



Service Call Protect Policy Summary

Please read the information below carefully and keep it for your future reference. This insurance policy summary does not contain the full terms and conditions of the insurance policy, which are included in the Policy Terms and Conditions attached.

Who is the Insurer?

The insurer of the Service Call Protect Policy is Domestic & General Insurance PLC.

Type of Insurance and Cover

The Service Call Protect Policy is a general insurance policy to protect your Sky equipment. Service Call Protect is part of the Sky Protect brand of insurance products.

Significant Features and Benefits

This policy covers your Sky equipment, which includes one Sky box, against the costs of:

- An initial service call to repair the equipment;
- Accidental damage; and
- Breakdown arising from faults.

Please see the Policy Terms and Conditions attached for a full explanation of these terms.

Statement of Price

The premium is shown on the reverse of the welcome letter. It includes all applicable taxes.

Significant Exclusions and Limitations

The full list of what is not covered by your Service Call Protect Policy is contained in the 'What is not covered' section of the Policy Terms and Conditions. The following are significant exclusions and limitations to your cover:

- Commercial or non-domestic use of Sky equipment; and
- Cosmetic or deliberate damage.

Duration of the Insurance Policy

This Service Call Protect Policy will start on the date we process your application (taking and processing payment details) and will continue for 6 months. The start and end dates of the Service Call Protect Policy are shown on the reverse of the welcome letter. Prior to the expiry of this Service Call Protect policy, we will write to you about continuing protection for your Sky equipment for a further 12 months with a new Sky Protect policy. Please see 'Other Important Information' below for full details about continuing your protection.

Where the Sky Equipment is replaced, the Service Call Protect Policy will continue to apply to the replacement equipment until the end date specified in your welcome letter. Where your Sky subscription is terminated, your Service Call Protect Policy will remain in place unless you cancel it.

Cancellation

Your cancellation rights

Your Service Call Protect Policy will remain in place unless it is cancelled. You may cancel the Service Call Protect Policy at any time within 14 days from receipt of your documentation or from the start date of the policy, whichever is later (the "Cooling Off Period") and you will be given a full refund of any premium you have paid. However, if you have received the initial service call, you will be charged Sky's standard call-out fee. We can deduct this from any premium you have already paid to us.

After the Cooling Off Period your Service Call Protect Policy will remain in place unless it is cancelled. You may cancel the Service Call Protect Policy by giving us 14 days' notice and the following will apply:

- if you have received an onsite visit or any replacement of Sky equipment under the Service Call Protect Policy no refund will be paid and any unpaid premium will become due and payable.
- if you have not received an onsite visit or any replacement of Sky equipment under the Service Call Protect Policy, the part of your premium relating to the remaining full months of the Service Call Protect Policy will be refunded. If you pay by Direct Debit instalments, we will only refund any payments that you have made for the unexpired period of your Service Call Protect Policy.

To cancel the Service Call Protect Policy either call us on 0800 561 4451 or write to us at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP.

If you pay for the Service Call Protect Policy by Direct Debit you must contact us before telling your bank to cancel the Direct Debit Instruction.

Our cancellation rights

We are entitled to cancel the Service Call Protect Policy by giving you 14 days' notice in writing to your last known address. A refund of the amount of premium paid for the remaining full months of the Service Call Protect Policy will be given.

If you commit fraud or attempt to commit fraud, we will cancel your Service Call Protect Policy without any refund of premium. If you pay by Direct Debit, and we can't collect an instalment of your premium from your bank, we may attempt to request payment again. We may make this request up to four times. If we fail to collect payment your Service Call Protect Policy will be suspended until alternative payment details have been supplied and payment for the Service Call Protect Policy has been received. If we don't hear anything from you within 30 days, we may cancel the Service Call Protect Policy without any further notice.

How To Claim

Simply call us on 0800 597 8531 (lines open 8am to 11pm 7 days a week) to claim.

