

ARMA KARMA  
**COVER  
GUIDE**





Welcome to Arma Karma, it's great to have you!

Together we can achieve that sought-after peace of mind we all need, whilst also making a huge positive impact on the world!

We have put together this jargon-free guide to lead you through how your subscription works, and how to make a claim if anything were to happen to your possessions.

If you want to learn more about us here at Arma Karma check out our website at [ArmaKarma.Insure](https://ArmaKarma.Insure)

We hope you find the answers to anything you may need here, however if not we're here for you, so please feel free to get in touch over on our website.

A handwritten signature in black ink, appearing to read "BS", with a long, sweeping horizontal line extending to the right.

**Ben Smyth**

**CEO**

### **Arma Karma Contact Details**

If there is anything **you** don't understand, or require any assistance on, or if **you** have any general questions about **your policy**, please contact us through the live chat on the **Arma Karma** website, or by email at [hello@ArmaKarma.Insure](mailto:hello@ArmaKarma.Insure)

### **Claims Contact Details**

If **you** need to make a claim, please call 0333 400 9074. For full information on how to make a claim, please see the "Your Step by Step Guide to Making a Claim" section of this policy wording.



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## Important Words

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Some words and phrases in this document and in **your** policy **schedule** will always have the same meaning wherever they appear. These will be emboldened throughout this document, to make them easier to recognise

Accessories	Items which are used with <b>your electronic device(s), mobile phone(s) and laptop</b> , and that were not insured individually as <b>electronic device(s)</b> . Including, but not limited to, battery charger, headphones, carry cases and hands-free kits but excluding SIM cards which are used in conjunction with <b>your mobile phone(s) or laptop</b> .
Accidental Damage	Unexpected and unintended damage or breakage caused by a single and one-off event resulting from a sudden and external means.
Accidental Loss	Accidental and unintended loss of an item, resulting in <b>you</b> now being permanently deprived of its use.
Approved Lock	A Sold Secure approved lock meeting the appropriate standard category for <b>bicycles</b> with the following value: <ul style="list-style-type: none"> <li>• Up to £250 - bronze standard</li> <li>• Between £251 and £1,500 – silver standard</li> <li>• Between £1,501 and £3,000 – gold standard</li> </ul> <p>For more information, please visit the Sold Secure website at <a href="http://www.soldsecure.com">www.soldsecure.com</a></p>
Arma Karma Limited	The company authorised by Bspoke Underwriting Ltd on behalf of Accelerant Insurance UK Limited to transact insurance business on their behalf.
Bicycle(s)	Any cycle, adult tricycle or tandem, including component parts and permanently fixed upgrades that are critical to its operation (but not including accessories), owned by <b>you</b> and specified in <b>your schedule</b> . This includes electric cycles as long as: <ul style="list-style-type: none"> <li>• Electric assistance is only provided to a maximum of 25 km/h (15.5 mph)</li> <li>• Motor assistance is only provided while the pedals are in motion</li> </ul> <p>It is not subject to the requirements of the Road Traffic Act</p>
Bodily Injury	<ul style="list-style-type: none"> <li>• Death or identifiable physical injury resulting solely and independently from an accident.</li> </ul>
Breakdown	The failure of any electrical or mechanical component in <b>your electronic device(s), household based gadget(s), laptop or mobile phone(s)</b> due to a sudden and unforeseen fault, which causes the item to stop working in the way the manufacturer intended and which requires repair or replacement before the item can be used again.
Cosmetic Damage	Any damage whatsoever which does not cause any mechanical or operational damage.
Excess	The amount <b>you</b> must pay to <b>us</b> towards any claim <b>you</b> make, as shown in the <b>schedule</b> or listed specifically in the policy wording

Electronic Device(s)	Smart watches, headphones earphones, tablets, portable consoles, camera equipment excluding drones and other aerial devices which belongs to <b>you</b> , as evidenced by an original <b>proof of purchase</b>
Home	The domestic private dwelling (including private outbuildings and sheds) that <b>you</b> occupy permanently which is located at the <b>premises</b> shown in the <b>schedule</b> .
Household Based Gadget(s)	Any electrical, mechanical or digital device or gadget which was purchased no more than 36 months (24 months in relation to <b>mobile phones</b> ) prior to the purchase of this policy owned by <b>you</b> or for which <b>you</b> are legally liable for that is designed to be used by <b>you</b> and <b>your immediate family</b> and kept permanently within the <b>home</b> , aside from when moving house. <b>Household based gadget(s)</b> includes such items as games consoles, smart speakers, projectors and smart thermostats but does not include: <ul style="list-style-type: none"> <li>• <b>Electronic Devices</b></li> <li>• <b>Mobile Phones</b></li> <li>• <b>Laptops</b></li> <li>• <b>Personal Possessions</b></li> <li>• Domestic appliances such as fridges, freezers, washing machines and cookers</li> <li>• Televisions</li> <li>• Tools or Instruments used for business purposes</li> </ul>
Immediate Family	<b>Your</b> husband, wife, civil partner, partner, parents, children, brothers or sisters who permanently reside with <b>you</b> at the <b>home</b> .
Insured Item(s)	The <b>Bicycle, Electronic Device(s), Household Based Gadget(s), Mobile Phone, Laptop</b> or <b>Personal Possession</b> covered in <b>your</b> subscription
Laptop	A portable lightweight personal computer, hardware and standard software which belongs to <b>you</b> , as evidenced by an original <b>proof of purchase</b> , which was purchased no more than 24 months prior to the purchase of this policy
Malicious Damage	Physical damage deliberately caused by another person other than <b>you</b> or <b>your immediate family</b> .
Mobile Phone(s)	<b>Your</b> handheld portable mobile telephone identified on <b>your schedule</b> , purchased by <b>you</b> as new and in full working order from a UK registered company, as evidenced by an original <b>proof of purchase</b> , which was purchased no more than 24 months prior to the purchase of this policy. This excludes <b>accessories</b> , car kits, personalised ring tones or graphics, downloaded material or software which is stored on <b>your mobile phone</b>
Personal Possessions	Amateur sports equipment, handbags, jewellery, eyewear (excluding contact lenses), watches, musical instruments and shoes.
Premises	The address of the <b>home</b> to be insured, which is named on the <b>schedule</b> .
Proof of Condition	Evidence that the <b>Insured Item(s)</b> is structurally and operationally working, this can be photo or video of the <b>Insured Item(s)</b> with the power switched on and the IMEI or serial number showing on the screen taken within 7 days of the start of <b>your subscription Period</b> .

