Accidental Damage Protection

Care Pack, part of HP Care



Service benefits

- Protect against unforeseen and unintentional events that cause physical damage to your equipment
- Convenient onsite support, where available
- Reliable response times
- High-quality support
- Flexible and free-of-charge shipment options at or from your location
- Repair handled at and by approved HP repair centers and agents, with remote service provided by approved HP technicians whenever possible

Service feature highlights

- Accidental damage protection
- A maximum of one (1) HP product repair or replacement can be made per 12 month period
- Remote problem diagnosis and support
- Onsite/Offsite Hardware Support determined by your existing coverage (Warranty/HP Care Pack)
- Replacement service, parts and materials included
- Shipment to the HP authorised repair center
- Return shipment

Service overview

Accidental Damage Protection provides protection against accidental damage to your HP Product that occurs during the Period of Insurance. Accidental damage refers to accidental physical breakage or failure of your covered equipment due to an unforeseen and unintentional event that causes physical damage to the covered equipment and which affects its functionality, such as if you accidentally spill liquid on your keyboard or accidentally drop your HP Notebook. Accidental Damage Protection can help you avoid out-of-pocket repair or replacement costs caused by these unexpected events.

Should your HP product be subject to an event that is covered under Accidental Damage Protection, your covered equipment will either be repaired or replaced with an HP product of at least equivalent functionality at no extra charge, subject to the terms, conditions, and exclusions described in full in the Accidental Damage Protection policy document.*

The delivery model of the Accidental Damage Protection service (in terms of onsite/offsite) will align to the existing coverage of your support on the hardware, i.e. the entitlement of Accidental Damage Protection will match the entitlement of your base warranty or existing HP Care Pack.

Specifications

Table 1: Accidental Damage Protection features

Feature	Delivery specifications
Accidental damage protection	Accidental Damage Protection provides protection (i.e., repair or replacement) against accidental damage to the Customer's covered HP product that occurs during the covered period.
	Accidental damage means accidental physical damage, breakage or failure of your HP covered equipment due to an unforeseen and unintentional event which affects its functionality.
	Accidental Damage Protection does not cover events including, but not limited to, theft, loss, damage caused by fire, a vehicle accident or act of nature, normal wear, consumables, or abuse and misuse. Please see the Accidental Damage Protection policy for full details of exclusions to the policy coverage.*
Remote problem diagnosis and support	When making an accidental damage claim, the Customer must first report the claim as soon as possible by either calling HP at +44 207 949 0416 Mon – Fri 8.30 – 18.00(except Bank Holidays)or by using the HP Web portal (<u>hp.com/go/hpsc</u>). Provided that the damage was caused by accidental damage, HP will provide the Customer with basic technical assistance. The Customer may be asked to provide necessary information and to cooperate by resolving problems remotely, executing self-tests or diagnostic programs, and performing basic remedial activities.

* The Accidental Damage Protection is underwritten by American International Group UK Limited (AIG), which is authorized and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN:781109). This information can be checked by visiting the Financial Services Register online (https://register.fca.org.uk/). American International Group UK Limited has its registered office at 58 Fenchurch Street, London, EC3M 4AB. American International Group UK Limited is registered in England; the company number is 10737370. American International Group UK Limited is a member of the Association of British Insurers. Any shipment or technical assistance detailed in this data sheet, which is not mentioned in AIG's Accidental Damage policy at the link below, is provided by HP and is not the responsibility of American International Group UK Limited). Accidental Damage Protection is governed by the current AIG Accidental Damage policy, which is available at hp.com/uk/ accidental _damage_ protection. Any HP Support Service Agreement automatically generated and sent to you by HP systems will not apply to the Accidental Damage Protection services described herein.