How To Complain

You may complain about your Service Call Protect Policy by calling our Customer Services team on 0800 561 4449, writing to Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire, CV12 8JP or emailing us using info@skyprotect.com (noting that your complaint relates to the Service Call Protect Policy). If you are not satisfied with our response you can ask the Financial Ombudsman Service (FOS) to review your case. Referral of your complaint to the FOS does not affect your right to take legal proceedings. The FOS can be contacted at: The Financial Ombudsman Service, Exchange Tower, London E14 9SR
Email: complaint.info@financial-ombudsman.org.uk

The Financial Services Compensation Scheme

Domestic & General Insurance PLC (DGI) is covered by the Financial Services Compensation Scheme. If DGI cannot meet its obligations to you under the Service Call Protect Policy, compensation may be available to cover these obligations. The compensation provides for 90% of any claim with no upper limit on the amount of the claim. Full details are available at www.fscs.org.uk or by writing to them at: FSCS, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.

Other Important Information

Eligibility requirements

You must be resident in the United Kingdom, Isle of Man or Channel Islands to be eligible.

Changes we need to know about

You must tell us immediately if (i) you change your address and contact details; or (ii) you cease to have the Sky equipment which is covered by your Service Call Protect Policy.

As your circumstances may change over time it is important that you review the Policy Terms and Conditions regularly to check that you remain eligible and the cover meets your needs.

Continuing your protection

Before your Service Call Protect Policy ends we will write to you about continuing your protection with a new Sky Protect policy. The notice we send will show the new premium to pay. The premium payable may be more than the current premium. If you pay for your Service Call Protect Policy by Direct Debit you do not need to do anything to ensure that you stay protected. We will automatically continue your protection each year for a further 12 months with a new Sky Protect policy. The new premiums will be collected from your specified bank account. You need to contact us on 0800 561 4451 if you do not wish to continue your protection. If you pay by any other means, you will need to make payment for your protection to continue. You have a cooling off period for the first 14 days after the start of the new policy or the day on which you receive your policy document, whichever is the later. We reserve the right not to continue your protection.

Regulatory status

Sky UK Limited introduces Sky Protect, which is provided by Domestic & General Insurance PLC. Sky UK Limited is an introducer appointed representative of Domestic & General Insurance PLC, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Sky UK Limited (Registered in

England and Wales. Company No. 02906991) has its registered office at Grant Way, Isleworth, Middlesex TW7 5QD.

Domestic & General Services Limited arranges and administers Sky Protect. You will not receive advice or recommendation from Domestic & General Services Limited, as such it is your responsibility for deciding whether the policy meets your demands and needs. You will not pay a fee for the services. Domestic & General Services Limited only offers products from Domestic & General Insurance PLC. Domestic & General Services Limited is an appointed representative of Domestic & General Insurance PLC, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Domestic & General Insurance PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. You can check that we are regulated by the Financial Conduct Authority (FCA) by visiting their website www.fsa.gov.uk/register/home.do or by contacting the FCA on 0800 111 6768. Domestic & General Insurance PLC's Financial Services Register Number is 202111. The registered address of both Domestic & General Services Limited and Domestic & General Insurance PLC is Swan Court, 11 Worple Road, Wimbledon, London SW19 4JS. Both companies are members of the same group.

Applicable law

The Service Call Protect Policy is governed by English law and all communications concerning the Service Call Protect Policy will be in English.

Call charges

Calls cost the basic rate per minute from a BT landline, plus your phone company's access charge, except calls to 0800 numbers which are free from a BT landline. Calls may be recorded and monitored for quality and training purposes.

Service Call Protect

Policy Terms and Conditions

(Provided by Domestic & General Insurance PLC)



1. Definitions

The following words and phrases always have the meanings given below:

Accidental Damage: Unintentional and unexpected damage to your Sky Equipment, or impairment to its functionality, caused by wind, storms, adverse weather, lightning, corrosion, animals or accidents (including unintended breakage, mishaps and liquid spillages). For what is not included, please see clause 8.

Breakdown: Breakdown of your Sky Equipment, or impairment to its functionality, arising as a consequence of mechanical, electrical or component fault, or from a software fault or from a setting on your Sky Equipment. For what is not included, please see clause 8.

Premium: Any sums payable by you to us for the Service Call Protect Policy.

Service Call Protect Policy: This insurance policy, which covers you against Accidental Damage and Breakdown and pays for the initial service call, as set out in these Policy Terms and Conditions and in the 'Your Policy Details' section on the reverse of the welcome letter. Service Call Protect is part of the Sky Protect brand of insurance products.

