



INSURER INFORMATION

This insurance is arranged by Blue Insurance Limited, administered by Supercover Insurance Ltd and underwritten by UK General Insurance Limited on behalf: Great Lakes Reinsurance (UK) SE, Registered in England No.SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.

Blue Insurance Limited trading as Gadgetinsurance.com is authorised 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. Supercover Insurance Ltd and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by contacting them on 0800 111 6768.

IMPORTANT INFORMATION

We have not provided **you** with a personal recommendation as to whether this product is suitable for **your** needs so **you** must decide yourself whether it is or not. **You** have made a decision based on the information made available to **you**.

This policy meets the demands and needs of those who wish to insure their **gadget(s)** against theft, damage, breakdown and for mobiles phones, tablets and smartwatches, it also covers **accidental loss** subject to an additional premium.

Your gadget must be in good condition and full working order prior to taking out this policy. If there is evidence that the damage, theft or loss occurred prior to the policy start date **your** claim will be refused and no premium refund will be due.

INTRODUCTION

In return for the payment of **your** premium **we** will provide insurance for **your gadget(s)** during the **period of cover** as stated in the validation certificate, subject to the terms, conditions, and limitations shown below or as amended in writing by **us**. This policy only covers **your gadget(s)** when in the care of **you** or a member of **your immediate family**. 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.

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

DEFINITIONS

The words and phrases defined below have the same meaning wherever they appear in bold in this certificate.

Accessories – means items such as but not limited to, chargers, protective cases, headphones and hands free devices but excludes SIM cards and wearables.

Accidental loss/accidentally lost – means that the **gadget** has been accidentally left by **you** in a location and **you** are permanently deprived of its use.

Commercial vehicle – any vehicle used wholly or partly for commercial or business purposes or any other vehicle that is being used for commercial or business purposes at the time of any loss or damage to the **gadget**.

Evidence of ownership – a document to evidence that the **gadget you** are claiming for belongs to **you**. This can be a copy of the till receipt, delivery note, gift receipt or, if the **gadget** is a mobile phone, confirmation from **your** network provider that the mobile phone has been used by **you**.

Excess – an amount **you** have to pay towards the cost of a claim under this insurance. **You** have to pay this amount regardless of the circumstances leading to the claim. The **excess** scale can be found on page 3 under what **we** will not cover point 7.

Gadget(s) – the portable electronic items insured by this policy and shown on **your** validation certificate which have been purchased by **you** in the UK, Republic of Ireland or US and is no more than 24 months old at point of policy purchase. Items must have been purchased as new or in the case of refurbished items, purchased directly from the manufacturer.

Criteria: We can only insure **gadget(s)** that are:

- Purchased as new in the UK, Republic of Ireland or US; **or**
- Purchased as refurbished in the UK, Republic of Ireland or US direct from the Manufacturer or Network Provider; **or**
- Gifted to **you** as long as **you** are able to provide a Gift receipt; and not more than 24 months old, when purchased as new or refurbished, at the time of policy purchase and **you** are able to supply **evidence of ownership** if requested.

Home – the permanent residence shown on **your** validation certificate.

Immediate family – **your** mother, father, son, daughter, spouse. **Immediate family** also includes **your** domestic partner (domestic partner is defined under this policy as someone **you** are living with in a long-term permanent relationship as if **you** are married to them).

Period of cover – for monthly policies 1 (one) calendar month from the inception date, renewing monthly on the same day each month (the last day of the month will apply appropriately to each month) provided the monthly premium is paid. For annual policies 1 (year) from the inception date. The **period of cover you** selected can be found on **your** validation certificate.

Precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent **accidental loss**, damage or theft of **your gadget(s)**.

Proof of usage – means evidence that the **gadget** has been in use since policy inception. Where the **gadget** is a mobile phone, this information can be obtained from **your** network provider. For other **gadget(s)**, in the event of an accidental damage claim this can be verified when the **gadget** is sent to **our** repairers for inspection.

Territorial limits - The United Kingdom of Great Britain & Northern Ireland, the Isle of Man, the Channel Islands and the Republic of Ireland.

Terrorism means any act, including but not limited to the use of force or violence of the threat thereof, of any person or group of persons, whether acting alone or on behalf of or in connection with any organization or government, committed for political, religious, ideological or similar purposes, including the intention to influence any government to put the public or any section of the public in fear.

Unattended – not within **your** sight at all times and out of **your** arms-length reach.

We, us, our – UK General Insurance Ltd, on behalf of Great Lakes Reinsurance (UK) SE.

You, your – the person, who is 18 years old or over, who owns the **gadget(s)** as stated on the validation certificate.

