you bought the insured product and are the legal owner of this policy.

This document together with your purchase invoice tells you what your policy covers you for, as well as what is not covered. It makes up the contract of insurance between AIG UK and the policyholder. This is an agreement between us and you. No one else has any rights under this agreement.

To have the full protection of this policy you must comply with the terms outlined within this document and the purchase invoice. Failure to comply may determine whether we deny any claim made under the policy or the amount we pay you in the event of a claim.

All terms and conditions are provided in English, and we and Lenovo will only ever communicate with you in English. If you need this policy document in a different format, including larger print or braille, please contact us using the contact details on page five.

Please read through this document carefully. It should answer any questions you have about your insurance. If you’re still unsure about anything, or if something doesn’t look right, you can contact Lenovo on 0333 777 3991. Lines are open between 09:00 and 18:00 from Monday to Friday.

### **How this policy works**

This policy is designed to cover you for one event of accidental damage to an insured product. When we say “insured product” we mean the Lenovo laptop, notebook, tablet, desktop or monitor including charging leads, sold by Lenovo or a Lenovo Authorised Reseller as detailed in your purchase invoice.

When we say "Lenovo Authorised Reseller" we mean a third party service provider authorised by Lenovo to distribute this policy at the same time as selling you the Lenovo product.

When we say "accidental damage" we mean accidental physical damage, breakage or failure of your insured product due to an unforeseen and unintentional event that causes physical damage to the insured product which then affects its functionality.

Accidental damage does not include failure of the insured product due to defects in materials and/or workmanship and/or design.

## **The premium**

The premium is the amount set out in the purchase invoice provided to you at the time the insured product is purchased so we can provide you with insurance.

If your payment has not been completed correctly (for example if your payment card fails) you will be informed and you will need to take action to complete the payment. If you need to make a claim under this policy and your payment has not been completed, you will not be entitled to receive insurance cover.

You should check whether you already have any other insurance policies that offer the same cover as this policy, and make sure you are not paying twice for the same cover.

This policy is not a warranty. The insured product will also come with a limited warranty from Lenovo or a Lenovo Authorised Reseller. Please read the warranty statement you received with the insured product or contact Lenovo to find out more. Before making a claim under your policy, you should check whether your claim falls within your warranty.

You must still take care of your insured product.

## **Giving us the facts**

It's important you provide complete and accurate information at all times. If you notice any information isn't right, or if your circumstances change, you should get in touch straight away. If you don't tell the truth, or if you mislead or exaggerate a claim, we may cancel your policy or treat it like it never existed. If we do this, we won't refund any premiums you've paid us.

This policy covers residents of, or businesses incorporated in the United Kingdom (**UK**), Channel Islands and the Isle of Man.

If you are an individual, you must be aged 18 years or older at the date of purchase of this policy and you must have your main residence in the UK, Channel Islands or Isle of Man.

If you are a business customer you must have purchased the insured product for a business, trust, charity or other unincorporated body established in the UK, Channel Islands or the Isle of Man.

In the event you make a claim, Lenovo reserves the right to conduct an inspection of the insured product to confirm that it is in normal operating condition.

## When does this policy start and end?

The policy starts when you receive your insured product and will end on the first of the following to happen:

- the date on which you or we cancel the policy;
- the end of the policy period; or
- you have made a successful claim on the policy.

The policy period is set out on your purchase invoice.

This policy does not cover any damage to the insured product which occurred before the policy was purchased or after the policy has expired.

### How to contact Lenovo

You can get in touch with Lenovo for any **insurance query** or to **submit a claim** in the following ways:

- **By phone:** 0333 777 3991
- **By post:** Redwood, Crockford Lane, Chineham, Basingstoke, RG24 8WQ
- **Visit:** [Lenovo Contact Support](#)

\* Lines are open between 09:00 and 18:00, Monday to Friday.

## What this policy covers

Your insured product is covered for one successful claim of accidental damage during the policy period.

Lenovo, on behalf of AIG UK, will attempt to repair your insured product when possible and economically viable. If Lenovo decides the insured product cannot reasonably be repaired, then the insured product will be replaced with a product of at least the same or similar specification, or an alternative settlement will be provided to you. The policy will end following a successful claim.