Feature	Delivery specifications
Onsite hardware support	For hardware incidents that cannot, in HP's judgement, be resolved remotely, an HP authorised representative will provide onsite technical support on covered hardware products to return them to operating condition. For certain products, HI may, at its sole discretion, elect to replace such products in lieu of repairing them Replacement products are new or functionally equivalent to new in performance. Replaced products become the property of HP.
	Once an HP authorised representative arrives at the Customer's site, the representative will continue to deliver the service, either onsite or remotely, at the discretion of HP, until the products are repaired. Work may be temporarily suspended if parts or additional resources are required, but work will resume when they become available. Work to completion may not apply to onsite suppor provided for desktop, mobile, and consumer products. Repair is considered complete upon HP verification that the hardware malfunction has been corrected or that the hardware has been replaced.
	For further details on the onsite coverage, including geographical coverage, please refer to the <u>Hardware Support Onsite Service Datasheet</u> .
Offsite support and materials	If HP determines that the problem cannot be resolved remotely, HP will direct the Customer to return the defective covered equipment to an HP authorized repair center and will provide technical repair support.
	The Customer's covered equipment will either be repaired using parts that are new or functionally equivalent to new in performance; replaced with an HP product that is new or functionally equivalent to new in performance; or, in the case where there is not an HP product that matches the covered equipment, HP will provide the Customer with an HP product that is at least functionally equivalent to the original covered equipment not exceeding the product value of the original item, as indicated by the Customer's proof of purchase.
Replacement Service	In the event that the Customer's Covered Equipment cannot be repaired or the cost of the repair exceeds the value of the product, HP may decide to replace it. Replaced products become the property of HP.
Return shipment	An HP authorised courier will return the repaired or replaced product to the Customer's designated location within the United Kingdom, the Isle of Man, or the Channel Islands. Return shipment will be by ground transportation and usually takes between 3 and 7 business days. The Customer may request accelerated delivery at an additional charge.

Coverage

Accidental Damage Protection covers the HP Product identified by the serial number shown on the Customer's Services Certificate, including all accessories provided with HP Products under the same serial number and all HP supplied internal components such as memory and CD-ROM drives.

Not covered under this service are items such as, but not limited to:

- External accessories not provided with the main HP Product under the applicable seral number; such as mouse, keyboard and AC power cable
- Consumable items including, but not limited to, removable media, customer replaceable batteries and tablet PC pens, maintenance kits and other supplies, as well as user maintenance and non-HP devices. HP Notebook and Tablet long-life batteries are covered for up to 3 years under HP's guarantee
- Non-HP Products
- Accessories purchased in addition to the base unit, such as jackets, cradles, docking stations, port replicators, maintenance kits, carrying cases and other supplies
- Any product previously serviced or repaired by anyone who is not duly authorised

For full details of all coverage exclusions, please see the AIG Accidental Damage Policy, Terms and Conditions located from page 4 of this document.

Prerequisites

The Covered Equipment must be either covered by the HP Limited Warranty provided with your HP Product or a warranty extension service with coverage duration equal to or longer than the Accident Damage Protection Policy.

Accidental Damage Protection must be purchased within 30 days after buying the HP Product. The Customer may be required to provide proof of purchase before any services are provided for the equipment covered under the Accidental Damage Protection Policy.

Customer responsibilities

In order to receive full protection under the Accidental Damage Protection Policy, the Customer shall take all reasonable precautions to protect the Covered Equipment against an Insured Event and shall use and maintain the Covered Equipment in accordance with HP's instructions.

In addition, when making a claim under the Accidental Damage Protection Policy, the Customer must comply with all the requirements set out in the AIG Accident Damage Policy, Terms and Conditions; which is located from page 4 of this document and the Customer is advised to read these carefully.

Reporting a claim

The Customer must report a claim as soon as possible using one of the following methods:

- Phone: +44 207 949 0416 Mon Fri 8.30 -18.00 (except Bank Holidays)
- Online, using the HP Web portal: <u>https://www.hp.com/go/hpsc</u>

Territorial Limits

Accidental Damage Protection covers Insured Events occurring anywhere in the world. However, a HP Product can only be repaired, replaced, collected and delivered back to You or a customer located in the United Kingdom, the Isle of Man or the Channel Islands.