Sky Equipment: Your Sky box (this can be either a Sky box, Sky+ box or Sky+HD box), minidish, LNB, associated digital satellite cabling, and remote control, in each case where applicable. You can only have one box registered. Please see 'Limitations' (clause 7) below for restrictions on what Sky Equipment can be registered.

We, Us or DGI: Domestic & General Insurance PLC, a company registered in England and Wales under company no. 485850, with its registered office at Swan Court, 11 Worple Road, Wimbledon, London SW19 4JS. We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register Number 202111). Our address and details of our authorisation can be checked on the FCA web site (www.fsa.gov.uk/register/home.do) or by contacting the FCA on 0800 111 6768.

You: the customer (the person named in 'Your Personal Details' on the reverse of the welcome letter).

2. What Is Covered

- a. The initial service call:** Once you have taken up the Service Call Protect Policy to protect your Sky Equipment for the period of the Service Call Protect Policy, we will provide you with an initial service call to check over your Sky Equipment and fix any existing problems you have at no further cost to you. Your repaired equipment will then be insured until the end date (specified in 'Your Policy Details' on the reverse of your welcome letter).
- b. After the initial service call:** If your repaired Sky Equipment suffers from Accidental Damage or Breakdown, we will either adjust, repair or replace the Sky Equipment. This may involve re-aligning your dish.

- c. Onsite visits and replacements:** All onsite visits will take place during normal working hours which are 8am to 5pm, Monday to Sunday (onsite visits cannot be booked for bank holidays). Repairs to Sky Equipment where the minidish, cabling and LNB are located at a height exceeding 30 feet (approximately 9 metres) may be referred to a special heights team and can take longer to complete. Any replacement equipment provided may be a refurbished product (of at least the same functionality) however we cannot guarantee that it will be the same make, model or colour as the original equipment. Your Service Call Protect Policy will continue to apply in respect of the replacement Sky Equipment until its normal expiry date (this is the end date specified in 'Your Policy Details' on the reverse of the welcome letter).

3. How To Claim

Simply call us on 0800 597 8531 (lines open 8am to 11pm 7 days a week) to claim.

4. Duration And Continuation Of The Protection

- a.** This Service Call Protect Policy will start on the date we process your application (taking and processing payment details). This is the start date specified in 'Your Policy Details' on the reverse of the welcome letter.
- b.** This Service Call Protect Policy will last for 6 months. The expiry date is the end date specified in 'Your Policy Details' on the reverse of the welcome letter.
- c.** Before your Service Call Protect Policy ends we will write to you about continuing your protection for a further 12 months with a new Sky Protect policy. The notice we send will show the new Premium to pay. The Premium payable may be more than the current Premium. If you pay for your Service Call Protect Policy by Direct Debit you do not need to do anything to ensure that you stay protected. We will automatically continue your protection each year for a further 12 months with a new Sky Protect policy. The new Premiums will be collected from your specified bank account. You need to contact us on 0800 561 4451 if you do not wish to continue protection. If you pay by any other means, you will need to make payment for your protection to continue. You have a cooling off period for the first 14 days after the start of the new policy or the day on which you receive your policy document, whichever is the later. We reserve the right not to continue your protection.
- d.** Where the Sky Equipment is replaced, the Service Call Protect Policy will continue to apply to the replacement equipment until the end date specified in your welcome letter. Where your Sky subscription is terminated, your Service Call Protect Policy will remain in place unless you cancel it.

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5. Cancellation

a. Your cancellation rights

- i. You may cancel the Service Call Protect Policy at any time within 14 days from receipt of your documentation or from the start date of the policy, whichever is later (the "Cooling Off Period") and you will be given a full refund of any Premium you have paid. However, if you have received the initial service call, you will be charged Sky's standard call-out fee. We can deduct this from any Premium you have already paid to us.
- ii. After the Cooling Off Period you may cancel the Service Call Protect Policy by giving us 14 days' notice and the following will apply:
 - if you have received an onsite visit or any replacement of Sky Equipment under the Service Call Protect Policy no refund will be paid and any unpaid Premium will become due and payable.
 - if you have not received an onsite visit or any replacement of Sky Equipment under the Service Call Protect Policy, the part of your Premium relating to the remaining full months of the Service Call Protect Policy will be refunded. If you pay by Direct Debit instalments, we will only refund any payments that you have made for the unexpired period of your Service Call Protect Policy.
- iii. To cancel the Service Call Protect Policy either call us on 0800 561 4451 or write to us at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP.
- iv. If you pay for the Service Call Protect Policy by Direct Debit you must contact us before telling your bank to cancel the Direct Debit Instruction.

