

**Company:** Zing Cover, a trading name of Covertech Limited  
**Product:** Zing Cover Modular Insurance Policy v.1/22

This insurance is arranged and sold by Zing Cover, which is a trading name of Covertech Limited and is provided by Chubb European Group SE. Covertech Limited is an Appointed Representative of Lonmar Global Risks Limited and is authorised and regulated by the Financial Conduct Authority under firm register number 947295 to carry out insurance distribution activities.

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

## What is this type of insurance?

This policy is designed to meet the needs of policyholders who want to protect themselves against loss of or damage to their consumer products.



### What is insured?

- ✓ Theft, accidental loss and accidental damage to the items which are owned by you and listed in your Zing account.  
The value insured is the value listed against each item.
- ✓ We will pay costs and expenses of repairing or replacing the item following a covered claim, up to the value listed for that item in your Zing account.
- ✓ Wherever possible and appropriate, we will arrange for the item to be repaired or replaced by the retailer from which you originally purchased the item, as shown in your Zing account. However, where we do not believe it is possible or appropriate to use the original retailer, we may use another specialist repairer or supplier.



### What is not insured?

- ✗ Accidental damage which occurs gradually, including wear and tear, scratching, denting, rust, oxidation, fungus, mould and infestation.
- ✗ Accidental damage caused by or resulting from cleaning, restoration, maintenance or alteration.
- ✗ Misuse, faulty workmanship or design, or the use of faulty materials.
- ✗ Mechanical or electrical breakdown.
- ✗ Radioactivity or any chemical, biological or electrical weapon.
- ✗ War, invasion, or other act of hostility.
- ✗ Confiscation or destruction by an authority.



### Are there any restrictions on cover?

- ! Some items must be secured in a locker or locked safe when not worn or in use.
- ! Bikes must be secured with an approved lock when left unattended.



### Where am I covered?

Anywhere in the world, unless stated otherwise in your Zing account.



### What are my obligations?

- You must take care when answering questions and ensure that all information is accurate and complete.
- You must let us know if the information provided changes.
- You must take reasonable care to protect your property from loss and damage and keep it in good condition and repair.
- You must tell us as soon as possible about any claim or loss.



### When and how do I pay?

The premium is due immediately when you set up your policy. The premium will be collected from your chosen debit or credit card and you can choose to have this collected automatically on a monthly basis. Confirmation of your payment and subscription options can be found in your Zing account.



## When does the cover start and end?

This cover is offered on a 12 month contract, unless stated otherwise in your Zing account. You can renew your cover to a rolling monthly subscription at any time within your Zing account. We will email you before your cover expires to remind you of the expiration date and ways to renew your cover to a rolling monthly subscription.



## How do I cancel the contract?

You can cancel cover for specific items, or all of your cover at any time within your Zing account. You will receive a full refund less an administration charge if you cancel your cover within 14 days of insuring with us, provided you have not made a claim. If you cancel the policy after the first 14 days, we will return a pro-rata proportion of your premium less an administration charge, provided you have not made a claim.

## Important information

### Complaints procedure

You are free to make a complaint to us at any time by emailing us at [complaints@zingcover.com](mailto:complaints@zingcover.com), via our website or using the app via your Zing account. It is our policy to ensure that all complaints are addressed promptly and that our response to complaints is fair and consistent. Our complaints procedure is also designed to be consistent with our regulatory obligations, including the additional rights that may be available to you.

You can view our full Complaints Policy [here](#).

### General information

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The Insurer, Chubb European Group SE is incorporated in France and operates through a branch in the UK. Authorised and regulated by the French Prudential Supervision and Resolution Authority. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website (FS Register number 820988).