Proof of Purchase	An original receipt and any other documentation required to prove <b>your</b> insured item was purchased from a UK registered company and that it is owned by <b>you</b> including the date of purchase, make, model, and where applicable, the serial/IMEI number and the value at point of purchase.
Proof of Usage	Evidence that <b>your Insured Item(s)</b> has been in use since the start of <b>your subscription period</b> , where the <b>Insured Item(s)</b> is a <b>mobile phone</b> this may be obtained from <b>your</b> network provider. For any other <b>Insured Item(s)</b> , in the event of an <b>accidental damage</b> claim this can be verified during the repair inspection.
Schedule	This document forms part of this insurance contract and contains details of the <b>premises</b> , the sums insured, the <b>subscription period</b> and an overview of the sections of this insurance, which are applicable to <b>you</b> .
Subscription Period	The monthly period for which this insurance is in force, as shown in the <b>schedule</b> and for which <b>you</b> have paid and <b>we</b> have accepted premium.
Sum Insured	The amount in which <b>you</b> have chosen and is shown in <b>your schedule</b> for the <b>Insured Item(s)</b>
Theft	The taking of an item by a third party with the intention of permanently depriving <b>you</b> of it, using force, threat of violence, or by pickpocket.
Unattended	Not within <b>your</b> sight at all times and out of <b>your</b> arms-length reach.
Unauthorised Network Charges	The cost of any unauthorised calls, messages, data usage, and app purchases fraudulently made from your network connected mobile phone or electronic device by a person who is not you or immediate family (unknown person/unauthorised third party). A claim for unauthorised network charges can only be considered after your loss or theft claim has been accepted.
We / Us / Our	Bspoke Underwriting Limited on behalf of Accelerant Insurance UK Limited
You / Your	The named policyholder on the <b>schedule</b> .



## Important Information

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This insurance is designed to protect **you** if **your electronic device, mobile phone, laptop, bicycle** and **personal possessions** are accidentally damaged, stolen, maliciously damaged by a third party or suffer a breakdown. It also provides cover for **loss of your electronic device, mobile phone, and personal possessions** and screen repair for **your mobile phone**.

### Who are Arma Karma?

**Arma Karma Limited** (ArmaKarma.Insure), firm reference number 925873, are an authorised representative of Innovative Risk Labs Ltd, authorised and regulated by the Financial Conduct Authority, underwriting on behalf of various insurers. Simply put, they contract **us** to look after **you**.

### Your Insurer

This insurance is underwritten by Bspoke Underwriting Ltd on behalf of Accelerant Insurance UK Limited which is registered in England and Wales with the company number of 03326800 and the registered office of One Fleet Place, London, EC4M 7WS. Its trading address is Lodge Park Business Centre, Lodge Lane, Langham, Colchester, CO4 5NE. Accelerant Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (firm reference number: 207658).

Bspoke Underwriting Ltd is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. You can check our details on the Financial Services Register <https://register.fca.org.uk/>.

### Laws Applicable to your Subscription

This policy is governed by English law.

### Contracts (Rights Of Third Parties) Act 1999 Clarification Clause

**This policy is a legal contract of insurance between you and us.** A person who is not a party to this insurance contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

## Eligibility

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There are a number of scenarios where **Arma Karma** are unfortunately not able to offer **you** cover. When **you** applied for **your Arma Karma** subscription, **we** asked **you** to confirm several statements to make sure that **you** were eligible for cover. **You** confirmed the following:

### Your Eligibility

- **You** were aged 18 or over and a permanent resident of the United Kingdom at the time of purchasing **your** subscription;
- **You** own all items to be insured.
- **You** do not have any unspent criminal convictions;
- **You** have not been declared bankrupt in the last 7 years, have outstanding or unsettled County Court Judgements (CCJs), Individual Voluntary Arrangements (IVAs), or any other arrangements with creditors and;
- **You** have never been declined insurance or had a policy cancelled by any insurer.

### Your Gadgets' Eligibility

- Your electronic device(s), household based gadgets, mobile phone(s), laptop, bicycle or personal possessions covered by this subscription had not been stolen, lost or damaged before the start of your first subscription period;
- Your mobile phone(s), electronic device or laptop was purchased within the last 24 months and was no older than 36 months prior to the inception of your subscription period;
- Your mobile phone(s), laptop and/or electronic device(s) was purchased:
  - within the United Kingdom from a UK VAT registered business; or
  - Abroad, directly from the manufacturer with the equivalent tax registration, and has been manufactured to a UK specification.
- Your mobile phone(s), laptop and/or electronic device(s) if purchased second-hand were supplied with at least a 12-month warranty. The item must still be within the warranty period, and must have been purchased from a UK VAT registered business.
- Your mobile phone(s), laptop and/or electronic device(s) has not previously been repaired unless the repair is from manufacturer or repairer approved by the manufacturer, and is still under warranty.

**We** will not be able to provide cover if these statements are not true and **you** are therefore not eligible for cover. If **you** realise that **you** are in fact not eligible for cover at the start date of **your** subscription, **you** become ineligible after **you** have purchased **your** subscription (during any **subscription period**), or if **you** have any queries, please contact **Arma Karma** as soon as possible.

## Your Step-by-Step Guide to Making a Claim

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Arma Karma will always be here to help **you** when things go wrong and promise to do **our** very best to deal with **your** claims quickly and efficiently. Please read through all claims conditions and information you need in this section carefully, so **you** know what to do if **you** have a claim.

### Who to Contact

If **you** have a claim or a potential claim to make, **you** can get the ball rolling quickly by pressing the “Make a Claim” button on the Arma Karma website [www.armakarma.insure](http://www.armakarma.insure) and we will provide **you** with assistance.

Alternatively, **you** can contact our claims helpline directly on:

Telephone: 0333 400 9074

Email: [armakarma@claimsorted.com](mailto:armakarma@claimsorted.com)

Address: ClaimSorted, 124 City Road, London, EC1V 2NX

When contacting **our** Claims Team, please ensure **you** have **your** policy reference number available. **We** may record or monitor calls for training purposes or to improve the quality of **our** service.

### Acting on your Behalf

If we handle a claim of yours which we believe someone else was at fault for, then we may take legal action in your name (conducting, defending or settling any claim) to enforce your rights or our rights under this insurance. There is nothing you will need to do in this case, and we will pick up all costs, but we will also hang onto the proceeds if we are successful.

### Claims Conditions – All Sections

**We** understand the frustration when **you** cannot use things that **you** normally rely on. So, if one of **your** insured items are lost, stolen or damaged, **we** will organise repair or replacement as fast as **we** can.

For **us** to help **you** with **your** claim, **you** must follow these steps, which are otherwise known as the claims conditions, below:

#### 1. Report it

**You** must contact **our** claims team by telephone (0333 400 9074) or e-mail ([armakarma@claimsorted.com](mailto:armakarma@claimsorted.com)) within 30 days following discovery of an incident likely to give rise to a claim. When **you** do so **you** will need to provide written details of what happened and provide **us** with anything else that **we** may need (and may request from **you**).

If **your insured item** is stolen or has been subject to **malicious damage**, then **you** must report it to the police within 24 hours of **you** discovering the incident. **You** can do this at [www.reportmyloss.com/police](http://www.reportmyloss.com/police) or over the phone. **You** will need to obtain a crime reference number from them, which **we** will need **you** to share with **us**. **We** recommend that **you** note this down and keep it somewhere safe, as **we** will be unable to process **your** claim without it. If **your** insured item is lost, then **you** must obtain a lost property reference from the police, or from a lost property reporting service, which is accredited by the police.



If the item that has been lost or stolen is **your mobile phone(s)** or an **electronic device(s)** which can connect to a phone network, then **you** must also report the loss or **theft** to **your** network provider as soon as reasonably possible upon discovery of the incident, so that they can prevent anyone from using it.

