

Laptop Insurance Policy

Policy Number: SHLPI-001

Policy Date: January 20, 2026

Policy Expiration: January 19, 2027

Insured Information

Field	Value
Name	Sherlock Holmes
Address	221B Baker Street, London, UK
Email	sholmes@221b.com
Phone	+44 7777 123456

Coverage Details

- **Device Coverage:** Laptop (Apple MacBook Pro 16-inch)
- **Valuation:** £10,000
- **Deductible:** £500
- **Premium:** £150 per annum

Terms and Conditions

1. The policyholder acknowledges that they have read and understood the terms and conditions of this policy.
2. The policyholder agrees to maintain the laptop in good condition and report any damage or loss to the insurance company within 24 hours.
3. The policyholder is responsible for paying any additional costs or expenses associated with repairing or replacing the laptop.

Exclusions

- **Intentional Damage:** Any damage caused intentionally by the policyholder or their authorized users.
- **Pre-existing Conditions:** Any pre-existing conditions or defects in the laptop that existed prior to the effective date of this policy.
- **Natural Disasters:** Any damage caused by natural disasters, such as floods, earthquakes, or hurricanes.

Claims Procedure

1. Contact our claims department at claims@sholmesinsurance.com within 24 hours of any loss or damage.
2. Provide proof of ownership and documentation supporting the claim.
3. The insurance company will investigate and settle the claim in accordance with the policy terms and conditions.

By signing below, I acknowledge that I have read and understood the terms and conditions of this policy.

Policyholder Signature: _

Date: January 20, 2026