WHAT WE WILL COVER

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

A. Accidental Damage

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.

B. Theft

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** 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.

C. Accidental Loss/Accidentally Lost

If **you** selected the option to pay an additional premium and cover **your** mobile phone, tablet or iPad for **accidental loss**, then if **you** lose **your** mobile phone, tablet or iPad **we** will replace it. This cover is only operative if shown on **your** validation certificate and the additional premium has been paid. No other **electronic equipment** is insured for **accidental loss**.

D. Breakdown

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 or computers.

E. Fraudulent Call/Data Use

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.

F. Liquid Damage

If **your gadget** is damaged as a result of accidentally coming into contact with any liquid, **we** will repair it. If it cannot be repaired **we** will replace it.

G. Accessories

If **your** claim for **your gadget** is approved, **we** will replace any **accessories** that were **accidentally lost**, stolen or damaged at the same time as **your gadget** up to a maximum value of £150. If **we** replace **your** mobile phone with a different make or model and this means that **you** can no longer use **your** existing **accessories**, **we** will replace them too, up to a maximum value of £150.

H. Mobile Data Backup

Receive 25GB Data Storage for free in **your** policy for the first 6 months and 3GB thereafter. Visit <https://www.supercoverinsurance.com/my-supercover/policyholder-extras> for more information.

WHAT WE WILL NOT COVER

Your gadget(s) are not covered for:

- Theft:**
 - from any **commercial vehicle**, convertible or soft top vehicle;
 - 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;
 - 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;
 - 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);
 - 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;
 - where the **gadget** has been left **unattended** when it is away from **your home**; or
 - where **precautions** have not been taken.
- Loss or damage caused by:**
 - you** deliberately damaging, intentionally leaving or neglecting the **gadget**;
 - you** not following the manufacturer's instructions;
 - routine servicing, inspection, maintenance or cleaning;
 - the use of **accessories**;
- Repair or other costs for:**
 - routine servicing, inspection, maintenance or cleaning;
 - loss caused by a manufacturer's defect or recall of the **gadget(s)**;
 - repairs carried out by persons not authorised by **us**;
 - wear and tear or gradual deterioration of performance;
 - cosmetic damage of any kind;
 - if the serial number has been tampered with in any way.
- Any kind of damage whatsoever unless the damaged **gadget(s)** are provided for repair.
- Any loss involving a SIM (subscriber identity module) card.
- Any expense incurred as a result of not being able to use the **gadget**, or any loss other than the repair or replacement costs of the **gadget** unless relating to unauthorized call/data use for **your** mobile phone up to the maximum value of £1500.
- 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. This **excess** fee varies depending on the type of **gadget** **you** have insured with **us** and the type of claim **you** need to make. The fees are set out below:
 - If **your** claim is for a **gadget** up to the value of £250 (when new) the **excess** fee is £25 for any claim.
 - If **your** claim is for a **gadget** between the values of £251 – £999 (when new) the **excess** fee is £50 for any claim
 - If **your** claim is for a **gadget** over the value of £999 (when new) the **excess** fee is £75 for any claim.

8. 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 **your** policy or the first 14 days of any amendment to **your** policy.
9. Loss of or damage to **accessories** that were not attached to **your gadget** at the time of the incident.
10. Any **accidental Loss** where the circumstances of the loss cannot be clearly identified, i.e. where **you** are unable to confirm the time and place **you** last had **your gadget**.
11. Any claim for any **gadget(s)** where **proof of usage** cannot be provided or evidenced.
12. Any loss or damage caused by the failure of any electrical or computer equipment, software, micro-controller, microchip, **accessories** or associated equipment to correctly recognise and process any calendar date or time.
13. Reconnection costs or subscription fees of any kind.
Please note: if you are insuring an item without SIM card capability, all exclusions relating to SIM cards are not applicable.
14. **War Risk**
Terrorism, war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority.
15. **Nuclear Risk**
Damage or destruction caused by, contributed to or arising from:
 - a. ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
 - b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.
16. **Sonic Boom**
Damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices traveling at sonic or supersonic speeds.
17. **Loss of Data or Software**
Any loss of or damage to information or data or software contained in or stored on the **gadget** whether arising as a result of a claim paid by this insurance or otherwise.
18. Any indirect loss or damage resulting from the event which caused the claim under this policy;
19. Liability of whatsoever nature arising from ownership or use of the **gadget**, including any illness or injury resulting from it.
20. Value Added Tax (VAT) where **you** are registered with HM Revenue and Customs for VAT.
21. **Gadget(s)** purchased under a private sale.
22. Any loss where **your** bank account/credit card details stored on **your gadget** are used to purchase goods or withdraw funds.