## Facts about repairs

- Lenovo may replace original parts with new or used parts.
- Replacement parts will be functionally equivalent to the original parts.
- Lenovo may appoint an affiliated company or a third party to complete repairs on the insured product.
- Some repairs may be made by Lenovo sending you the part for self-installation.
- If you are entitled to on-site repairs, Lenovo may repair or exchange your insured product at your location. If a repair cannot be complete on-site, Lenovo will arrange for a courier to collect your insured product for assessment and repair at the service centre at its expense.
- The policy will end following a successful repair.

## Facts about replacements

- The replacement product will be of at least the same or similar specification as the insured product.
- Lenovo will decide what the appropriate replacement product will be.
- The replacement product may contain original or refurbished parts.
- If you are provided with a replacement, we will take sole ownership of the defective insured product.
- Where Lenovo is unable to provide a replacement, we may seek to provide you with an alternative settlement.
- The policy will end following a replacement or the provision of an alternative settlement.

When you make a claim under this policy, you must allow Lenovo, on behalf of AIG UK, to assess the insured product. Lenovo's technical support agent will tell you how to get the insured product to Lenovo for assessment and repair.

If shipping is required, then Lenovo will arrange to collect your insured product for assessment and repair.

Unless agreed otherwise, repairs or replacements under this policy will be delivered to the address site(s) shown on your purchase invoice.

If you make a claim when you and/or the insured product are outside the UK, Channel Islands or the Isle of Man, you should make your claim as usual (see "How to make a claim") but you should be aware that response levels, technical support hours and onsite response times will vary by geography. This policy does not guarantee that it will be possible to repair or replace an insured product which is not in the UK, Channel Islands or the Isle of Man.

The ability for Lenovo to arrange repair or replacement is subject to local service availability and may be subject to your payment of an additional fee based on current time, material costs and consulting rates. In addition, out of country support will not include any whole unit replacements.

The serial number acts as your insurance policy number. If you plan to take any insured product outside of the UK, Channel Islands or the Isle of Man on a permanent basis it is your responsibility to inform Lenovo and discuss with Lenovo whether the serial number can be transferred.

## What this policy doesn't cover

Exclusion	Explanation
More than one successful claim for accidental damage during the policy period.	For each insured product, accidental damage cover is limited to one valid claim per insured product during the policy term. If, during the policy period, you make a claim which is rejected, you may still make a further claim during the period.
Failure to provide the insured product	This policy does not provide cover where you are unable to provide the insured product for inspection.
Consumable items and peripheral devices or accessories sold or	This policy does not cover any loss or damage to peripheral devices, accessories or consumables not built in or on the base unit, such as light bulbs, docking stations, external

supplied with your insured product	modems, monitors, external keyboards for notebooks, external mouse for notebooks, memory devices, external speakers, cases or headphones.
Computer software	<p>This policy does not cover any loss or damage to pre-loaded or purchased computer software, stored data or virus prevention/detection software or external accessories, including any software and applications that were designed and built for a specific hardware. AIG UK is not, however, required to ensure that any installed—software or applications will be compatible with the replacement product.</p> <p>You will be responsible for reinstalling all other software programs, data and passwords onto the device. Lenovo will only preinstall the Lenovo standard operating system where the insured product was purchased from Lenovo with the standard operating system.</p> <p>This includes but is not limited to where you have not backed up data or have not been provided with disks to allow software or operating systems to be re-installed.</p> <p>This policy does not provide cover for any data recovery services. However, if the hard drive of the insured product is replaced as part of a valid claim, the current version (at the time of the claim) of major application and operation software you originally purchased from Lenovo will be reloaded on to the replacement or repaired insured product at no cost to you.</p>
Cosmetic damage	We don't cover wear and tear, or scratches or dents that do not affect the function or performance of the insured product.
Unauthorised repair	We don't cover damage caused by a service or repair (excluding software updates) performed by anyone who is not a representative of Lenovo or a third party that Lenovo has authorised to repair or replace the insured product.
Loss or theft	This policy covers accidental damage only and does not cover loss or theft of the insured product.
Fire or natural disaster	We don't cover damage to the insured product caused by fire or arising from a natural disaster such as flooding or hurricane.
Abuse and misuse	You must take reasonable care of your insured product otherwise your claim may not be accepted. This policy does not provide cover if the insured product is intentionally damaged or damaged by misuse or abuse, including failure to follow instructions provided with the insured product,

	incorrect use of the insured product or using it for the purpose or in a manner for which it was not intended.
Cyber attack	We don't cover the loss of, loss of use of, damage to, corruption of, inability to access or inability to manipulate any computer system or electronic data within the insured product as a result of unauthorised access or unauthorised use of such system or data, a denial of service attack or receipt or transmission of malicious code. When we say computer system we mean any electronic hardware or software, or their components, that are used to store, process, access, transmit or receive information, and electronic data means any data stored on a computer system.
Other costs or losses	This policy does not cover any other loss or costs, including any recovery or transfer of data stored on the insured product, other than the cost of repairing or replacing your insured product.

