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.

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

1. Before you enter into a policy with us, you have a duty to disclose to us every material fact that you know, or a reasonable person in the circumstances could be expected to know, which is relevant to our decision whether to accept the risk of insurance and if so, on what terms. A material fact is any fact, medical or otherwise, which poses an increase in risk to us and likely to influence us in the assessment, acceptance or continuance of your insurance. Please note if you fail to disclose any material facts to us, this could invalidate your insurance 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.

1. That the Insured taking out the insurance is resident in the Republic of Ireland and the devices registered are normally located within the Republic of Ireland.
2. 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 new gadget being added to the policy. This also applies if you have loss cover after inception of the policy.
3. The devices registered on the certificate of Insurance belong to you and are not lent or given to you for work purposes.
4. You must be able to provide a valid proof of purchase in the event of a claim. Proof of purchase means an original receipt and any other documentation required to prove your electronic gadgets were purchased as new by you. If the supplier was a supplier in the Republic of Ireland or UK, they must be a VAT registered company. Any receipt must show the date of purchase, make, model, IMEI/Serial number of your electronic gadgets
5. The devices declared are currently in good condition, full working order, purchased from new by you and less than 24 months old.
6. 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.
7. You are aware and understand that the policy does not provide cover for rust, humidity or damp corrosion of any kind.
8. 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.
9. Your policy cover is limited to a maximum claim value as shown in your validation certificate and a maximum of 2 replacements per insured electronic gadget in any 12 month period.
10. If you pay for your insurance 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 your insurance monthly and make a claim, you need to have paid a total premium amount equal to 12 monthly premiums. If this is not the case, you will be required to pay the difference before we will pay your claim
12. If you pay for your insurance 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.
13. You may cancel your policy within 14 days of receipt of the policy documents by contacting us on **0818 286 456**. Any premium already paid will be refunded providing you have not made a claim. The policy will be cancelled with effect from its date of issue.
14. 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 6 weeks 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 to us to auto-renew your policy just call us on **0818 286 456**, 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 **0818 286 456** or logging on to www.gadgetinsurance.com.