CLAIM SETTLEMENT

1. The intention of this policy is to put **you** back in the same position as immediately prior to the loss or damage. It is not a replacement as new policy. If the **gadget** cannot be replaced with an identical **gadget** of the same age and condition, **we** will replace it with one of comparable specification or the equivalent value taking into account the age and condition of the original **gadget**. **We** cannot guarantee that the replacement **gadget** will be the same colour as the original item. Where an equivalent refurbished item is not available, **we** will replace with new.
2. Repairs will be carried out using readily available parts. Where possible **we** will use Original parts but in some cases, unbranded parts may be used. In the event that any repairs authorised by **us** under this policy invalidate **your** manufacturer's warranty, **we** will repair or replace **your gadget** for the remaining period of **your** manufacturer's warranty in line with **your** manufacturer's warranty terms and conditions.
3. In the event of a valid claim resulting in the replacement of the **gadget**, this policy will automatically cover the replacement **gadget**.

CONDITIONS AND LIMITATIONS

1. Unless **we** have agreed differently with **you**, English law and the decisions of English courts will govern this insurance.
2. This insurance only covers **gadget(s)** bought in the US or in the countries within the **territorial limits** of the policy. Cover applies throughout the **territorial limits** of the policy and is also automatically extended to include use of the **gadget(s)** anywhere in the world up to a maximum of 90 days in total in any single 12 month period of insurance, subject to any repairs being carried out in the UK by repairers approved by **us**. No cover is provided for claims where **you** are travelling to a country where the Foreign and Commonwealth Office (FCO) have advised against all but essential travel. **You** can check the FCO travel advice at www.fco.gov.uk.
3. The **gadget(s)** must not be more than 24 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.
4. **You** must provide **us** with any receipts, documents or **evidence of ownership**, that it is reasonable for **us** to request.
5. This insurance may only be altered, varied or its conditions altered or premium changed by one of **our** authorised officials, giving **you** 30 days' notice in writing.
6. **You** cannot transfer the insurance to someone else or to cover any other **gadget(s)** without **our** written permission.
7. **You** must take all **precautions** to prevent any loss or damage.
8. Cover excludes costs or payments recoverable from any party, under the terms of any other contract, guarantee, warranty, or insurance.
9. In respect of **your** annual policy being paid by monthly premiums, if the Direct Debit premium payment is cancelled by **you** or collection of premium is unsuccessful at any given point, then **we** will write to **you** giving 30 days' notice of cancellation (see Cancellation section below) and any outstanding premium for the cover received will become due, unless the situation is rectified when **we** next attempt to collect payment.

CANCELLATION

Your right to change **your** mind. **You** may cancel the insurance, without giving reason, by sending **us** written notice and returning the insurance documents within 14 days of it starting or (if later) within 14 days of **you** receiving the insurance documents.

Cancellation after the 14 day period

For monthly policies **you** may cancel **your** insurance by calling Gadgetinsurance.com on 0333 355 0254 or in writing by emailing info@gadgetinsurance.com allowing one months notice. For annual policies **you** may cancel **your** insurance at any time however an administration fee shall be due equal to 25% of the annual premium with a minimum fee applying of £10.

CLAIMS PROCEDURE

1. **You** must:
 - notify Supercover Insurance on **0203 794 9296** or via email on gadgetclaims@supercoverinsurance.com as soon as possible but in any event within 48 hours of any incident likely to give rise to a claim under this insurance; If the incident happened outside of the UK, please notify Supercover within 48 hours of **your** return to the UK.
 - report the theft or loss of any mobile phone within 24 hours of discovery to **your** Airtime Provider and blacklist **your** handset;
 - report the theft or **accidental loss** of any **gadget(s)** to the Police within 48 hours of discovery and obtain a crime reference number in support of a theft and a lost property number in support of an **accidental loss** claim;
 - provide **us** with details of the claim and any other contract, guarantee, warranty or insurance that may apply to the loss including but not limited to household insurance. Where appropriate a ratable proportion of the claim may be recovered direct from these Insurers.
 - return **your** completed claim form and **evidence of ownership** to Supercover Insurance within 30 days of the incident date along with any other requested information.
2. If **we** replace **your gadget** the damaged or lost items become **ours**. If it is returned or found **you** must notify **us** and send it to **us** if **we** ask **you** to.

UK General Insurance Limited are an agent of Great Lakes Reinsurance (UK) SE and in the matters of a claim act on their behalf.
To help **us** improve **our** service **we** may record or monitor telephone calls.