### Other things that may affect your cover

We shall not be deemed to provide cover and We shall not be liable to pay any claim or provide benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us, Our parent company or Our ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the United Kingdom, European Union or the United States of America.

### How to make a claim

If you need to make a claim, you will need to have the insured product's serial number, which you will find on the back or underside of the insured product, and on your purchase invoice. You must also keep the insured product as it may need to be inspected before Lenovo (on our behalf) can accept your claim.

### Telling Lenovo about the accidental damage to your insured product

You must report your claim as soon as possible by contacting the Lenovo Accidental Damage Protection Claims department on:

- **By phone:** 0333 777 3991
- \* Lines are open between 09:00 and 18:00, Monday to Friday. Alternatively, you can visit [Lenovo Contact Support](#) for more ways to get in touch with Lenovo.  
**For Lenovo Contact Support visit:** [Lenovo Contact Support](#)

Failure to notify Lenovo may result in denial of your claim. If your claim is made so long after the incident that we and Lenovo are unable to fully investigate it may result in you not receiving the full amount claimed.



### **Information Lenovo will need to handle your claim**

You will be asked for the insured product's serial number. You will find this on the back or underside of the insured product, and on your purchase invoice.

Once your policy has been verified you will be asked a series of questions to assess the cause and extent of damage to the insured product.

Further diagnostics and troubleshooting steps may require more than one call or an extended session and you may be asked to access the inside of your insured product where it is safe to do so.

If you do not comply with any reasonable request by us throughout this claims procedure, we may not pay the claim.

AIG UK and Lenovo do not tolerate any type of fraudulent activity and share data and information with other insurers, fraud prevention agencies and public bodies to identify fraud. Any claim that is found to be fraudulent or if you knowingly give misleading information when making a claim or applying for insurance, the claim will be declined, and your policy cancelled with no refund of premium due to you.

### **Once your claim has been accepted**

If Lenovo accepts your claim, Lenovo will either: i) arrange for a courier to collect the insured product for repair, ii) advise you how to return the insured product to the repair centre, or iii) arrange for a replacement part to be sent to you to install on the insured product.

Alternatively, if you are entitled to on-site repairs, where possible, Lenovo will arrange for the insured product to be repaired on-site. If you need to send the insured product for repair, Lenovo will arrange for a courier to collect your product.

If instructed to return the insured product, you must return the insured product with all functional components as instructed by Lenovo.

If your product is repaired, replaced, or an alternative settlement is agreed, your policy will come to an end.

### **If you need to make changes to your policy**

You can register a change of address by contacting Lenovo.

### **If we need to make changes to your policy**

We may sometimes need to make changes to the policy terms and the amount the policyholder pays. Where we do this, we will always give you at least 30 days' notice before making any changes to your policy, by writing to you at your last known address or your last known email. If you're not happy with any changes we make, you can cancel the policy (please see "cancelling your policy").

## Cancelling your policy

You can cancel this policy for any reason by advising Lenovo within 14 days of purchase or receipt of this policy. If you cancel this policy within this time, you will receive a full refund of the premium you paid, unless you have made a successful claim, in which case the policy will have ended.

If you cancel this policy after 14 days, you will receive a proportionate refund of the premium based on the number of full unexpired months of cover remaining. If you have made a valid claim, the policy will have ended and no refund will be due.

To cancel your cover under this policy, you can contact Lenovo in the following ways:

- **By phone:** 0333 777 3991

\* Lines are open between 09:00 and 18:00, Monday to Friday.

Alternatively, you can visit [Lenovo Contact Support](#) for more ways to get in touch with Lenovo.

