



**This is a policy summary only.  
It does not contain the full terms and conditions of the contract.**

For full details of all the policy terms, conditions and exclusions, please refer to the policy booklet (a copy is available on request). The relevant sections along with the main exclusions and limitations are listed below.

The policy entitles you to repair or replacement of your gadget(s), once all relevant paperwork has been received and extends to cover up to 90 days whilst you are abroad. Depending on the level of cover you have selected the policy will cover the gadget(s) you stated on the validation certificate up to a maximum sum insured.

For monthly insurance policies this is a monthly rolling contract which will renew monthly until cancelled by either party, and is only in force if the monthly premium has been paid. Cover can continue up to a maximum of five years.

For annual insurance policies, the premium must be paid at inception and the policy will remain in force for a period of 12 months and will remain in force until the period expires or is cancelled.

## THE INSURER

This insurance is arranged and administered by Blue Insurance Limited and underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Blue Insurance Limited trading as Gadgetinsurance.com is authorised and regulated by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on +44 (0) 800 111 6768.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

## LANGUAGE AND LAW APPLYING TO THIS INSURANCE

This insurance is written in English and all communications about it will be in English. Unless we have agreed otherwise with you, English law will apply to this insurance.

## POLICY COVER

The section below explains what we do and do not cover. Your validation certificate will state which of the available covers are applicable to you.

### A. Accidental damage

#### What we will cover

We will arrange a repair if your gadget is damaged as the result of an accident or malicious damage. If your gadget cannot be economically repaired, it will be replaced.

#### What we will not cover

Accidental damage caused by:

- you deliberately damaging, intentionally leaving or neglecting the gadget;
- routine servicing, inspection, maintenance or cleaning; or
- any cosmetic damage.

### B. Theft

#### What we will cover

If you selected the option to insure your gadget(s) for theft then if your gadget(s) are stolen we will replace them. Where only part or parts of your gadget(s) have been stolen, we will only replace that part or parts. This cover is only operative if shown on your validation certificate and the additional premium has been paid.

#### What we will not cover

- Theft from any motor vehicle where you or someone acting on your behalf is not in the vehicle, unless the gadget has been concealed in a locked boot, closed glove compartment or other closed internal compartment and all the vehicle's windows and doors have been closed and locked and all security systems have been activated. A copy of the repairer's account for damage in gaining entry to the locked vehicle, must be supplied with any claim;
- Theft from any building or premises (including your home or workplace) unless the theft involves force in gaining entry to or exit from the building or premises, resulting in damage to the building or premises. A copy of the repairer's account for such damage must be supplied with any claim;
- Theft when away from your home, or when in your home with invited guests / tradesmen or other people; unless the gadget is concealed on or about your person when not in use, or it is stored in a locked room or secured receptacle (such as a locked safe, locked locker or closed desk drawer);
- Theft where your gadget was in the possession of a third party (other than a member of your immediate family) at the time of the event giving rise to a claim under this insurance; or
- Theft where the gadget has been left unattended when it is away from your home.

### C. Accidental Loss

#### What we will cover

If you selected the option to insure your mobile phone, smart watch, tablet or iPad for Accidental Loss then if you lose your mobile phone, smart watch, tablet or iPad we will replace it. If you have cover for Accidental Loss this will be stated on your validation certificate.



#### What we will not cover

- The loss of gadget(s) other than your mobile phone, smart watch, tablet or iPad;
- The loss of a SIM (Subscriber Identity Module) card; or
- Any loss where the circumstances of accidental loss cannot be clearly identified.

#### D. Breakdown

##### What we will cover

If your gadget suffers electrical breakdown which occurs outside of the manufacturers guarantee period, we will repair it. If your gadget cannot be economically repaired, it will be replaced. This cover is not available on laptops.

##### What we will not cover.

- Any breakdown for laptops.
- Repair or other costs for:
  - routine servicing, inspection, maintenance or cleaning;
  - wear and tear or gradual deterioration of performance;
  - if the serial number has been tampered with in any way; or
  - repairs carried out by persons not authorised by us.

#### E. Fraudulent Call Use

If you selected the option to insure your mobile phone for theft or accidental loss then if your mobile phone is lost or stolen and your claim accepted we will reimburse fraudulent call costs up to the value of £1500 for any one claim. This includes calls, messages, downloads and data made / used from the time it was lost or stolen up to a maximum of 24 hours from discovery of the incident. This cover is only operative if shown on your validation certificate and the additional premium has been paid.