WARNING

If **you** or anyone acting on your behalf knowingly commit a fraudulent act or submit a fraudulent document or make a fraudulent statement or exaggerate any claim made under this insurance, we will not pay the claim and cover under this and all other insurances currently in force with us with which you are connected will cease immediately. You will not be entitled to any refund of premium under any policy.

We will process **your** claim under the terms and conditions of this insurance based on the first reason notified to **us** for the claim. If **your** claim is not covered and **you** then submit a claim having changed the circumstances of the loss or damage **we** consider this as fraud. Details of all such cases will be passed to appropriate agencies for action.

CONSUMER INSURANCE ACT

You are required to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct. **You** must tell **us** of any changes to the answers **you** have given as soon as possible.

Under the Consumer Insurance (Disclosure and Representations) Act 2012 **your** failure to take reasonable care to avoid misrepresentation in relation to the information provided (including subsequent changes to any such information) could result in **your** policy being cancelled or **your** claim being rejected or not fully paid.

COMPLAINTS

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,
25 Neptune Court,
Vanguard Way,
Cardiff, CF24 5PJ
Tel: 0333 355 0254
Email: complaints@blueinsurance.co.uk

If B, **you** need to contact

Supercover Insurance Limited,
Waterside House,
Riverside Way,
Uxbridge,
UB8 2YF.
Tel: 0203 794 9296
Email: complaints@supercoverinsurance.com

If **your** complaint about **your** claim cannot be resolved by the end of the third working day, Supercover Insurance Limited will pass it to Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ. Tel: 00 44 345 218 2685. Email: customerrelations@ukgeneral.co.uk

You may go directly to The Financial Ombudsman Service with **your** complaint, but the Ombudsman will only review **your** complaint at this stage with **our** consent. If **your** complaint is not resolved to **your** satisfaction and **you** remain dissatisfied with the final response to **your** complaint **you** can take the issue further.

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. **You** can find out more by visiting the FOS website at 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>

COMPENSATION SCHEME

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

DATA PROTECTION ACT 1998

Supercover Insurance Ltd ('Supercover') does not pass any personal data about **you** to any third parties. When **you** apply for insurance and/or make a claim, **you** will be required to disclose relevant personal data about yourself to Supercover or their agents, including data which is deemed "sensitive" under the Data Protection Act 1998. **Your** explicit consent to the processing of this data, which is required under the Data Protection Act 1998, will be requested at the time of purchase or when **you** make a claim. Please note that any information that **you** provide to Supercover may be shared with other insurers, for the purpose of preventing fraudulent claims. All information provided by yourself will be used by Supercover its agents and associated companies, other insurers, regulators, industry and public bodies (including the police) and agencies to process this insurance and any upgrade to this insurance, handle claims relating to this insurance and prevent fraud.

The checks we make and sharing information with other organisations

Under the Data Protection Act 1998 **we** are required to tell **you** the following information. It explains how **we** may use **your** details and tells **you** about the systems **we** have in place that allow **us** to detect and prevent fraudulent applications and claims. The savings that **we** make help **us** to keep premiums and products competitive.

Insurance Administration

Information **you** supply may be used for the purposes of insurance administration by Supercover Insurance Limited, **your** insurers and their agents and re-insurers. In assessing any claims made, **we** may undertake checks against publicly available information such as electoral roll, county court judgement, bankruptcy or repossessions. Information may also be shared with other insurers either directly or via those acting for the insurer such as loss adjusters or investigators.

Fraud Prevention, Detection and Claims History

In order to prevent and detect fraud **we** may at any time share information about **you** with other organisations and public bodies including the Police. **We** may check and/or file **your** details with fraud prevention agencies and databases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this.

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for **you** and members of **your** household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage **your** accounts or insurance policies;
- Check **your** identity to prevent money laundering, unless **you** furnish **us** with other satisfactory proof of identity;

In addition **we** may undertake credit searches and conduct additional fraud searches (this may include requests for copy driving licences, utility bills and other documentation to establish the identity of any person applying for insurance).

Claims History

Under the conditions of **your** policy **you** must tell **us** about any insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim.

Other Insurers

Supercover Insurance Limited and **your** insurers may pass information about **you** and this policy to other insurance companies with which **your** insurers reinsure their business or who are dealing with a claim made under this policy. In addition, information may be passed to other insurance related organisations in common with industry practice. These companies may be located in countries outside the UK but within the European Economic Area ("EEA").

On payment of a small fee **you** are entitled to receive a copy of the information **we** hold about **you**. If **you** have any questions, or you'd like to find out more about this notice **you** can write to the Data Protection Officer, Supercover Insurance Limited, Waterside House, 20 Riverside Way, Uxbridge, UB8 2YF.