For more information

For more information HP Services, contact any of our UK sales office by calling +44 207 660 3858 Mon – Fri 8.30 -18.00 (except Bank Holidays) or visit the following website: <u>https://www8.hp.com/uk/en/services/overview.html</u>

AIG Accidental Damage Policy Terms and Conditions

Your Accidental Damage Policy is made up of this Policy and Your Services Certificate. Please read these carefully to make sure they give You the cover You want. If any of the information You gave Us when You applied changes, contact either Your sales representative, Your Customer Services Representative (CSR) or Account Operations Manager (AOM) at HP Operations.

This insurance is underwritten by American International Group UK Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered in England: Company number 10737370. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB. This **Policy** is sold and administered by **HP** Inc UK Limited (company registration number 9408979); whose registered office is at Amen Corner, Cain Road, Bracknell, Berkshire, RG12 1HN

HP and their agents provide claims handling services on behalf of American International Group UK Limited (AIG).

The cover provided by this **Policy** is additional to any other cover provided by **HP** as shown on the **HP** Limited Warranty Statement provided with **Your HP Product**.

You can find a description of the services under this **Policy** in **Your Evidence of Cover Document** online at: <u>hp.com/ewfrf/wc/weInput?cc=us&lc=en</u>.

Under this **Policy We** agree to insure **You** according to the terms and conditions contained in this **Policy**, subject to **You** paying the **Premium** and complying with the conditions of the **Policy**.

If **you** would like to receive a copy of this **Policy** documentation in paper format for no charge, please contact **Us** by email at <u>PL.Referrals@aiq.com</u>. Please make sure to state **Your** policy number, the details of the main policyholder and the address **You** would like **Us** to send the copy to.

1 Demands and needs

This insurance cover will meet **Your** needs if **You** are a recent buyer of a new **HP Product** and wish to protect it against **Accidental Damage**

2 Definitions

Any word or express which appears in **bold** type in this insurance Policy is defined within this section and has the same meaning whenever it is used throughout this Policy. Plural forms of the words defined have the same meaning as the singular form.

2.1 Accidental Damage

Means accidental physical damage, breakage, or failure of **Your Covered Equipment** due to an unforeseen and unintentional event which affects its functionality.

2.2 Covered Equipment

Means the **HP Product** which is identified by the serial number shown on **Your Services Certificate.**

2.3 Evidence of Cover Document

Means the information that can be obtained under the "Warranty Check" tool on the **HP** website, the link which **HP** sends **You** via email when **You** purchase this **Policy**, and which includes **Your** insurance details and details of the **Covered Equipment** that applies to this **Policy**.

2.4 HP

Means the HP entity that sells and administers this Policy and handles claims on Our behalf.

2.5 HP Product

Means the **HP** hardware product as specified on **Your Services Certificate**, including all accessories supplied with the hardware and all **HP** supplied internal components such as memory and CD-ROM drives

2.6 Insured Event

Means Accidental Damage to Your Covered Equipment; which occurs during the Period of Insurance

2.7 Period of Insurance

Means the date **Your HP Product** is delivered to **You** up to the expiry date shown on **Your Services Certificate**

2.8 Policy

Means this insurance document setting out **Our Accidental Damage** terms and conditions; which, in connection with the **Services Certificate**, forms **Your** legal contract of insurance

2.9 Premium

Means the amount **You** agree to pay **Us** in return for the entitlements and benefits under this **Policy**. **Your Premium** will include any applicable insurance tax payable.

2.10 Services Certificate

Means the sales summary document with the title 'HP Care Pack Services Certificate' which **HP** sends **You** by email when **You** place **Your** order for this **Policy**.

2.11 We/Us/Our

Means American International Group UK Limited (AIG) and any agents appointed by **Us** or acting on **Our** behalf.