## 2. Prove Your Loss

It is **your** responsibility to prove any loss. **You** may be asked to provide **us** with evidence, including but not limited to;

- **Proof of Purchase**
- **Proof of Usage**
- **Proof of Condition**
- original purchase receipts,
- Invoices,
- Bank or credit card statements
- Instruction booklets and photographs.
- Crime/Loss Number (where applicable)
- Photos of damaged item
- Repair invoices

## 3. Assist Us

**You** must allow **us** or **our** representatives full access to **your home** or any building where any loss or damage has occurred to deal with a claim. If **your electronic device(s), mobile phone(s), laptop, bicycle, personal possessions or household based gadget** is damaged, then **you** must hand it over to **us** for inspection and repair if **we** request that **you** do so.

## 4. Act Honestly

**You** must not make a claim which is fraudulent and/or intentionally exaggerated and/or supported by any fraudulent statements or other devices. If **you** do, we **will** refuse **your** claim. In addition, **we** will have the right to:

- i) cancel **your** subscription from the date of **your** fraudulent act;
- ii) recover from **you** any amounts that we have paid in respect of **your** fraudulent claim.

## 5. Pay All Premiums

**You** must pay all premiums that are due. If any premium that is due has not been paid at the time of any claim or incident giving rise to a claim, it may result in **your** claim not being paid and **your** policy voided.

## 6. Postage

Unless otherwise agreed by **us**, any item(s) which are deemed to be capable of repair will need to be posted to **our** nominated repairer at **your** cost. All items posted to **us** must be sent suitably protected, in padded packaging, and sent by a registered mail delivery method. Failure to follow these instructions may invalidate **your** claim.



Failure to comply fully with any of the claims conditions listed above will prejudice you in the event of a claim, which may result in your claim not being paid in full or paid at all.

## How We Handle Your Claim

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### Your Excess

Any claims that **you** make will be subject to an **excess**. This is an amount which **you** have agreed to pay towards **your** claim.

The amount in which **you** pay towards **your excess** will depend on when **you** make a claim and the value of the item insured, **your excess** will be either a percentage of the item value or the minimum contribution amount, whichever of the two is larger.

### Claims Percentage

Time Period	Excess – New Subscription
Month 1	25% of the Item Value
Month 2	20% of the Item Value
Month 3	15% of the Item Value
Month 4 onwards	10% of the Item Value

### Minimum Contribution Excess

Item Value Band	Minimum Excess
£0 - £500	£50.00
£500.01 - £1,000	£75.00
£1,000.01 - £1,500	£100.00
£1,500.01 - £2,000	£150.00
£2,000.01 - £2,500	£200.00
£2,500.01 - £3,000	£250.00

For example, if you make a claim for repairs to an insured item in the second month of your subscription, say a damaged laptop with an item value of £750, that would make your excess £150, then you would pay your £150 excess and we would pay whatever the balance is towards the cost of repairs.

**You** will not be able to make a claim within the first 14 days of **your** first **subscription period**, or for any new item within the first 14 days of adding it to your subscription.



Please note – We will not settle any claims with a cash payment without receipts to show that all repairs have been completed or the item has been replaced. If we agree to settle claims with cash payments, we will deduct the excess from the claim amount and pay you the rest, straight into your bank account.



## Your Claim – Section A, B and C Cover

For claims made under Section A, B and Section C (for **accidental damage, malicious damage, theft, accidental loss and breakdown**), **we** will pay the cost of replacement or repair of **your** insured items, if **you** have a valid claim.

**We** will not pay for the cost of repairing or replacing any undamaged parts or **accessories** of **your** **electronic device(s), household based gadgets, mobile phone(s), laptop, bicycle or personal possessions**. **We** cannot take claims for SIMs and memory cards on their own. But if these were in **your mobile phone(s) or electronic device(s)** at the time of loss or damage, **we** would take that into account when **you** made **your** claim.

## If Repair Costs Too Much

Sometimes repairs cost more than buying a new item. If that is the case, then **we** will buy **you** a new item instead of repairing **your** original item. **We** will try **our** hardest to get **you** an identical replacement; one that is either fully refurbished or brand new by using **our** suppliers. If **we** cannot find an identical replacement (e.g. if the model of **your** item has been discontinued), then **we** will replace it with a comparable item, or one which costs the same as the item you are claiming for.

In some cases, we may pay you in cash for the cost of replacing the item as new. This payment will again only be for a new item which is identical, or as close as possible, to the original item and will be on the basis that you have paid, or we have authorised the cost of the replacement. We will only pay you what it would have cost us to replace the item using our suppliers.

If **we** choose to replace **your** item or pay **you** for the cost of a new one, the new item will never be an improvement on the original.

## Claims Limit

If we have paid 3 claims within 12 months we will assess whether we can continue to accept the risk of covering you. We will not continue your cover if the circumstances of the claims indicate that you are not taking reasonable care of your insured items. If we do decide to cancel or not renew your cover for this reason, we will give you at least 14 days' notice.

## How to Make a Complaint

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We and Arma Karma always aim to give **you** the best service possible and work hard to make sure that **you** are happy. If something goes wrong and **you** feel that the service **you** received was not up to scratch, then **we** want to know as soon as possible. If **you** therefore have a complaint about **your** subscription, or about the handling of a claim, please see the below details of how **you** can let us know that **you** are unhappy and how **you** can expect **your** complaint to be handled.

### Policy Administration Issues

If **you** have any questions or concerns about **your** policy administration and documents, **you** should contact **Arma Karma** to complain in the following ways, quoting **your Arma Karma** subscription number:

- Facebook chat
- Website live chat
- Drop us an email: [Complaints@ArmaKarma.insure](mailto:Complaints@ArmaKarma.insure)
- Send Postal mail to:  
Arma Karma  
Innovation Centre  
Knowledge Gateway  
Boundary Road  
Colchester  
CO4 3ZQ

A member of the team at **Arma Karma** will be assigned to the investigation of **your** complaint and will be **your** main point of contact.

### Claims Administration Issues

If **your** complaint is about a claim, **you** should refer the matter to **our** claims specialists ClaimSorted

Their contact details are:

Telephone: 0333 400 9074

Email: [armakarma@claimsorted.com](mailto:armakarma@claimsorted.com)

Address: ClaimSorted, 124 City Road, London, EC1V 2NX

In all correspondence please state that **your** insurance is underwritten by Bspoke Underwriting Ltd and quote **your** unique policy number from **your** policy **schedule**.

Following **our** complaints procedure does not affect **your** legal rights as a consumer. For further information **you** can contact the Citizens Advice Bureau or Trading Standards.



## Financial Ombudsman

If **we** have not completed **our** investigations into **your** complaint within 8 weeks of receiving **your** complaint or if **you** are not happy with our Final Response, **you** may ask the Financial Ombudsman Service (FOS) to look at **your** complaint. If **you** decide to contact them, **you** should do so within 6 months of receiving our Final Response Letter.

For more information regarding the scope of the Financial Ombudsman Service please refer to [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

The Financial Ombudsman Service,  
Exchange Tower, London E14 9SR  
Tel: 0800 023 4567

Get in touch online: <https://www.financial-ombudsman.org.uk/contact-us/complain-online>

## Financial Compensation Scheme

If Accelerant Insurance UK Limited cannot meet their obligations, **you** may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). **You** can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk)



## How your Monthly Arma Karma Subscription Works

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### Your Subscription Period

Please take time to read your policy documents in full to make sure you understand the cover provided.