**For Lenovo Contact Support visit:** [Lenovo Contact Support](#)

## When we might cancel your policy

We may cancel your policy at any time if we are no longer authorised to underwrite this policy, if the terms and conditions in this policy aren't followed, or if we decide to stop offering this insurance cover. If this happens, we will give you at least 30 days' notice of cancellation in writing and you will be entitled to a proportionate refund of the premium paid for this policy based on the number of full unexpired months of cover remaining. We may also cancel your policy if you have not given us (or Lenovo) the facts (see "Giving us the facts" on page four), in which case no refund of premium is due.

No person other than you and us has the right to cancel this policy.

## How to make a complaint

AIG UK has agreed that Lenovo will handle customer complaints on our behalf. We hope you're happy with your cover and the service you receive. But if you're unhappy about something, we'd like to try to put things right. Please contact Lenovo using the details below, providing the serial number and your name to help Lenovo deal with your comments quickly.

- **By phone:** 0333 777 3991
- **By post:** Redwood, Crockford Lane, Chineham, Basingstoke, RG24 8WQ

\* Lines are open between 09:00 and 18:00, Monday to Friday.

Lenovo, acting on behalf of AIG UK, operate a comprehensive complaint process and Lenovo will do their best to resolve any issue you may have as quickly as possible. On occasions, however, Lenovo may require up to 8 weeks to provide you with a resolution. Lenovo will send you information outlining this process whilst keeping you informed of our progress.

## **If you're not happy with our response**

If Lenovo is unable to resolve your concerns within 8 weeks, you may be entitled to refer the complaint to the Financial Ombudsman Service. Lenovo will provide you with full details of how to do this when they provide the final response letter addressing the issues raised.

Please note that The Financial Ombudsman Service will not consider a complaint if you have not provided Lenovo with the opportunity to resolve it.

### **The Financial Ombudsman Service can be contacted in the following ways:**

- By post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR
- By phone: +44 (0) 8000 234 567 or +44 (0) 300 123 9 123
- By email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The Financial Ombudsman Service is an independent complaints service that's free to use. You can find out more about them and how to complain at: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Following this complaint procedure does not affect your right to take legal action.

The Financial Ombudsman Service may not be able to consider a complaint if you are a business customer.

The law of whichever part of the UK, Channel Islands or the Isle of Man you live in will apply to this policy.

### **The Financial Services Compensation Scheme (FSCS)**

We are covered by the Financial Services Compensation Scheme (**FSCS**). If we are unable to meet our financial obligations you may be entitled to compensation from the scheme, depending on whether you are an eligible claimant, the type of insurance and the circumstances of the claim.

You can get more information about the compensation scheme arrangements at [www.fscs.org.uk](http://www.fscs.org.uk), by contacting the FSCS by telephone on 0800 678 1100 (Freephone) or 020 7741 4100, or by writing to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 Botolph Street, London, EC3A 7QU.

### **How we use your personal information**

In order to provide our products and services and to run our business, we (AIG) will collect, use and disclose your personal information. We do this for various purposes including to make decisions about whether to provide insurance, assistance or other services, to respond to your requests and to process claims. We may also use your personal information to detect, prevent and investigate crime (including fraud and money laundering). We may share your personal information with our affiliates, service providers and other third parties for these purposes. Your personal information may be transferred outside the country in which you are located including to countries outside the European Economic Area. As a data subject you have certain rights in relation to your personal information. More details about AIG's use of personal information and your rights as a data subject can be found at [aig.co.uk/privacy-policy](http://aig.co.uk/privacy-policy) or you may request a copy using the following contact details: Data Protection Officer, American

International Group UK Limited, The AIG Building, 58 Fenchurch Street, London EC3M 4AB, or by email at [dataprotectionofficer.uk@aig.com](mailto:dataprotectionofficer.uk@aig.com).

If you would like to receive a copy of this policy in a different format, including larger print or braille, please contact us by email: [PL.referrals@aig.com](mailto:PL.referrals@aig.com) or by post: AIG Personal Insurance, The AIG Building, 58 Fenchurch Street, London, EC3M 4AB, UK.

Please provide your policy number, the main policyholder's name and the address to which you would like us to send the copy.

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American International Group UK Limited is registered in England (company number 10737370) and has its registered address at The AIG Building, 58 Fenchurch Street, London EC3M 4AB. We're also a member of the Association of British Insurers.

### **Law and Jurisdiction**

This policy will be governed by English law and we and you (the policyholder) agree to submit to the exclusive jurisdiction of the courts of England and Wales to determine any dispute arising under or in connection with it.

### **Assignment**

This policy may not be assigned or transferred unless agreed by us in writing.

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