2.12 You/Your

Means the person or entity who purchase this **Policy** as named in the **Service Certificate** and who legally owns or leases the **Covered Equipment**; which will be located and operated in the United Kingdom, the Channel Islands and Isle of Man.

3 Cover

3.1 Should the **Covered Equipment** be subject to an **Insured Event**, **We** will either repair **Your Covered Equipment**, or **We** may replace it with another **HP Product** of at least similar specification if it cannot be repaired or if the cost of repair would exceed the replacement cost, subject to the terms, conditions and exclusions described below

3.2 In the event of **You** making a claim under this **Policy**, **We** will either:

3.2.1 repair the **Covered Equipment** using parts that are new or functionally equivalent to new in performance; or

3.2.2 replace the **Covered Equipment** with another **HP Product** that is new or functionally equivalent to new in performance or, where such **HP Product** is not available, **We** will replace it with another **HP Product** which is at least functionally equivalent to the original **Covered Equipment**, not exceeding the purchase price of the original **Covered Equipment** as shown on **Your** proof of purchase. In the event of a replacement, **You** will be required to return the original **Covered Equipment** to **Us** in accordance with Section 6 "How to make a claim" and **We** will keep the original **Covered Equipment**.

3.2.3 Policy claims limit

A maximum of one (1) **HP Product** repair or replacement can be made per 12 month period under this **Policy** during the **Period of Insurance**

3.3 We will return **Your Covered Equipment** to **You** or provide a replacement in the configuration this **Covered Equipment** was originally supplied in, subject to applicable updates. **We** may install the latest software and operating system that is applicable to the **HP Product** as part of a hardware service that will prevent the **Covered Equipment** from reverting to an earlier version. Third party applications installed on the **Covered Equipment** as a result of the **software and operating system update**.

3.4 The limit of liability under this **Policy** is the original purchase price of the **Covered Equipment**

3.5 You may be required to provide proof of purchase or lease as a condition of receiving services under this **Policy**

4 Exclusions

This **Policy** does not cover **You** for:

4.1 Any item that is not the Covered Equipment;

4.2 The provision of equipment while the Covered Equipment is being repaired;

4.3 External accessories which were not supplied with the **Covered Equipment**, such as a mouse, keyboard and AC power lead'

4.4 Consumables including but not limited to customer replaceable laptop batteries and tablet PC pens;

4.5 Accessories and other supplies purchased in addition to the **Covered Equipment** such as maintenance kits, carrying cases, jackets, cradles, docking stations and port replicators;

4.6 Damage to the **Covered Equipment** caused by:

4.6.1 Abuse or misuse

4.6.2 Operation outside of the permitted or intended uses specified by HP; or

4.6.3 Service or repairs (excluding software updates) performed by anyone who is not a representative of **HP**; or

4.6.4 Any virus, software or any mechanical or electrical failure that is not due to an **Insured Event;** or

4.6.5 Use of media, supplies and other products not approved by HP; or

4.6.6 Inadequate site conditions or maintenance by You; or

4.6.7 Fire, water, power fluctuations, transportation by **You**, vehicle accidents or acts of nature

4.7 Covered Equipment with a serial number that has been altered, defaced or removed, or which has been modified to alter functionality or capability;

4.8 Covered Equipment that has been lost or stolen;

4.9 Cosmetic damage to the **Covered Equipment**, including but not limited to scratches, dents and discolouration which do not affect functionality;

4.10 The cost of preventative maintenance, including but not limited to, routine servicing, inspection or cleaning of the **Covered Equipment**

4.11 Damage caused to the **Covered Equipment** other than in the course of business use;

4.12 Defects caused by normal wear and tear and/or usage of the Covered Equipment;

4.13 Computer monitor screen imperfections, including 'burn-in' caused by normal use and operation of the **Covered Equipment**;

4.14 Damaged or defective LCD screens when the failure is caused by abuse;

4.15 Damage to the **Covered Equipment** or failure which is covered under the **HP** Limited Warranty Statement accompanying **Your HP Products**, or HP recall, or factory bulletins;

4.16 Damage to the **Covered Equipment** that has already occurred prior to the purchase of this **Policy**;

4.17 Assistance that involves application programming, isolation of coding errors, performance consulting, the provision of peripheral drivers or data recovery

5 Conditions

To have the full protection of this **Policy**, **You** must comply with the following conditions; which apply to the whole **Policy**. Failure to comply may result in **Your** claim being denied or reduced. The extent of **Your** failure to comply with the conditions, may determine whether **We** deny any claim made under this **Policy** or the amount that **We** pay **You** in the event of a claim.