This policy is a monthly policy, which is what we call your subscription period. On receipt of your monthly payment we will provide the cover detailed in your policy documents for the month in which the payment has been made.

Your cover commences on the date shown on your policy schedule and continues by periods of one month upon successful receipt of your monthly payment. Cover will continue each month until you or we cancel the policy, however, should you fail to make a payment all cover will cease with effect from the end of the month in which you last paid your premium.

Please refer to the policy documents provided to you when the policy was purchased or amended, for details of the type of and level of cover your policy provides.

If you wish to make any changes to your policy part way through a subscription period, then the new cover will run from your next payment date. After this, it will continue to renew automatically on the same monthly date as your original policy.

If you took Arma Karma cover out on a day that does not exist in the next calendar month, your subscription period would continue on the last day of the month (for example, if you took out cover with Arma Karma on the 31<sup>st</sup> January, it would continue on the 28<sup>th</sup> of February, followed by the 31<sup>st</sup> of March).

### How Payment Works

By signing up to **Arma Karma** and paying for **your first subscription period**, **you** have agreed for payment to be taken automatically each month, in line with the automatic renewal of **your subscription period** (see "Your Subscription Period" above). This payment will be collected on the same day each month (the same day as **your subscription period**) from the debit or credit card that **you** used to make the first payment, or from your bank account through a Direct Debit.

You can cancel the recurring payment by telling Arma Karma and/or your card provider. If your card expires, you will need to update your card details by contacting Arma Karma.

If you pay by Direct Debit, you can cancel by telling Arma Karma and your bank. If your bank account details change, you will need to update your Direct Debit by contacting Arma Karma.

If Arma Karma does not receive a payment, then you will receive an email notifying you and you will have fourteen days to make this missed payment. If payment is not successful within fourteen days, your subscription will be cancelled back to the date that the payment was due (from the date that your subscription went into arrears). We will not be able to accept any claims made during the period of non-payment, or after the cancellation is made.

## **Changes to your Payment**

Arma Karma wants to keep its prices as steady as possible, but sometimes increases may be necessary. This may be because we need to change the terms and conditions of your subscription, or it may be because the Government increases Insurance Premium Tax.

If the price of your subscription needs to change, then Arma Karma will always notify you in advance of such a change. The current price will be honoured until the end of your current subscription period and the new price will only take effect from your next subscription period.

In response to the change in price, you can cancel without any cancellation charges before the new price comes into effect, but you will need to give Arma Karma 4 days' notice before your next subscription period begins. If Arma Karma notify you of the price change and you want to cancel but are not able to give 4 days' notice (e.g. it's the day before your next subscription period begins), then Arma Karma will honour the existing price for that upcoming subscription period and the cancellation will take effect at the end of that period instead.

## **How Your Cover Works**

Your policy wording sets out the cover that **we** provide and what is not covered. Please read "What Arma Karma Does Not Cover", as well as the specific exclusions under each section of cover.

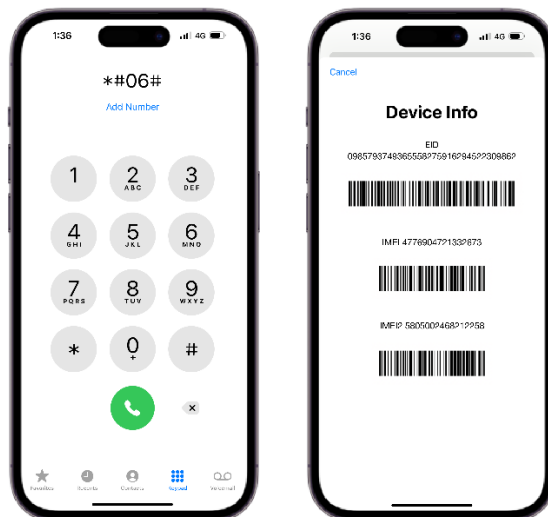
## Helpful Information

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### How you can Protect your Electronic Device(s) and Mobile Phone(s)

Here are some measures that you can take to help protect or track your electronic device(s) and/or mobile phone(s).

- Protecting your screen – we recommend that you purchase a suitable case/screen protector for all of your devices.
- Keep a record of your electronic device(s) or mobile phone's IMEI/serial number. This number is unique to your device and may be something that we require to process your claim. You can find out the IMEI number by typing `*#06#` into the device's keypad like so:



- Register your electronic device(s) and/or mobile phone(s) with the relevant provider (e.g with Apple if an iPhone).  
This can also be done for free on <https://www.immobilise.com/index.php>
- Other security measures – we recommend that you also add a pin code or password to all of your electronic device(s) and mobile phone(s) where this is possible.
- Tracking/deactivating your electronic device(s) and mobile phone(s) – there are a number of tracking applications (e.g. Find my iPhone), which you can use to track and deactivate these items if they are lost or stolen. In the event of a claim, we may request that you deactivate your lost insured item(s) via the relevant application and provide us with evidence of this.



## Locations you are Covered

Cover applies to your insured items used in the United Kingdom. Cover for electronic devices, mobile phones, laptops, bicycles, and personal possessions also includes unlimited worldwide travel with a valid subscription. If you are abroad at the time of your loss incident, we will only be able to complete a repair or replacement of the insured item(s) once you return to the United Kingdom.

## Arma Karma Subscription Paperwork

When you subscribe to Arma Karma, you will receive a copy of the following documents.

- Your Policy Wording (this document)
- Your Insurance Product Information Document (IPID)
- Your Policy Schedule and Statement of Fact

Below is a short summary of each of these documents, the type of information that is provided within them and the things that we need you to do in order to stay covered throughout the subscription period:

### Policy Wording

Your policy wording (this document) explains what the main features and terms of your insurance policy are and explains how the agreement between you and us works. It explains what general conditions and general exclusions apply to the insurance and which laws are applicable to it. It also explains how you can make a claim, how to complain if you should need to and how you can get in touch with Arma Karma if you need any assistance.

### Insurance Product Information Document (IPID)

Your Insurance Product Information Document (IPID) is a document which gives you a summary of the key things you need to know such as who the insurer is, what is covered, what isn't covered, any restrictions on cover and how to cancel your policy.

### Schedule

Your schedule is a document that forms part of this insurance contract and contains an overview of your insurance. This document will show the maximum amounts that we can pay out for each claim (the sums insured), details of the premises and the dates of your subscription period. It also sets out exactly what cover you have purchased. The schedule alone won't provide you with all the details by itself, so to get the full picture, make sure to read it alongside this policy wording.

### Statement of Fact

The statement of fact is a document which sets out the information you gave us when you applied for the insurance. It sets out the questions you have been asked and the answers you have provided.

## Section A – Standard Cover

This section covers the **personal possessions, electronic device(s), mobile phone(s), laptop, bicycle(s)** and **household based gadget(s)** that you told us you wanted protection for. They can be any of the items that fit the description of the definitions in this wording and the categories that are listed on the **Arma Karma** website. You can change your items whenever you want. To make any changes, simply get in touch.

