

GADGET INSURANCE

Insurance Product Information Document

Product: Gadget Insurance

Company: Zurich Insurance Europe AG

This insurance is arranged by gadgetinsurance.com through Cover-More Blue Insurance Services Limited (trading as Cover-More Europe) which is appointed as Managing General Agent to act on behalf of the insurer, Zurich Insurance Europe AG.

Cover-More Blue Insurance Services Limited is a company registered in Ireland with company number 345681, and registered address Suite 11, Fifth Floor, No. 2 Stemple Exchange, Blanchardstown Corporate Park, Blanchardstown, Dublin 15, Ireland. Cover-More Blue Insurance Services Limited is authorised and regulated by the Central Bank of Ireland, firm reference number C29373.

Zurich Insurance Europe AG is a company registered with the commercial register in Germany under HRB 133359, with registered address at Platz der Einheit 2, 60327 Frankfurt am Main, Germany. Zurich Insurance Europe AG is authorised and regulated by Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin), firm reference number 10005151.

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a validation certificate showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them.

What is this type of Insurance?

This policy covers the cost of replacing or repairing gadgets as a result of accidental damage, theft, malicious damage, breakdown, fraudulent use and liquid damage. It also offers cover for accidental loss if you accidentally lose your mobile phone, iPad, smart watch or tablet. Accidental loss is only operative if indicated in your validation certificate and the appropriate additional premium has been paid. This is not a replacement as new policy. Your gadget will be repaired, if possible or replaced with a like for like refurbished model.



What is insured?

- ✓ Accidental Damage
- ✓ Theft
- ✓ Malicious Damage
- ✓ Breakdown
- ✓ Fraudulent Use
- ✓ Liquid Damage
- ✓ Accessories

Optional Cover

Optional cover is not covered as standard. You must pay an additional premium to be covered for optional cover and this additional purchase will be shown on your validation certificate.

- Accidental Loss



What is not insured?

✗ Theft:

- From any motor vehicle where you or someone acting on your behalf is not in the vehicle, unless the electronic gadgets have been concealed in a locked boot, closed glove compartment or closed locked internal compartment and all the vehicle's windows and doors closed and locked and all security precautions are in operation (including those to prevent unauthorised keyless entry to the vehicle). A copy of the repairer's report for such damage or other evidence of damage must be supplied with your 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 report for such damage or other evidence of damage must be supplied with your claim;
- When away from your home unless your electronic gadget(s) is concealed on or about your person when not in use or it is stored in a locked room or securely stored (such as a locked safe, locked locker or closed desk drawer);
- Where the electronic gadget was in the possession of a third party (other than a member of your immediate family) at the time of the incident giving rise to a claim under this insurance;
- Where the electronic gadget(s) have been left unattended when it is away from your home;
- Where all available precautions have not been taken to protect your electronic gadget(s) from theft.

✗ Loss or damage caused by:

- You deliberately damaging or neglecting the electronic gadget(s);
- You not following the manufacturer's instructions;
- Routine servicing, inspection, maintenance or cleaning;
- The use of non-manufacturer approved accessories.

✘ Repair or other costs for:

- Routine servicing, inspection, maintenance or cleaning;
- Loss caused by a manufacturer's defect or recall of the electronic gadgets;
- Wear and tear including but not limited to depreciation, gradual deterioration of performance or damage caused by atmospheric or climatic conditions, replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
- Repairs carried out that have not been pre-approved by us;
- Electronic gadget(s) which have previously had repairs carried out by non-manufacturer approved repairers;
- Any damage if the IMEI or serial number has been deliberately tampered with in any way.
- Cosmetic damage of any kind including scratches, dents and other visible defects that do not affect safety or performance.
- Any kind of damage whatsoever unless the damaged electronic gadget(s) are provided to us for repair.
- Any loss involving a SIM (subscriber identity module) card.
- The policy excess. For all claims the policy excess is €75.
- 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 where the electronic gadget(s) has not been insured within 14 days of purchase.
- Any claim made, or any event causing the need for a claim to be made, that occurs within the first 14 days of any amendment(s) to your policy where the electronic gadget(s) has not been insured within 14 days of purchase.
- Loss of or damage to accessories that were not attached to your gadget(s) at the time of the incident.
- Accidental loss in your home or where the circumstances of the loss cannot be clearly identified, i.e. where you are unable to confirm the time and place of the loss.
- Any claim for an electronic gadget(s) where proof of usage cannot be provided or evidenced.



Are there any restrictions on cover?

