



# Advantage Tech Protect

ADVANTAGE TECH PROTECT FROM ICENI  
INTERNATIONAL - 2023 OVERVIEW

FOR POLICIES INCEPTING 1 JANUARY  
2023 TO 31 DECEMBER 2023  
INCLUSIVE

# Product Overview

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**Product:** Advantage Tech Protect

**Standard Policy Term:** 12 calendar months

**Availability:**

- Can be provided on either an employer-funded basis, an employee-funded basis, or employer-funded for organisation-owned assets.
- May be accessed either through a broker or intermediary or directly without broker involvement.
- May be administered through the Advantage Vault online application portal.
- Qualifies for a multi-product discount when purchased alongside an additional Advantage product.

# Proposed Benefit Structure

Benefits are provided on a group policy basis.

## Advantage Tech Protect Level 1

### Policy Excess

The following Policy Excess applies to each and every claim under this Policy - £75.00

### PLAN REIMBURSEMENT LIMITS

Annual Reimbursement Limit  
£1,000 per Period of Cover

### What is Covered?

In addition to your laptop and Macbook, Advantage Tech Protect provides cover for a wide range of gadgets including mobile phones, smart-watches, cameras and headphones

### Accidental Damage (Including liquid Damage)

Covers accidentally cracked screens, liquid damage, and any other damage that prevents the insured equipment from functioning normally. Accidental damage does not cover general wear and tear or purely cosmetic damage

### Mechanical Breakdown

Covers you for repairs and replacements to your phone if it suddenly stops working outside the manufacturer's warranty. By renewing your policy with us you can continue to cover your gadget for a further 5 years

### Unlimited Use Worldwide

This policy keeps you covered anywhere in the world for as long as you need. Most insurers limit your allowed trip length

## Advantage Tech Protect Level 2

### Policy Excess

The following Policy Excess applies to each and every claim under this Policy - £75.00

### PLAN REIMBURSEMENT LIMITS

Annual Reimbursement Limit  
£1,500 per Period of Cover

### What is Covered?

In addition to your laptop and Macbook, Advantage Tech Protect provides cover for a wide range of gadgets including mobile phones, smart-watches, cameras and headphones

### Accidental Damage (Including liquid Damage)

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# Proposed Benefit Structure (continued)

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Benefits are provided on a group policy basis.

## Advantage Tech Protect Level 1

### Theft

Covers you for any damage or loss resulting from your phone being stolen, as long as it is in your possession or stored in a secure place out of sight

### Unauthorised Calls

If your phone is lost or stolen we will cover up to £10,000 of unauthorised calls

### Accessories Cover

We'll replace any accessories (up to £150) if they are damaged, stolen or lost at the same time as your laptop

### *Additional Plan Features*

#### Clear & Reasonable Excesses

At Advantage, if you make a claim your excess will be £75 per claim, regardless of the value of the gadget. It's the same for all types of claim

#### Cover for Use by Immediate Family

Unlike many insurance policies your gadget is also covered while being used by immediate family, with no restrictions on their age. This also means that if you want to insure your child's gadgets you can do so in your name

#### Unlimited Claims

Some insurers impose limits on the number of claims you can make, or have different limits for accidental damage and loss claims. At Advantage there is no limit to the number of claims that you can make

#### Instant Cover

If your gadget is less than 60 days old, we'll cover it from the date that you purchase your policy. So if you buy your gadget insurance today, you can get peace of mind straight away

## Advantage Tech Protect Level 2

### Theft

Covers you for any damage or loss resulting from your phone being stolen, as long as it is in your possession or stored in a secure place out of sight

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### *Additional Plan Features*

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#### Instant Cover

If your gadget is less than 60 days old, we'll cover it from the date that you purchase your policy. So if you buy your gadget insurance today, you can get peace of mind straight away

Plan can be run on an “any time” basis, with members joining mid-term. When an existing employee joins on this basis, a qualifying period of one calendar month will apply before they will qualify for treatment. No premium will be due for this month. Where a member joins who is a new employee to the company and who hadn't previously declined the opportunity to join, they shall not be subject to the qualifying period.

Claims process driven by a secure online app

Premium payable monthly or annually by Direct Debit or BACS

Iceni will provide a client bespoke member benefits site for selected benefits from which claims may be submitted and members may access their documents, FAQs etc.

Plan Features | Advantage Tech  
Protect

# Contact Us

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If you have any questions regarding this, or any other Advantage product or service, please reach out to us and we will be pleased to assist.

Phil Earthey,

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Document Revision Date: 16 January 2023



# Advantage Health & Lifestyle Benefits

Elevate Beyond the Ordinary

[www.advantagehealth.uk.com](http://www.advantagehealth.uk.com)