Your policy schedule will show you if you have purchased Section A cover and the items you have insured.

What is Covered	What is Not Covered
<p><b>Theft</b></p> <p><i>The taking of an item by a third party with the intention of permanently depriving you of it, using force, threat of violence, or by pickpocket.</i></p> <p>Where only part or parts of your electronic device(s), personal possessions, mobile phone(s), laptop, bicycle(s) or household based gadget(s) have been stolen, we will only replace that part or parts.</p>	<ul style="list-style-type: none"> <li>a) The policy <b>excess</b></li> <li>b) any claim for stolen <b>accessories</b> over £50.</li> <li>c) <b>theft</b> from any <b>premises</b> unless forcible or violent measures were used to gain entry or exit to such premises.</li> <li>d) <b>theft</b> from <b>your home</b> carried out by any person lawfully at the <b>premises</b>.</li> <li>e) <b>theft</b> when <b>your electronic device(s), mobile phone(s), laptop, bicycle(s), personal possessions</b> or <b>household based gadget(s)</b> are left by <b>you</b> in the possession of a third party.</li> <li>f) <b>theft</b> of <b>your electronic device(s), mobile phone(s), laptop</b> or <b>personal possessions</b> when <b>unattended</b> outside of <b>your home</b></li> <li>g) <b>theft</b> to <b>your household based gadget(s)</b> occurring when the item is outside of <b>your home</b>.</li> <li>h) <b>theft</b> of <b>your personal possessions, mobile phone(s), laptop, bicycle(s) or electronic device(s)</b> during any time that they are under the supervision of an airline carrier, when <b>you</b> have 'checked' them in.</li> <li>i) <b>theft</b> of <b>bicycle(s)</b> whilst outside of <b>your home</b> unless: <ul style="list-style-type: none"> <li>i. the <b>bicycle</b> is located within a locked building only accessible by <b>you</b>; or</li> <li>ii. the <b>bicycle</b> is secured through the frame and both wheels by an <b>approved lock</b> to a permanent structure; or</li> <li>iii. the <b>bicycle</b> is located in a dedicated communal cycle storage facility that is fully secure and enclosed and only accessible through a key or access-code operated entrance or exit.</li> </ul> </li> </ul>

	<ul style="list-style-type: none"> <li>j) theft from unattended road vehicles unless from a locked luggage boot, concealed luggage compartment, or glove compartment following forcible and violent entry to a securely locked vehicle with all security systems activated.</li> <li>k) <b>bicycle</b> accessories or tyres unless the <b>bicycle</b> is stolen at the same time</li> </ul>
<p><b>Malicious Damage</b></p> <p><i>Damage deliberately caused by another person, through a malicious or violent act.</i></p> <p>Where only part or parts of your electronic device(s), personal possessions, mobile phone(s) or household gadget(s) have been damaged, we will only replace that part or parts.</p>	<ul style="list-style-type: none"> <li>a) The policy <b>excess</b></li> <li>b) <b>malicious damage</b> if it has taken place at your <b>home</b>, which is caused by anyone lawfully at the <b>premises</b>.</li> <li>c) any claim relating to damage carried out by <b>you</b> or <b>your immediate family</b></li> <li>d) any claim for <b>accessories</b> over £50.</li> <li>e) <b>malicious damage</b> to <b>your household based gadget(s)</b> occurring when the item is outside of <b>your home</b>.</li> <li>f) damage to <b>your household based gadget(s)</b> whilst <b>you</b> are moving <b>home</b> if the item has not been protected in secure and padded packaging whilst in transit</li> <li>g) damage caused by scratching, denting or marking which affects the item's appearance, but does not affect the performance of functionality in any way</li> </ul>
<p><b>Breakdown</b></p> <p><i>The failure of any electrical or mechanical component in your electronic device(s), household based gadget(s), laptop or mobile phone(s) due to a sudden and unforeseen fault, which causes the item to stop working in the way the manufacturer intended and which requires repair or replacement before the item can be used again.</i></p> <p>If a breakdown of your electronic device(s), household based gadget(s), laptop or mobile phone(s) occurs outside of the manufacturer's guarantee or warranty period we will pay the repair costs. If we are unable to economically repair your item then, at our discretion, a replacement item will be provided by us.</p>	<ul style="list-style-type: none"> <li>a) The policy <b>excess</b></li> <li>b) <b>breakdown</b> caused by deliberate neglect of the equipment</li> <li>c) <b>breakdown</b> caused by failure on <b>your</b> part to follow the manufacturer's instructions</li> <li>d) <b>breakdown</b> arising from a manufacturer's defect or recall of the item.</li> <li>e) any <b>breakdown</b> arising from the failure of any electrical or computer equipment, software, micro-controller, microchip, Accessories or associated equipment to correctly recognise and process any calendar date or time</li> <li>f) wear and tear and/or gradual deterioration of performance</li> <li>g) any claims for <b>accessories</b></li> <li>h) <b>breakdown</b> whilst the item remains covered by the manufacturer's guarantee or warranty period</li> </ul>

<p><b>Unauthorised Network Charges</b></p> <p><i>The cost of any unauthorised calls, messages, data usage, and app purchases fraudulently made from your network connected mobile phone or electronic device by a person who is not you or your immediate family.</i></p> <p>If your mobile phone or electronic device is stolen or lost, we will pay for any unauthorised network charges up to a maximum value of £1,000.</p>	<ul style="list-style-type: none"> <li>a) The policy <b>excess</b></li> <li>b) any claim relating to charges incurred by <b>you</b> or <b>your immediate family</b></li> <li>c) any amount in excess of £1,000</li> <li>d) any claim where you cannot prove that you have contacted your network provider to block your SIM-card and your <b>mobile phone</b> or <b>electronic device</b> as soon as you realised your device was lost or stolen</li> <li>e) any claim for charges incurred more than 24 hours after you realised your <b>mobile phone</b> or <b>electronic device</b> was lost or stolen</li> </ul>
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## Section B - Accidental Damage

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This section covers **Accidental Damage** to the **personal possessions, electronic device(s), mobile phone(s), laptop, bicycle(s) and household based gadget(s)** that you told us you wanted protection for. They can be any of the items that fit the description of the definitions in this wording and the categories that are listed on the **Arma Karma** website. You can change **your** items whenever you want. To make any changes, simply get in touch.

Your policy **schedule** will show you if you have purchased Section B cover and the items you have insured.