##### What we will not cover.

Any claim for fraudulent call use if your claim is not accepted.

#### F. General conditions and exclusions applicable to all sections

- The gadget(s) must not be more than 12 months old, must be purchased in the UK, Republic of Ireland or US as new, or if refurbished, purchased directly from the manufacturer, and you must be able to provide evidence of ownership at inception of this insurance cover. Evidence of ownership should include the make, model and serial number of the gadget and must be in your name or you must be in possession of a gift receipt.
- Loss of or damage to accessories that were not attached to your gadget at the time of the incident.
- 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 your policy.
- The policy excess - in the event that you make a claim, an excess fee applies which must be paid to us before your claim can be settled. The fees are set out below:
  - If your claim is for a gadget up to the value of £750 (when new) the excess fee is £50 for any claim.
  - If your claim is for a gadget over the value of £751 (when new) the excess fee is £75 for any claim.

## HOW TO CLAIM

If you need to report a claim, please contact the claim administrators on 0345 074 4787 or by emailing [gadgetclaims@directgroup.co.uk](mailto:gadgetclaims@directgroup.co.uk)

## WHAT TO DO IF YOU HAVE A COMPLAINT

#### Making Yourself Heard

If you have cause for complaint, it is important that you know that we are committed to providing you with an exceptional level of service and customer care. We realise that things can go wrong and there may be occasions when you feel that we have not provided the service you expected. When this happens, we want to hear about it so that we can try to put things right.

#### Who to Contact?

The most important factors in getting your complaint dealt with as quickly and efficiently as possible are:

- to be sure you are talking to the right person, and:
- that you are giving them the right information.

#### When You Contact US

- Please give us your name and contact telephone number.
- Please quote your policy and/or claim number.
- Please explain clearly and concisely the reason for your complaint.

#### Step One – Initiating Your Complaint

Does your complaint relate to:

- A. The sale of your policy?
- B. A claim on your policy?

If A, you need to contact

Gadgetinsurance.com,  
1 Neptune Court,  
Vanguard Way,  
Cardiff, CF24 5PJ  
Tel: 0333 355 0254  
Email: [complaints@blueinsurance.co.uk](mailto:complaints@blueinsurance.co.uk)

If B, you need to contact

Claims Administrators  
Customer Relations,  
Direct Group,  
Quay Point,  
Lakeside Boulevard,  
Doncaster, DN4 5PL  
Email: [gadgetcomplaints@directgroup.co.uk](mailto:gadgetcomplaints@directgroup.co.uk)  
Telephone: 0345 074 4787



### Step Two – The Financial Services Ombudsman Bureau

If you have received the final response to your complaint and you are still dissatisfied, you may refer your case to the Financial Ombudsman Service (FOS). The FOS will only consider complaints after you have been provided with written confirmation that the internal complaints procedure has been exhausted. The FOS contact details are:

Financial Ombudsman Service  
Exchange Tower Harbour Exchange Square London E14 9SR  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Alternatively, if you have purchased your policy online, you can submit a complaint through the Online Dispute Resolution (ODR) platform <http://ec.europa.eu/odr>

## CANCELLATION

If you decide that for any reason, this policy does not meet your insurance needs then please return it to [Gadgetinsurance.com](http://Gadgetinsurance.com) within 14 days of it starting or (if later) within 14 days of you receiving the insurance documents. On the condition that no claims have been made or are pending, we will then refund your premium in full.

### Cancellation after the 14 day period

If you wish to cancel your insurance after the initial 14 day withdrawal period you can do so by telephoning [Gadgetinsurance.com](http://Gadgetinsurance.com) on 0333 355 0254 or in writing by emailing [info@gadgetinsurance.com](mailto:info@gadgetinsurance.com) allowing one months notice.

If you pay monthly for your policy, no refund of premiums paid will be given as you will have only paid for cover that you have received.

If you pay annually for your policy a pro rata refund will be arranged less an administration fee equal to 25% of the annual premium with a minimum fee applying of £10.

If a claim has been made under this insurance, we will cancel your cover but not refund any premium.

## COMPENSATION SCHEME

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our liabilities under this policy. Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by telephoning 0207 741 4100.