The **Covered Equipment** must be either covered by the **HP** Limited Warranty provided with **Your HP Product** or a warranty extension service with coverage duration equal to or longer than this **Policy**.

This **Policy** must be purchased within 30 days of the date **You** bought **Your HP Product**. **You** may be required to provide proof of purchase before **You** can receive services to **Your Covered Equipment** under this **Policy**.

5.1 Assignment

This **Policy** may not be assigned or transferred unless agreed by **Us** in writing

5.2 Premium payment

It is a condition of this **Policy** that the premium has been paid in full before this **Policy** is valid.

5.3 Your duty of care

You shall take all reasonable precautions to protect the **Covered Equipment** against an **Insured Event** and shall use and maintain the **Covered Equipment** in accordance with HP's instructions.

5.4 Territorial Limits

Cover is provided for **Insured Events** occurring anywhere in the world. However, a **HP Product** can only be repaired, replaced, collected and delivered back to **You** or a customer located in the United Kingdom, Isle of Man or the Channel Islands.

5.5 Rights of Third Parties

Only **You** (or **Your** executor or legal representative in the event of **Your** death) and **We** may enforce the terms of this **Policy.** The provisions of the Contract (Rights of Third Parties) Act 1999 do not apply.

5.6 Language and Law

This **Policy** and the **Services Certificate** will be written in English and all correspondence and communication with **You** will be conducted in English.

This **Policy** will be governed by English law and **You** and **We** agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it, unless **You** reside in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction.

5.7 Other Insurance

If **You** have another insurance policy insuring the **Covered Equipment** in force at the time **You** make a claim under this **Policy**, **We** agree to pay **You** irrespective and without regard to such other policy. However, if **You** choose to claim under another insurance policy, **You** should inform such insurers that **You** have made a claim under this **Policy**. Such other policy shall not act to increase our liability or any amount **We** shall pay under this **Policy**.

5.8 Sanctions

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

6 How to make a claim

6.1 You must report Your claim as soon as possible by either:

- Calling HP: +44 207 949 0416 Mon Fri 8.30 -18.00 (except Bank Holidays)
- Using the HP web portal: <u>https://www.hp.com/go/hpsc</u>

HP will log the call and advise **You** of the Case ID. Please have **Your Policy** number and **Covered Equipment** serial number to hand.

6.2 In order to validate that **Your HP Product** is the **Covered Equipment, You** must produce **Your Services Certificate** if requested by **Us**.

6.3 We will provide a repair or replacement in line with Section 3.1 on page 5

6.4 It may be necessary for **Us** to change the method set out above by which **We** provide the repair or replacement service to **You** and **Your Covered Equipment's** eligibility to receive a particular method of service. If this happens **We** will contact **You** to let **You** know about such changes.

6.5 When making a claim under this Policy, You must comply with the following:

6.5.1 You must provide **Your Policy** number and a copy of **Your Services Certificate**, if requested;

6.5.2 You must provide information about the symptoms and causes of the damage caused to the **Covered Equipment**;

6.5.3 You must respond to requests for information, including but not limited to the **Covered Equipment** serial number, model, version of the operating system and software installed, any peripheral devices connected or installed to the **Covered Equipment**; any error messages displayed, actions taken before the **Covered Equipment** experienced the issue and steps taken to resolve the issue;