What is Covered	What is Not Covered
<p><b>Accidental Damage</b></p> <p><i>Unexpected and unintended damage or breakage caused by a single and one-off event resulting from a sudden and external means.</i></p> <p>Where only part or parts of your electronic device(s), personal possessions, household based gadgets , mobile phone(s), laptop or bicycle(s) have been damaged, we will only replace that part or parts.</p>	<ul style="list-style-type: none"> <li>a) The policy <b>excess</b></li> <li>b) damage or deterioration arising directly or indirectly from:               <ul style="list-style-type: none"> <li>• <b>you</b> not following the manufacturer’s instructions;</li> <li>• servicing, inspection, maintenance, cleaning, repair or renovation;</li> <li>• the use of non-original <b>accessories</b>.</li> </ul> </li> <li>c) damage caused by scratching, denting or marking which affects the item’s appearance, but does not affect the performance of functionality in any way.</li> <li>d) damage caused by any animal, insect, vermin</li> <li>e) any claims for <b>accessories</b> over £50.</li> <li>f) damage caused by wear and tear, insects, vermin, infestation, corrosion, damp, wet or dry rot, mold, frost, dryness, dampness, extreme of temperature and exposure to light, or any other gradually</li> </ul>

	<p>operating cause.</p> <p>g) damage arising from faulty design, specification, workmanship or materials.</p> <p>h) damage caused by, contributed to by, or arising from any kind of pollution and/or contamination.</p> <p>i) damage arising from demolition, structural alteration or structural repair of your home.</p> <p>j) contact or corneal lenses</p> <p>k) damage caused to <b>your personal possessions, mobile phone(s), laptop, bicycle(s) or electronic device(s)</b> during any time that they are under the supervision of an airline carrier, when <b>you</b> have 'checked' them in.</p> <p>l) damage to or breakage of musical instruments or any sports equipment whilst in use.</p> <p>m) damage to <b>your household based gadget(s)</b> occurring when the item is outside of <b>your home</b>.</p> <p>n) damage to <b>your household based gadget(s)</b> whilst <b>you</b> are moving <b>home</b> if the item has not been protected in secure and padded packaging whilst in transit.</p> <p>o) hazardous activity sports equipment (including skis, sticks and bindings), snowboards, water skis, sub-aqua water sports equipment, camping equipment, riding tack, windsurfers and equipment used for pot-holing and mountaineering.</p> <p>p) loss or damage caused by cleaning or making repairs or alterations.</p> <p>q) loss or damage caused by domestic pets.</p> <p>r) To the sim or memory card in isolation unless it accompanies a valid claim.</p> <p>s) Replacement of or adjustment to fittings, control knobs or buttons, batteries and aerals.</p> <p>t) Any damage caused when <b>your</b> insured item is sent through the post if it has not been sent in a padded envelope by registered mail.</p>
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## Section C – Accidental Loss

This section is an additional cover option, that you can purchase to be protected for **accidental loss** of your **personal possessions** **electronic devices** and **mobile phones**. Your **policy schedule** will show you if you have purchased Section C cover.

What is Covered	What is Not Covered
<p><b>Accidental Loss</b></p> <p><i><b>Accidental and unintended loss of an item, resulting in you now being permanently deprived of its use.</b></i></p> <p>Where only part or parts of your electronic(s) device, personal possessions or mobile phone(s) have been lost, we will only replace that part or parts.</p>	<ul style="list-style-type: none"> <li>a) The policy <b>excess</b></li> <li>b) any claim for <b>accidental loss</b> where you cannot clearly identify the time and place that you last had your <b>electronic device(s), personal possessions</b> or <b>mobile phone(s)</b>.</li> <li>c) any claim for <b>accidental loss</b> whereby the loss has occurred at <b>your home</b>.</li> <li>d) loss of <b>your personal possessions, mobile phone(s) or electronic device(s)</b> during any time that they are under the supervision of an airline carrier, when you have ‘checked’ them in.</li> <li>e) any claim for loss of <b>accessories</b> over £50.</li> <li>f) <b>accidental loss</b> by anyone other than <b>you</b>.</li> <li>g) any claim for loss of a <b>laptop, bicycle</b> or <b>household based gadget</b>.</li> <li>a) Loss of the sim or memory card in isolation unless it accompanies a valid claim</li> </ul>

## General Conditions Applicable to All Sections

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### Sum Insured

It is **your** responsibility to ensure that the sum insured for **Insured Item(s)** is sufficient to adequately repair or replace the **Insured Item(s)**

### Contribution and Other Insurances

If at the time of any loss, damage or liability covered under this Policy, **you** have any other insurance which covers the same loss, damage, or liability, **we** will only pay a rateable share of the claim and reserve the right not to pay any proportion of the claim.

- For the purposes of any calculation **our** rateable share is defined as **our** maximum sum insured specified on your policy **schedule** divided by the aggregate value of all the maximum sum insureds for each insurance policy in force at the time of the loss and limit **our** proportion to an equal percentage. Where one or more of the other insurance policies are not on a sum insured basis or do not have a specified sum insured **our** proportion of the claim payable will be limited to an equal share.

### Policy Limits

- For any one claim, **we** will pay up to the amounts shown in **your** policy **schedule**.
- **We** will pay a maximum of 3 claims within any twelve-month period (for more information see 'Claims Conditions - All Sections').
- **You** must pay the **excess** amount shown on **your** **schedule** whenever **you** make a claim.
- Cover applies to **your** insured items used in the United Kingdom or worldwide with a valid subscription. If **you** are abroad at the time of **your** loss incident, **we** will only be able to complete a repair or replacement of the **insured item(s)** once **you** return to the United Kingdom. Please note that **we** are not able to pay claims if the loss or damage occurred whilst **you** were located in a region or country that the UK Foreign Office has advised the public to avoid travel to. Visit the FCO website to check current advice: [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice).

### Taking Care of Your Things

It is a condition precedent to liability of this policy that **you** must take care of the things that **you** have asked **us** to cover in order to help to prevent loss or damage. What **we** mean by this is that **you** must:

- f) Secure **your** unattended **electronic device(s)**, **mobile phone(s)** or **personal possessions** by locking them away and if possible, out of sight and make sure that all security measures available to **you**, are in place. If you cannot lock them away, then they must still be hidden (or not knowingly in view of others), in a safe place.
- g) Make enquires (and obtain a lost property number where applicable) to find **your** **electronic device(s)**, **mobile phone(s)** or **personal possessions** if you believe them to be lost.
- h) Use **your** **electronic device**, **mobile phone**, **household based gadgets** or **personal possessions** in accordance with the manufacturer's instructions.



If **you** make a claim, **we** will consider the circumstances and whether **you** have taken care of **your** electronic device(s), mobile phone(s) or personal possessions. If **we** believe that **you** have not done so, this may mean that **we** cannot accept **your** claim.

**We** cannot list all the scenarios where **we** may not be able to accept **your** claim if **you** have not taken care of **your** things, but here are some examples to guide **you** below of where **we** would consider **you** to have not taken care of **your** insured items:

- **you** leave **your** insured items on a bench in the changing rooms at a gym, rather than taking it with **you**, or locking it in a locker.
- **you** leave **your** insured item on a table in a café/bar/restaurant or other similar public location, whilst **you** go to the bar, counter or toilet.

## General Exclusion Applicable to All Sections

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There are some things that **we** do not cover under any section of your **Arma Karma** subscription. These are listed below:

1) **Terrorism, Nuclear, Biological and Chemical Contamination Clause**

Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation. Any act of terrorism directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with biological, chemical, radiological or nuclear pollution or contamination shall be excluded.

2) **War Exclusion**

Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.

3) **Travel Advice Clause**

**We** are not able to pay claims if the loss or damage occurred whilst **you** were located in a region or country that the UK Foreign Office has advised the public to avoid travel to. Visit the FCO website to check current advice: [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice).

4) **Other Insurances Clause**

If there is any other insurance policy covering the same loss, damage or liability **we** will not pay more than **our** rateable share.

