

Administered by:  
U-PIC Insurance Services, Inc.  
3390 Auto Mall Drive  
Westlake Village, CA 91362

Your school or district's Terms and Conditions may differ from the following Terms and Conditions depending on the program requirements.

**SchoolDeviceCoverage Terms & Conditions**

The coverage insures the custodian ("Insured") of the specific covered device against damage, theft or loss from any external cause while in the care, custody, or control of the Insured during the term set forth for your district's program. Insurance coverage is provided by The Continental Insurance Company. The coverage and claims are administered by U-PIC Insurance Services, Inc. ("U-PIC"). U-PIC shall be liable for the invoice value of property lost, destroyed, or damaged; in the event there is no invoice, the Underwriters shall be liable for the actual cash value of the property.

**SchoolDeviceCoverage does not insure the following:**

1. Loss or damage caused by deliberate abuse or destruction. For devices stolen from a vehicle, proof of forced entry is required.
2. Damage caused by after-market equipment and accessories.
3. Device covers, chargers, keyboards that are not a part of the original unit, external components not part of the original unit, software, or other accessories unless specifically noted in the purchased coverage plan.
4. Computer issues non-relating to physical damage.
5. Repairs that would fall under any active manufacturer warranty or any repairs that are a result of manufacturer defect.
6. Against loss or damage caused by or resulting from:
  - a. hostile or warlike action in time of peace or war, including action hindering combating, or defending against an actual impending or expected attack;
    - i. by any government or sovereign power (de jure facto), or by any authority maintaining or using military, naval, or air forces; or
    - ii. by military, naval, or air forces;
    - iii. by an agent of any such government power, authority, or forces
  - b. any weapon of war employing atomic fission or radioactive force whether in time of peace or war;
  - c. insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or Customs regulations, confiscation by order of any government or public authority or risks of contraband or illegal transportation of trade.
7. NUCLEAR EXCLUSION. Notwithstanding anything herein contained to the contrary, it is hereby understood and agreed that this coverage shall not apply to any loss, damage, or expense due to or arising out of, whether directly or indirectly, nuclear reaction, radiation, or radioactive contamination regardless of how it was caused. However, subject to all provisions of this policy, the direct physical damage to the property insured, located within the United States or any territory of the United States or Puerto Rico by fire directly caused by the above excluded perils, is insured, provided that the nuclear reaction, radiation, or radioactive contamination was not caused, whether directly or indirectly, by any of the perils excluded by this policy. Nothing in the above wording shall be construed to cover any loss, damage, liability, or expense caused by nuclear reaction, radiation, or radioactive contamination arising directly or indirectly from the aforementioned above.
8. Loss or damage arising out of infidelity, dishonesty, or any willful misconduct on the part of the Insured, associate in interest, and/or any third party. This includes, but is not limited to, devices that are willfully not returned to the district by any student to whom a device was issued.
9. Loss or damage arising out of loss of market, latent defect, inherent vice, delay, loss of use, clean-up costs, decay, changes in temperature or humidity, or other deterioration, any remote or consequential loss.

**Conditions:**

1. Correct device serial number must be provided to U-PIC in order for the coverage to be bound to the device
2. Coverage is extended for the following:
  - a. Broken glass screen
  - b. Charger port failure
  - c. Theft
  - d. Broken LED/LCD displays
  - e. Accidental damage
  - f. Power surge, fire and flood
  - g. Water damage
  - h. Loss
  - i. Vandalism
  - j. Touchscreen failure
  - k. Electrical failures caused by accidental damage
3. If charger coverage is specifically noted in the purchased coverage plan, then the limit is one charger repair or replacement per insurance purchase.
4. There is no limit to the number of claims filed during the coverage term.
5. For devices that are distributed at the beginning of the coverage term, coverage must be purchased within thirty (30) days of receipt of the device.
6. The DEDUCTIBLE, if any, shall be deducted from the amount of each claim or Liability Limit, whichever is less, on a "per occurrence" basis and born by the Insured.
7. Coverage shall be automatically transferred to the school loaner device of the same manufacturer and model as the insured device. Coverage, once bound, cannot be terminated until the end of the coverage term. In the case of a permanent replacement, Insured must provide the serial number of the replacement device within five (5) business days of receipt in order for coverage to be transferred.
8. The coverage term is the agreed upon time frame between U-PIC and the School District.
9. Coverage may be canceled, for any reason, within 5 days of purchase after which, coverage is bound.
10. In the case of a claim, insured shall visit U-PIC's website, [www.SchoolDeviceCoverage.com](http://www.SchoolDeviceCoverage.com), navigate to the claims section and enter the proper login information that was created at the time the coverage was purchased. Complete the online claim filing form and submit online. Bring a copy of the confirmation page with your broken or lost device to the designated repair facility for your device. A signed statement is required for claims for loss or theft.
11. Stolen devices will follow the same claims procedure with the exception that a police report will need to be filed within five (5) days of the occurrence, with a copy provided to the school administration.
12. The Insured will have 30 days from the end of the coverage term to submit any claims for loss, damage, or theft that occurred during the coverage term.
13. The Insured will have one (1) year from the claim file date to provide any required and/or additional documentation which has been requested of the Insured to substantiate said claim. Failure to provide the required and/or additional documentation within one (1) year from the claim file date will result in the denial of the claim.
14. Claim payments issued for the replacement cost of a device that is lost, stolen, or damaged beyond economic repair, will be issued to the owner of the device.
15. The use of aftermarket device chargers for electronic devices insured under the School Device Coverage will void the coverage.
16. In order to process claims for devices that are not turned into the district by the insured or assigned student at the end of the school term, School Device Coverage must be afforded the opportunity to contact the insured or parent(s) of assigned student by phone, email, or mail in order to recover the device.
17. THE UNDERWRITERS SHALL NOT BE LIABLE for any loss or damage to property covered by other valid and collectible Insurance. Coverage shall be for EXCESS of aforementioned.
18. NEITHER THE CONTINENTAL INSURANCE COMPANY, U-PIC OR ITS EMPLOYEES AND STOCKHOLDERS SHALL HAVE ANY LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES SUCH AS PROPERTY DAMAGE, DATA DAMAGE, OR ANY OTHER LOSS FROM THE FAILURE OF THE COVERED DEVICE.
19. The administrator and Obligor of this coverage is SchoolDeviceCoverage, a division of U-PIC Insurance Services, Inc. 3390 Auto Mall Drive, Westlake Village, CA 91362. (818) 933-6300.