6.5.4 You are responsible for the security of **Your** own proprietary and confidential information and for maintaining a procedure external to the **HP Product** for reconstruction of lost or altered files, data or programs. **You** should remove any accessories or non-qualified products connected to or installed in the **Covered Equipment**. Neither **HP** nor **We** will be responsible for any loss of software or data residing on the **Covered Equipment**;

6.5.5 You will be responsible for reinstalling all other software programs, data and passwords;

6.5.6 You will make all reasonable efforts to cooperate with **Us** in resolving problems remotely, executing self-tests or diagnostic programs, providing all necessary information, and performing remedial activities upon **Our** request;

6.5.7 You are responsible for all telecommunications charges associated with the provision of telephone and remote service;

6.5.8 You are responsible for the compatibility of non-supported products, accessories and devices with the **HP Product**; and

6.5.9 You must notify **Us** if the **Covered Equipment** is used in an environment that poses a potential health hazard to **Our** authorised representatives.

7 Cancellation and Complaints

7.1 You may not cancel this **Policy** once **You** have accepted delivery of the **Covered Equipment**.

7.2 If **You** wish to cancel this **Policy** before **You** have accepted delivery of the **Covered Equipment**, please contact either **Your** CSR or AOM.

7.3 Complaints

We believe you deserve a courteous, fair and prompt service. If there is any occasion when **Our** service does not meet your expectations, please contact **Us** using the appropriate contact details below, providing the **Policy**/Claim Number and the name of the policyholder / insured person to help **Us** deal with your comments quickly.

Claims, policy administration and claims handling related complaints:

Call the **HP** call centre on +44 20 7949 0416 Mon-Fri 8.30-18.00 (except Bank Holidays) and ask to log a complaint. The call centre agent will route the complaint to the Complaint Resolution Team (CRT) who will find a solution and call you back.

Terms & Conditions and policy wording complaints:

Writing:	Customer Relations Team, American International Group UK Limited (AIG),
	The AIG Building, 2-8 Altyre Road, Croydon CR9 2LG
Call:	+ 44 (0) 800 012 1301
Email:	uk.customer.relations@aig.com
Online:	<u>aig.co.uk/your-feedback</u>

Lines are open Monday to Friday 9.15am – 5pm, except bank holidays.

The Customer Relations Team's free call number may not be available from outside of the UK, so please call **Us** from abroad on +44 20 8649 6666. Calls may be recorded for quality, training and monitoring purposes.

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

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

Please note that the Financial Ombudsman Service may not be able to consider a complaint if you have not provided **Us** with the opportunity to resolve it.

The Financial Ombudsman Service can be contacted at:

Write to:	The Financial Ombudsman Service, Exchange Tower, London, E14 9SR
Call:	+ 44 (0) 800 023 4567 or +44 (0) 300 123 9123
Email:	<u>complaint.info@financial-ombudsman.org.uk</u>
Online:	www.financial-ombudsman.org.uk

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

If you wish to complaint about an insurance policy purchased online, you may be able to use the European Commission's Online Dispute Resolution platform; which can be found at http://ec.europa.eu/consumers/odr/

8 Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme in the unlikely event that **We** cannot meet **Our** obligations. This depends on the type of business and the circumstances of the claim. Further information on the scheme is available from the FSCS at <u>www.fscs.orq.uk</u> or by calling +44 (0) 207 741 4100 or +44 (0) 800 678 1100.

9 Deception, fraud and illegal use

9.1 If any claim is found to be fraudulent, or if **You** give misleading information when making a claim, the claim will be declined and **You** will forfeit all entitlements and benefits under this **Policy** from the time of the fraudulent event. No refund of premium will be allowed and **We** may inform the policy or other regulatory bodies in these circumstances.

9.2 This **Policy** may be immediately voidable by **Us** in the event the **Covered Equipment** that would otherwise be covered under the terms of this **Policy** is used wholly or partly in the course of criminal activity or to facilitate or enable any criminal act to take place

10 How we use Personal Information

10.1 American International Group UK Limited is committed to protecting the privacy of customers, claimants and other business contacts.