b. Our cancellation rights

- i. We are entitled to cancel the Service Call Protect Policy by giving you 14 days' notice in writing to your last known address. A refund of the amount of Premium paid for the remaining full months of the Service Call Protect Policy will be given.
- ii. If you commit fraud or attempt to commit fraud, we will cancel your Service Call Protect Policy without any refund of Premium.
- iii. If you pay by Direct Debit, and we can't collect an instalment of your Premium from your bank, we may attempt to request payment again. We may make this request up to four times. If we fail to collect payment your Service Call Protect Policy will be suspended until alternative payment details have been supplied and payment for the Service Call Protect Policy has been received. If we don't hear anything from you within 30 days, we may cancel the Service Call Protect Policy without any further notice.

6. Your Responsibilities

- a. You must pay the Premium when it falls due.
- b. It is important you regularly back up data as we will not restore any files.
- c. You must ensure that your Sky Equipment does not contain any content that we may consider to be illegal (Inappropriate Content). This includes, but is not limited to: indecent images of children; content related to, or intended to, promote/encourage terrorist activities, racist hate crime, or interference with computer systems.

7. Limitations And Eligibility

- a. The Service Call Protect Policy is only available for Sky Equipment which:

- i. is installed at the address specified in 'Your Personal Details' on the reverse of the welcome letter, which must be located in the United Kingdom, Isle of Man or the Channel Islands;
 - ii. is only used in a domestic and non-commercial environment;
 - iii. has not had unauthorised modifications (this includes without limitation any upgrade not authorised by Sky or the addition of any unauthorised non-approved accessories); and
 - iv. has been installed by Sky approved engineers.
- b. You must be resident in the United Kingdom, Isle of Man or Channel Islands to be eligible.

8. What Is Not Covered

- a. This Service Call Protect Policy only covers your Sky Equipment against Accidental Damage and Breakdown and pays for the initial service call. We will not provide any services or pay for any costs not expressly set out in the description of cover (see clause 2).
- b. The Service Call Protect Policy will not provide any cover or pay for any costs which are covered by a manufacturer's or supplier's warranty.
- c. The Service Call Protect Policy will not provide any cover or pay for any costs to resolve damage to the Sky Equipment, or impairment to its functionality, caused by:
 - i. use in a non-domestic or commercial environment;
 - ii. theft, attempted theft, deliberate or malicious damage, earthquake, fire, radiation, explosion, sabotage, terrorism, insurrection, revolution, war, riot, armed conflict, civil commotion, rebellion or the domestic supply of electricity.
- d. The Service Call Protect Policy will not provide any services or pay for any costs to resolve problems which arise from or in the event of:
 - i. the Sky Equipment being recalled by Sky or any other supplier due to a systemic or safety defect or any other reason;
 - ii. faults to the broadband line or faults related to broadband equipment;
 - iii. property damage caused by the Sky Equipment;
 - iv. the loss of stored information on your Sky Equipment (for example data, downloads, videos, music and applications);
 - v. any loss, damage or failure occurring before the start of the Service Call Protect Policy;
 - vi. cosmetic damage (such as dents or scratches to the Sky Equipment);
 - vii. your failure to follow the manufacturer's instructions;
 - viii. any unauthorised modifications (this includes without limitation any upgrade not authorised by Sky or the addition of any unauthorised non-approved accessories); or
 - ix. an installation carried out by engineers not approved by Sky.
- e. The Service Call Protect Policy will not pay for the cost of:
 - i. work carried out without a referral number from us or by repairers other than our approved engineers; or
 - ii. the replacement of any item that is intended to be replaceable (e.g. fuses and batteries) or not listed as part of the Sky Equipment (e.g. interactive cards, viewing cards and components of an integrated digital television).

