



# Uxbridge Insurance Policy

With Accidental Damage

## **Introduction**

The Uxbridge Insurance Policy will cover your iPad against a variety of losses. We encourage you to read this easy to understand document.

The words *you, your, and yours* mean the persons or organizations named as the Named Insured in Item 1 on the Uxbridge Insurance Policy declarations page. *We, us, our, and ours* mean the company as indicated on the Uxbridge Insurance Policy declarations page providing this coverage.

Your policy includes, and your coverage is subject to an **Insuring Agreement**, an explanation of **What To Do If You Have A Loss**, and **General Rules and Conditions**. The Coverage, Serial Numbers and Limits of Insurance provided by your policy, the deductible amount, and your premium are displayed in items shown on your declarations page.

**This policy applies ONLY to loss occurring during the policy period as shown on your declarations page and only for the Coverage.**

## The Insuring Agreement

**What This Agreement Covers:** We will cover direct physical loss caused by accidental damage, fire, flood, vandalism, natural disasters and power surge due to lightning occurring during the policy period, to any of the following property which you own or have leased, including items entrusted to you, worldwide, as long as the items were in your possession and reported to us.

**Limit of Insurance:** The limit of insurance for your selected coverage or optional coverage, as shown on the declarations page, applies to all losses arising from any three events or one theft during one policy period.

**Your Deductible:** When you applied for this insurance, your deductible was set at \$100. Your deductible must be paid prior to receiving a fully working refurbished device.

### LOSSES WE WILL NOT COVER:

**Corrosion & Rust:** We will not cover loss or damage caused by or resulting from corrosion, rust or changes in humidity or temperature

**Dishonest Acts:** We will not cover loss or damage caused by your dishonesty or anyone acting for you. Nor do we cover any loss or damage arising from your illegal acts whether committed alone or in collusion with others. However, if the loss is caused by an act arising out of a pattern of criminal domestic violence and the perpetrator of the loss is criminally prosecuted for the act causing the loss, this exclusion does not apply to an otherwise covered loss suffered by another insured who did not cooperate in or contribute to the act that caused the loss.

**Electrical Breakdown:** We will not cover loss or damage to electrical equipment caused by electricity other than lightning.

**Intentional Acts:** We will not cover loss or damage caused by your intentional damage or destruction of property covered under this policy.

**Mechanical Breakdown:** We will not cover loss or damage caused by mechanical breakdown or system failure if not caused by accidental damage. If a fire or explosion ensues, we will pay for that loss or damage.

**Theft From An Unattended Vehicle:** We will not cover loss or damage that is caused by or resulting from theft from an unattended vehicle except when it is securely locked, its windows are fully closed, and there is visible evidence that entry into the vehicle was forced.

**Theft without a police report:** We will not cover loss or damage that is caused by or resulting from a theft without a police report being provided. We will also not cover any more than one theft per policy period.

**Unexplained Loss or Mysterious Disappearance:** We will not cover loss or damage caused by your inability to locate an item of property unless a reasonable explanation as to what might have happened supports that the property was stolen. If your property was stolen, you are required to notify the local police immediately as well as the Uxbridge Public School within 72 hours of its disappearance. This policy does not provide coverage if you fail to notify the police.

**Wear & Tear:** We will not cover loss or damage caused by or resulting from wear and tear, gradual deterioration, insect, or vermin.

## **What To Do If You Have A Loss**

If you have a loss to property covered by this policy, you must:

- (1) notify the local police immediately upon discovery of the loss if the loss is a theft.
- (2) report the loss to school administration immediately. We will supply you with a Loss Report form which you must complete.
- (3) do everything possible to protect the property from further damage.

## **General Rules and Conditions**

These general rules and conditions apply to your policy:

### **CANCELLATION:**

You may cancel this policy at anytime. We have the same right. To cancel, you must submit the cancellation form to the Uxbridge school system along with the return of your equipment if you are leaving the school district. You must tell us in writing the date which you want coverage to end. Based on your cancellation date we will determine a prorated refund.

### **YOUR COVERAGE:**

Your coverage begins the day your payment is verified and will last one full year as long as the specified terms and agreements have not been violated. See the Insuring agreement for guidelines.

### **RENEWAL:**

You must renew your policy annually. If you have not renewed your policy and suffer a loss, you will not be covered.