



Terms and Conditions

When purchasing gadget insurance through Gadgetinsurance.com you will not receive advice or a recommendation from us for gadget insurance. We may ask some questions to narrow down the selection of products that we will provide details on but you will need to make your own choice as to whether to proceed and purchase the product. Gadgetinsurance.com charges an additional fee of up to £4.95 to customers who buy through our call centre. There is a postage charge of £2.99 if you wish to receive a hard copy of your policy document and validation certificate. This reflects the higher transactional cost involved. We do not charge an administration fee to customers buying online.

We can provide an insurance quotation/policy based on the following terms and conditions:

1. You must be sure that:
 - You took reasonable care to answer all questions put to you about your insurance fully, honestly and to the best of your knowledge. If you did not understand the meaning of any question, or if you did not know the answer, it is vital that you tell us;
 - None of the information has changed (if it has, you must tell us before we arrange cover).

Please note that failure to provide full and accurate information may result in your insurer taking any one of the following actions: rejecting a claim, only paying part of a claim, cancelling your policy, imposing additional policy terms and conditions and/or charging an additional premium.

2. That the Insured taking out the insurance is resident in the United Kingdom and the devices registered are normally located within the United Kingdom.
3. There is no cover for any claim made, or any event causing the need for a claim to be made, that occurs within the first 14 days of the inception date of the policy or the first 14 days of any amendment to the level of cover on your policy.
4. The devices registered on the certificate of Insurance belong to you and are not lent or given to you for work purposes.
5. The Insured gadgets serial numbers must match the device that is submitted in the event of a claim.
6. The devices declared are currently in good condition, full working order, purchased from new and less than 18 months old with valid proof of purchase.
7. You are aware and understand that the policy does not provide cover for the casual loss of a device other than a mobile phone or tablet where the appropriate premium has been paid.
8. You are aware and understand that the policy does not provide cover for rust, humidity or damp corrosion of any kind.
9. You are aware and understand that the policy does not provide cover due to wear and tear, marring, scratching, manufacturing defect, discoloration or any type of damage not effecting the operation of the device.
10. The policy limit of cover will be shown on your Validation Certificate, if you claim on one or more gadgets and the total claim cost reaches the policy limit, then all cover under the policy will cease with no refund and you will need to purchase a new policy to continue coverage.
10. If you pay for your premiums monthly then your policy is a rolling monthly policy and is only in force if the monthly premium continues to be paid. Cover can continue up to a maximum of five years.
11. If you pay for your policy annually, then your policy is an annual policy for which the full annual premium must be paid at inception and again at each annual renewal date. The type of policy you have will be shown in your validation certificate. This cover is limited to a maximum claim value as shown in your validation certificate.
12. We offer a Premium Refund Guarantee on all our policies cancelled within the 14 Day cooling off period, whereby you may return the documentation to us and upon receipt of this, provided you have not made a claim, we will refund you the Insurance Premium. Please note that the Premium Refund Guarantee does not extend to administration or postage fees incurred in the supply your original policy, nor are we able to downgrade to a lesser level of cover once the Premium Refund Guarantee date has passed.
13. To make sure you have continuous cover under your policy, we will aim to automatically renew (auto-renew) your policy when it runs out, unless you tell us not to. Each year we will notify you 31 days before the renewal date of your policy, and tell you about any changes to the premium or the policy terms and conditions.

If you do not want us to auto-renew your policy just call us on **0844 871 0254**, otherwise we will collect the renewal premiums from your credit card or debit card.

You should also note that your renewed policy will only be valid when:

- you have told us about any changes to your policy details;
- and your credit card or debit card details have not changed.

In some cases we may not be able to automatically renew your policy; we will let you know at the time if this is the case. For the facilitation of the auto renewal service we are entitled to assume that your details have not changed and you have the permission of the card holder unless you inform us otherwise.

You can conduct changes to your policy details or opt out of automatic renewal by calling us on **0844 871 0254** or logging on to www.gadgetinsurance.com.

Usage of Short Message Service

14. You consent to the use of the mobile telephone number you have provided ("the mobile telephone") for the purpose of allowing Blue Insurances Limited to notify you of your travel insurance policy information relating to your online booking.
15. You hereby confirm that the mobile telephone number you have provided is your number and you hereby indemnify Blue Insurances against any claims or liabilities which may arise in the event that the number provided is incorrect or is that of an unrelated third party.
16. You accept that text messages are distributed via the Short Message Service systems of third party mobile phone network providers and, therefore, Blue Insurances Limited cannot be held responsible for the successful and timely arrival of the text message to the mobile telephone.
17. Blue Insurances Limited does not guarantee full availability or performance of this service and does not accept any liability for transmission delays.
18. Blue Insurances Limited will only use the number of the mobile telephone in accordance with its Privacy Policy, the terms of which you accept, and to send important information in relation to your booking.

Fees

Blue Insurances Limited charge a fee of up to £0.99 for this service and this fee is non refundable. Blue is not responsible for any additional charges made by mobile phone network providers for the provision of this service.