5) **Wear and Tear Exclusion**

We will not pay for any loss or damage caused by wear and tear, or any other gradually operating cause.

6) **Existing or Deliberate Damage Exclusion**

We will not pay for loss or damage:

- occurring before cover starts or arising from an event before cover starts.
- caused by you or your representatives deliberately damaging or neglecting your insured items.

7) **Business Losses Exclusion**

We will not pay for:

- loss or damage to personal possessions or mobile phones, or laptops which are owned by your employer, or by you as an employer (applicable also if you are self-employed).
- for business losses, or to compensate you for any lost business earnings, which may be associated with a claim you have made.

**8) Loss of Data or Software Exclusion**

If your device's storage (like a memory card or hard drive) is physically damaged, we will pay for a new empty one and the cost of copying any data you already backed up. We won't pay to recreate or rebuild lost data. If you choose not to replace the storage, we will only pay the cost of an empty device. We do not cover the value of any data itself, even if it cannot be replaced and will not pay for any reconnection costs or subscription fees of any kind.

**9) Liability Exclusion**

We will not compensate **you** for any amounts that **you** become legally liable to pay as damages for any liability, including any illness or **bodily injury** resulting from **your** use, or ownership of, **your** electronic device, household based gadgets, mobile phone, laptop, bicycle or personal possessions.

**10) Recall Exclusion**

We will not repair or replace items subject to a product recall.

**11) Indirect Loss**

Any costs which you become subject to as a direct consequence of the event which led to a claim you are making under this policy. (For example, we will not pay for mobile call charges following the loss of a mobile phone).

**12) Electronic Data**

Any consequence, howsoever caused, including but not limited to Computer Virus of Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.

- For the purposes of this policy, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.
- For the purposes of this policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

**13) Riot**

Riot, civil commotion or strikes.

**14) Radiation**

Any direct or indirect consequence of:

- Irradiation or contamination by nuclear material; or
- The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
- Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

**15) Pressure Waves**

Pressure waves from aircraft or other aerial devices travelling at supersonic speeds

**16) Infectious and Contagious Disease**

Notwithstanding any provision herein, this insurance does not cover any loss, damage, liability, claim, cost or expense of any nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, in connection with, or otherwise in any way directly or indirectly attributable to:

- a) Coronaviruses; and
- b) Coronavirus disease (COVID-19); and
- c) Severe acute respiratory syndrome coronavirus 2 (SARS- CoV-2); and
- d) any mutation of or variation of a), b) or c) above; and
- e) any infectious disease that is designated or treated as a pandemic by the World Health Organisation; and
- f) any fear or anticipation of a), b), c), d) or e) above, regardless of any other cause or event contributing concurrently or in any other sequence thereto.

**17) Illegal Activities**

Any loss or damage caused as a result of the Insured Item(s) being used for illegal activities.

**18) Sanctions**

We shall not be deemed to provide cover or be liable to pay any claim or provide any benefit under this policy to the extent that the provision of such cover, payment or provision of such benefit would expose us to any sanction, prohibition or restriction under United Nations' resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

**19) Pollution**

Pollution unless any loss or damage arises as a direct result of an accident. For the purpose of this exclusion, Pollution – means: a) Pollution or contamination by naturally occurring or man-made substances, forces, and organisms, including, but not limited to: (i) any actual, threatened, feared or perceived use of any biological, chemical, radioactive or nuclear agent, material or device, whether or not related in any way to any act of terrorism, and (ii) the deposit of or impairment by dust or soot, chemical precipitation, adulteration or impurification, or any combination of them whether permanent or transitory; and b) all loss, accidental damage or injury directly or indirectly caused by pollution or contamination as stated in a) above.

**20) Asbestos**

Losses or indirect losses arising from the manufacture, mining, processing, distribution, testing, remediation, removal, storage, sale, use or exposure to asbestos materials or materials containing asbestos.

## Important Information about this Insurance

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This section of the policy wording will explain to you what is important for you to know and what you need to do to stay covered. It is also important for you:

- to check your policy schedule to make sure that all details are correct and that the cover is as you requested; and
- check that the information you have given to us is accurate
- to make sure that you are eligible for cover during all subscription periods

### Conditions

There are conditions which apply to **your** cover and which **you** need to follow in order to stay covered. Full details of these conditions can be found below in the “What you Need to do to Stay Covered”. In addition to these, there are also conditions which specifically relate to making a claim, which can be found in “Your Step-by-Step Guide to Making a Claim” and “Cancellation Conditions”. It is important that **you** read these carefully and that **you** meet these conditions, as if **you** do not, then **we** may not be able to pay for a claim or **your** claim payment will be reduced, or in some cases, **we** may need to cancel **your** policy.

### What You Need to do to Stay Covered

There are common-sense rules, otherwise referred to as the “General Conditions” of this insurance, that **we** need **you** to follow in order to stay fully covered. **You** must endeavour to:

- take **reasonable precautions** and care of **your** insured items to prevent loss or damage and keep them secure when **unattended** .
- tell **Arma Karma** if **you** change address, if the occupancy of **your home** changes, or if **your home** becomes illegally unoccupied immediately.
- ensure that all protections provided for the security of the **home** are maintained in good working order and are in full and effective operation. If **you** fail to comply with any part of this condition, claims as a result of illegal entry or exit may not be covered.
- tell **Arma Karma** immediately if the **home** is to be demolished or if the **home** becomes subject to compulsory purchase order.
- tell **Arma Karma** in advance of any refurbishments, conversions, extensions or other structural works to the buildings are started or if there are any changes from those already disclosed to **us**.
- tell **Arma Karma** if **you** are declared bankrupt, served with any County Court Judgements (CCJs), Individual Voluntary Arrangements (IVAs), or make any other arrangements with creditors during **your subscription period**.
- ensure that **your home** is kept in a good condition, good state of repair and remains structurally sound.

Not following these rules may mean that **your** claims cannot be paid, or further to this, **we** may need to remove certain cover, alter the premium or cancel the whole subscription.



## Important Information You Gave Us

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You must take reasonable care to provide accurate and complete answers to all the questions you are asked when you take out or make changes to this policy.

You must notify Arma Karma as soon as possible if any of the information in your policy documents is incorrect or if you wish to make a change to your policy.

If you do not provide accurate and complete answers to the questions you are asked, or you fail to notify Arma Karma of any incorrect information or changes you wish to make, your policy may not operate in the event of a claim, we may charge you an additional premium, we may not pay any claim in full or your policy could be invalid.

### Changes that may affect your cover

**You** must tell **us** as soon as possible about any changes to the information **you** provided when **you** purchased this policy, for example: If **you** change address.

This is not an exhaustive list and any changes **you** tell **us** about may affect **your** cover or result in a change to **your** premium. If **you** are unsure whether a change may affect **your** cover, please contact Arma Karma.

### Changes in your Eligibility

**We** can cancel **your** subscription if **you** tell us about a change to **your** circumstances/ the information **you** have given **us**, which results in **you** no longer being eligible for cover and/or where **we** had provided **you** with cover that **we** would otherwise have not offered. If **you** are no longer eligible for cover, then **your** subscription will run until the end of **your** current **subscription period** and will not be renewed.