9. How To Complain

You may complain about your Service Call Protect Policy by calling our Customer Services team on 0800 561 4449, writing to Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire, CV12 8JP or emailing us using info@skyprotect.com (noting that your complaint relates to the Service Call Protect Policy). If you are not satisfied with our response you can ask the Financial Ombudsman Service (FOS) to review your case. Referral of your complaint to the FOS does not affect your right to take legal proceedings. The FOS can be contacted at: The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Email: complaint.info@financial-ombudsman.org.uk

10. The Financial Services Compensation Scheme

DGI is covered by the Financial Services Compensation Scheme. If DGI cannot meet its obligations to you under the Service Call Protect Policy, compensation may be available to cover these obligations. The compensation provides for 90% of any claim with no upper limit on the amount of the claim. Full details are available at www.fscs.org.uk or by writing to them at: FSCS, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.

11. Statement of Price

The Premium is shown on the reverse of the welcome letter. It includes all applicable taxes.

12. How Your Information Is Used

Your information is held and used by and shared between DGI, and any member of DGI's group and Sky UK Limited ("Sky") and any member of the Sky group in the following ways (1) for purposes connected with our Sky Protect Policy (2) to pass to any relevant regulator or dispute resolution provider and (3) for training, statistical analysis and testing purposes. DGI will not use your information for direct marketing purposes. Unless you have notified Sky to the contrary, Sky and its business partners may use your information to contact you by phone, post, email and/or SMS about products and services that may be of interest to you. If you do not wish your information to be used by Sky for marketing purposes please contact Sky on 03442 41 41 41 or send an email to MySky@sky.uk You can ask Sky for a copy of your details (for a small fee) and to correct any inaccuracies. For compliance purposes, training and to improve services, DGI and Sky may monitor and record communications with you.

13. General Conditions and Information

- a. If you contact us electronically, we may collect your electronic identifier (for example the internet protocol (IP) address or phone number supplied by your service provider).
- b. Your Service Call Protect Policy will also cover any authorised upgrades to your Sky Equipment. With our permission you can transfer your Service Call Protect Policy to a new owner of the Sky Equipment by giving us written details of the new owner. Your cover can not be transferred to any other equipment.
- c. This Service Call Protect Policy is for your benefit only or for the benefit of anyone to whom we have allowed you to transfer your Service Call Protect Policy. No rights or benefits will be given to any other third party under the Service Call Protect Policy. The provisions of the Contracts (Rights of Third Parties) Act 1999 will not apply.
- d. Please ensure we are informed if you move house, or if your personal details change; please do this by calling us on 0800 561 4449. It only takes a couple of minutes to update your records and will help ensure you always receive any information regarding your Service Call Protect Policy.

- e. We may modify or replace these Policy Terms and Conditions in order to:
 - i. comply with the law, regulations, industry guidance and codes of practice;
 - ii. rectify errors or ambiguities; and
 - iii. reflect changes in the scope or nature of the cover provided to you.

We will give you 30 days' written notice of any change that could have a material effect on your rights against us or liabilities to us. If you do not agree with the changes, you may notify us that you no longer want the Service Call Protect Policy, and we will cancel the policy immediately and provide refunds in accordance with clause 5.b.i. Otherwise all changes will be deemed to have been accepted by you.

- f. We offer a number of services for customers who have disabilities, including providing our documents in Braille, large print or audio formats. For further information, please contact us on 0800 561 4449, by writing to Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire, CV12 8JP or by emailing us using info@skyprotect.com
- g. The Service Call Protect Policy will not be valid if a) any information you give us is false, exaggerated, or misleading; or b) if you fail to provide any relevant information which we have requested.
- h. The Service Call Protect Policy is governed by English law and all communications concerning the Service Call Protect Policy will be in English.
- i. Nothing in these conditions will reduce or affect your statutory rights relating to the quality of any purchase or the way it was described. For further information about your statutory rights contact your local authority Trading Standards Department or Citizens Advice Bureau.

Provided by



Sky Protect is provided by Domestic & General Insurance PLC, Registered office: Swan Court, 11 Worpole Road, Wimbledon, London SW19 4JS.
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Domestic & General Insurance PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.