10.2 "**Personal Information**" identifies and relates to you or other individuals (e.g. your partner or other members of your family). If you provide Personal Information about another individual, you must (unless we agree otherwise) inform the individual about the content of this notice and our Privacy Policy and obtain their permission (where possible) for sharing of their Personal Information with us.

10.3 The types of Personal Information we may collect and why – Depending on our relationship with you, Personal Information collected may include: contact information, financial information and account details, credit reference and scoring information, sensitive information about health or medical conditions (collected with your consent where required by applicable law) as well as other Personal Information provided by you or that we obtain in connection with our relationship with you. Personal Information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing and payment
- Make assessments and decisions about the provision and terms of insurance and settlement of claims
- Assistance and advice on medical and travel matters
- Management of our business operations and IT infrastructure
- Prevention, detection and investigation of crime, e.g. fraud and money laundering
- Establishment and defence of legal rights
- Legal and regulatory compliance (including compliance with laws and regulations outside your country of residence)
- Monitoring and recording of telephone calls for quality, training and security purposes
- Marketing, market research and analysis

10.4 Sharing of Personal Information - For the above purposes Personal Information may be shared with our group companies and third parties (such as brokers and other insurance distribution parties, insurers and reinsurers, credit reference agencies, healthcare professionals and other service providers). Personal Information will be shared with other third parties (including government authorities) if required by laws or regulations. Personal Information (including details of injuries) may be recorded on claims registers shared with other insurers. We are required to register all third party claims for compensation relating to bodily injury to workers' compensation boards. We may search these registers to prevent, detect and investigate fraud or to validate your claims history

or that of any other person or property likely to be involved in the policy or claim. Personal Information may be shared with prospective purchasers and purchasers, and transferred upon a sale of our company or transfer of business assets.

10.5 International transfer - Due to the global nature of our business, Personal Information may be transferred to parties located in other countries (including the United States, China, Mexico Malaysia, Philippines, Bermuda and other countries which may have a data protection regime which is different to that in your country of residence). When making these transfers, we will take steps to ensure that your Personal Information is adequately protected and transferred in accordance with the requirements of data protection law. Further information about international transfers is set out in our Privacy Policy (see below).

10.6 Security of Personal Information – Appropriate technical and physical security measures are used to keep your Personal Information safe and secure. When we provide Personal Information to a third party (including our service providers) or engage a third party to collect Personal Information on our behalf, the third party will be selected carefully and required to use appropriate security measures.

10.7 Your rights – You have a number of rights under data protection law in connection with our use of Personal Information. These rights may only apply in certain circumstances and are subject to certain exemptions. These rights may include a right to access Personal Information, a right to correct inaccurate data, a right to erase data or suspend our use of data. These rights may also include a right to transfer your data to another organisation, a right to object to our use of your Personal Information, a right to request that certain automated decisions we make have human involvement, a right to withdraw consent and a right to complain to the data protection regulator. Further information about your rights and how you may exercise them is set out in full in our Privacy Policy (see below).

10.8 Privacy Policy - More details about your rights and how we collect, use and disclose your Personal Information can be found in our full Privacy Policy at: https://www.aig.co.uk/privacy-policy or you may request a copy by writing to: Data Protection Officer, American International Group UK Limited , The AIG Building, 58 Fenchurch Street, London EC3M 4AB or by email at: dataprotectionofficer.uk@aig.com.

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Services levels and response time for HP Care Packs may vary depending on **Your** geographic location. Service starts on date of hardware purchase. Restrictions and limitations apply. For details, visit hp.com/go/cpc. **HP** services are governed by the applicable **HP** terms and conditions of service provided or indicated to the Customer at the time of purchase. The Customer may have additional statutory rights according to applicable local laws and such rights are not in any way affected by the **HP** terms and conditions of service or the HP Limited Warranty provided with **Your HP Product**



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