### Abusive or Threatening Behaviour

If **you** display threatening or abusive behaviour towards our staff, suppliers, on our socials, or to any other members of the **Arma Karma** community, then **your** subscription will run until the end of **your** current **subscription period** and will not be renewed.

### Non-Payment of Premiums

If **you** fail to make payment, then your subscription will be cancelled back to the date that the payment was due (from the date that your subscription went into arrears). We will not be able to accept any claims made during the period of non-payment, or after the cancellation made. For more information about this see "How Payment Works".

### Changes to the Product

If Arma Karma decide to stop selling the product, or any optional extras, then your subscription, or part of your subscription will run until the end of your current subscription period and will not be renewed.



### Claim Limit Trigger

If **we** have paid three claims within any twelve period under all sections, then **we** will have the right to assess whether **we** can continue to accept the risk covering **you**. **We** may choose to cancel **your** subscription, particularly if **we** feel that the circumstances of the claims suggest that **you** are not taking reasonable care of **your** insured items. If **we** do decide to end **your** cover, then **your** subscription will run until the end of your current subscription period and will not be renewed.

### Under-Insurance

If the insured value **you** have chosen is less than the full replacement value of your **electronic devices, mobile phone, laptop, personal possessions, bicycle and household based gadgets**, **we** will reduce any payment in line with the premium shortfall. For example, if **your** premium was 75% of what it would have been if the insured value was equal to the replacement cost of your **electronic devices, mobile phone, laptop, personal possessions and household based gadgets**, **we** will pay no more than 75% of **your** claim.

### Subrogation

If a third party is believed to be responsible for any claim, **we** may take over, defend or settle the claim, or take up any claim in **your** name for **our** own benefit. This is known as exercising **our** right of subrogation. **You** must give **us** all the help and information **we** reasonably require for the purpose of exercising this right. **You** will take no action or make any agreements that may weaken or remove **our** rights under this clause without **our** prior written permission. **We** will pay any costs or expenses involved in exercising **our** right of subrogation.

## Cancellation Conditions

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### How to Cancel your Arma Karma Subscription

If the cover does not suit you or you don't need it anymore, you can cancel your Arma Karma policy at any time. You must give Arma Karma at least 4 days' notice before payment is taken. You can cancel easily by contacting Arma Karma.

### Cancelling within the First 14 days – “Cooling Off Period”

**You** have the right to cancel this policy within 14 days of the date **you** purchased the policy or when **you** received the policy documents, if this is later. **You** do not need to provide a reason for cancellation, and **Arma Karma** will provide a full refund of any premium paid, unless **you** have made a claim or there has been an incident likely to result in a claim.

Cancelling an optional cover, e.g. loss cover, works the same way.

Please note that although your Arma Karma subscription will continue automatically every month, you won't get 14 days at the start of every month to change your mind – the “cooling off period” as described above, only applies to the first month you are with Arma Karma. If **you** leave **Arma Karma** and decide to come back in the future, then **you** will have an initial 14-day period again in which to change **your** mind.

### Cancelling after the first 14 Days

If you cancel your policy after the first 14 days, no premium will be refunded, and no further payments will be due from you. Cancelling an optional cover, e.g. loss cover, works the same way.

### Cancellation by Us

We may at any time cancel any insurance policy by giving 14 days' notice in writing, where there is a valid reason for doing so. A cancellation email will be sent to you at email address you used for your subscription. Valid reasons may include but are not limited to:

- a) non-payment of premium
- b) threatening and abusive behaviour
- c) failure to provide documents
- d) non-compliance with policy terms and conditions.
- e) a change in your circumstances means that we can no longer provide cover
- f) where we identify your involvement in, or association with, insurance fraud or financial crime
- g) where you have misrepresented or provided false information to the questions asked you when purchased, renewed or amended your policy

If we cancel your policy, we will provide a refund of your premiums less a charge for the cover already provided, unless the reason for cancellation relates to fraud.



## Fraudulent Claims

If you or anyone acting for you makes a false or fraudulent claim, which includes but is not limited to;

- making a statement to us or anyone acting on our behalf, knowing the statement to be false;
- sending us or anyone acting on our behalf a document, knowing the document to be forged or false;
- making a claim for any loss or damage you caused deliberately or
- Acting dishonestly or exaggerating a claim

We;

- a) are not liable to pay the claim; and
- b) may recover from you any sums paid by us to you in respect of the claim; and
- c) may by notice to you treat the contract as having been terminated with effect from the time of the fraudulent act.

If we exercise our right under (c) above, we shall not be liable to you in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to our liability under the insurance contract, such as the occurrence of a loss, the making of a claim, or the notification of a potential claim.

We will not return any of the premiums paid.

This information may also be shared with the police and other insurers for fraud prevention purposes.

## Cancellation by you – Following a Claim

You have the right cancel this policy at any time. If you cancel your policy within 90 days of us settling a claim, Arma Karma reserves the right to charge up to 6 months of your monthly subscription premium.

## Data Privacy Notice

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### Bspoke Underwriting Ltd

We are Bspoke Underwriting Ltd, our data controller registration number, issued by the Information Commissioner's Officer, is Z7739575.

This information is relevant to anyone who uses our services, including policyholders, prospective policyholders, and any other individuals insured under a policy.

We are dedicated to being transparent about what we do with the information that we collect about you and we process your personal data in accordance with the relevant data protection legislation.

#### Why do we process your data?

The provision of your personal data is necessary for us to administer your insurance policy and meet our contractual requirements under the policy. You do not have to provide us with your personal data, but we may not be able to proceed appropriately or handle any claims if you decide not to do so.

#### What information do we collect about you?

Where you have purchased an insurance policy through one of our agents, you will be aware of the information that you gave to them when taking out the insurance. The agent will pass your information to us so that we can administer your insurance policy and fulfil our contract of insurance.

For specific types of insurance policies, for example when offering you a travel insurance policy, we may process some special categories of your personal data, such as information about your health.

We collect this data as we are required to use this information as part of your insurance quotation or insurance policy with us. We may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

We also process special categories of your personal data as it is in the substantial public interest and it is necessary: i) for administering your insurance policy; or ii) to prevent and detect an unlawful act (e.g. fraud).

#### Privacy Notice

You can get more information about this by viewing our full Privacy Notice online <https://bspokegroup.co.uk/wp-content/uploads/2024/09/Bspoke-Group-Privacy-Policy-JUL23-V2.pdf> or request a copy by emailing us at [dataprotection@Bspokegroup.co.uk](mailto:dataprotection@Bspokegroup.co.uk). Alternatively, you can write to us at: Data Protection, Bspoke Underwriting Ltd, Brookfield Court, Selby Road, Leeds, LS25 1NB

### Accelerant Insurance UK Limited

Certain personal data related to this policy is also processed by Accelerant Insurance UK Limited, which underwrites the risks under this insurance policy. Accelerant Insurance UK Limited acts as an independent data controller for limited purposes such as portfolio and risk management, regulatory oversight, and compliance with applicable laws. Accelerant does not collect personal data directly from individuals but receives it from Bspoke Underwriting Ltd as part of policy administration. Further



information on how Accelerant Insurance UK Limited handles personal data is available at:  
<https://accelerant.ai/privacy-policy/>.