

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. It is important that you tell us as soon as possible if any of the information is incorrect.

## What is this type of Insurance?

This policy covers the cost of replacing or repairing gadgets as a result of Theft, Accidental Damage, or Liquid Damage. It also offers cover for fraudulent call use if your phone is lost or stolen. This is not a replacement as new policy. Your gadget will be repaired, if possible, and replaced with a like for like refurbished model.



### What is insured?

- ✓ Theft, accidental damage and optional cover for accidental loss
- ✓ Worldwide cover up to a maximum of 180 days in total, in any single 12-month period, subject to any repairs being carried out in the UK by repairers approved by us.
- ✓ Electrical Breakdown Cover
- ✓ Unauthorised call/data use up to a value of £10,000
- ✓ Liquid and Malicious Damage



### Are there any restrictions on cover?

- ! This policy only insures gadgets purchased as new or purchased as refurbished directly from the manufacturers or Network provider in the UK, Republic of Ireland and US. We cannot cover gadget purchased under a private sale.
- ! The insured gadget must be in good and fully working when the policy is taken out and gadgets must be less than 12 months old at the policy start date
- ! Any claim made, or any event causing the need for a claim to be made, that occurs within the first 14 days of the start date of the policy or the first 14 days of any amendment to your policy will not be accepted. This only applies where the gadget has not been insured within 14 days of purchase
- ! You must be able to provide evidence of ownership in the event of a claim or a gift receipt if the insured gadget has been gifted to you
- ! The gadget must not have been previously repaired using non-manufacturer parts



### What is not insured?

- ✗ Loss of data or software.
- ✗ **Accidental damage** caused by: - you deliberately damaging, intentionally leaving or neglecting the gadget, servicing, inspection, maintenance or cleaning; or - any cosmetic damage or you not providing the gadget for repairs
- ✗ Repairs not approved by us
- ✗ Loss or damage to accessories of any kind
- ✗ Any damage if the IMEI or serial number has been deliberately tampered with in any way
- ✗ **Theft** - 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.
  - 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.
  - 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
- ✗ **Accidental Loss** -
  - The loss of gadget(s) other than your mobile phone, tablet, iPad or smartwatch;
  - The loss of a SIM card;
  - Any loss where the circumstances of accidental loss cannot be clearly identified.
- ✗ **Breakdown Cover** – 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.
- ✗ Any expense incurred as a result of not being able to use the electronic gadgets, or any loss other than the repair or replacement costs of the electronic gadgets unless relating to unauthorised call use for your mobile phone up to the maximum value of £10,000.
- ✗ Gadgets lost or damaged in post



## Where am I covered?

- ✓ This insurance only covers gadgets bought in the UK, the Republic of Ireland and US. 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 180 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](http://www.fco.gov.uk).



## What are my obligations?

- An excess is payable for each successful claim. Details on the amount are on our website <https://www.gadgetinsurance.com> or on your policy document.
- To report lost or stolen gadgets to the Police and where applicable your network provider as soon as possible.
- Tell us about your claim as soon as possible.
- You may need to send us proof of purchase/ownership of the gadget before we will settle your claim.
- You must make a reasonable attempt to report a lost or stolen gadget missing to the place it was lost/stolen from.
- You need to be able to provide your gadget to support a claim for damage or breakdown, if you are unable to provide this then this will be classed as a lost gadget.
- Gadgets need to be in your possession and in good working order prior to the start date of the insurance.



## 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 if the gadget insured was over 14 days old when you purchased this policy, a 14-day exclusion period applies, during which time, any events causing the need to make a claim will not be covered. Please refer to your validation certificate.



## How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. If you wish to cancel your insurance after the initial 14-day withdrawal period, you can do so by telephoning 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 your insurance premium annually and providing no claim has been made and you do not intend to make a claim under this insurance, you will receive a proportionate refund of premium based on the unused period of cover under the policy less an administration fee equal to 25% of the annual premium with a minimum fee applying of £10. Policy cover will cease from the date we receive your cancellation instructions.

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