! We can only insure electronic gadget(s) if you are able to provide evidence of ownership and if they satisfy each of the following criteria:

1. The electronic gadget(s) are not more than 12 months old at the time this policy is initially purchased; and
2. The electronic gadget(s) are in your possession and in good working condition (not accidentally damaged); and
3. The electronic gadget(s) have not previously been repaired using non-manufacturer parts; and
4. The electronic gadget(s) were:
 - Purchased as new in the Republic of Ireland, UK or US, or;
 - Purchased as refurbished direct from the manufacturer or network provider in the Republic of Ireland, UK or US, or;
 - Gifted to you as long as the electronic gadget(s) are purchased as new or refurbished direct from the manufacturer or network provider in the Republic of Ireland, UK or US and you are able to provide a gift receipt.

! Cover is extended to include use of the electronic gadget(s) worldwide up to a maximum of 180 days in total, in any single 12 month period, subject to any repairs being carried out in the Republic of Ireland or the UK by repairers approved by us. Please note that no cover will be provided if you have travelled in, to or through Belarus, Cuba, Iran, Syria, North Korea, Russia or the Crimea, Donetsk People's Republic (DNR), or Luhansk People's Republic (LNR) regions of Ukraine

! Please note We shall not be deemed to provide coverage or will make any payments or provide any service or benefit to any insured or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the insured would violate any applicable trade or economic sanctions law or regulation.

! You must provide us with any receipts, documents, proof of usage or evidence of ownership that it is reasonable for us to request. Such proof must evidence that you own the electronic gadget(s), which may include the IMEI or serial number and other identifying details where appropriate.

! 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.

! You cannot transfer the insurance to someone else or to any other electronic gadget(s) without our written permission.

! You must take all reasonable precautions to prevent any loss, theft or damage.

! Cover excludes costs or payments recoverable from any party, under the terms of any other contract, guarantee, warranty or insurance.

! For monthly renewing policies where there is no lapse in cover, we will cover electronic gadget(s) that are less than 5 years old on the renewal date of your most recent policy. Note: There is no cover for electronic gadget(s) that do not satisfy the cover criteria.



Where am I covered?

- ✓ This insurance only covers electronic gadget(s) used in the Republic of Ireland or UK. Cover is extended to include use of the electronic gadget(s) anywhere in the world up to a maximum of 180 days in total, in any single 12 month period.
- ✓ This policy will not cover any claims arising directly or indirectly from planned or actual travel in, to, or through Belarus, Cuba, Iran, Syria, North Korea, Russia or the Crimea, Donetsk People's Republic (DNR), or Luhansk People's Republic (LNR) regions of Ukraine



What are my obligations?

- There is a policy excess for all claims which must be paid before your claim can be approved. For all claims the policy excess is €75.
- You must notify the claims administrators as soon as possible but in any event within 48 hours of any incident likely to give rise to a claim under this insurance.
- You must 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.
- If we replace your electronic gadget(s) 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.
- To make sure your electronic gadget(s) are repaired or replaced as quickly as possible and to keep your data safe, where possible please complete the following checklist before sending your electronic gadget(s) to us:
 - Back up your electronic gadget(s);
 - Remove any screen locks and/or passcodes;
 - If your electronic gadget(s) has a security feature, for example 'Find My iPhone' this needs to be disabled;
 - Remove and keep any accessories;
 - To ensure your data is fully protected, perform a factory reset on your electronic gadget(s) before sending it to us.



When and how do I pay?

You can pay your premium as a one-off payment, annually or in monthly instalments. Payment can be made by debit/credit card.



When does the cover start and end?

Your cover will start as soon as you purchase your policy. However, we will not cover any claim made, or any event causing the need for a claim to be made, that occurs within the first 7 days of the inception date of the policy where the electronic gadget(s) has not been insured within 14 days of purchase.



How do I cancel a contract?

The policyholder can cancel within 14 days of buying this policy, by calling IRE Freephone 0818 286 513 International +353 1 681 9137, by emailing info@gadgetinsurance.com or managing your policy online at <https://www.gadgetinsurance.com/IE/> and selecting 'Request a Cancellation'

- The policyholder can cancel within 14 days of buying this policy, with a full refund of premium being provided unless you have made a claim.
- The policy holder also has the right to cancel the policy 14 days or more after purchasing, however, the premium will not be refunded

If you pay your premium on a monthly basis your policy will be cancelled from the date we receive your cancellation instructions. There will be no refund of premium due as the premium paid will have only been in respect of the cover already received. It is not possible to backdate policy cancellation.