



**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 180 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 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.

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.

Great Lakes Insurance SE and UK General Ltd are regulated by the Central Bank of Ireland (C34050) for the Conduct of Business Rules.

Blue Insurance Limited trading as GadgetInsurance.com is regulated by the Central Bank of Ireland. 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 or by contacting them on +44 (0) 800 111 6768.

LANGUAGE AND LAW APPLYING TO THIS INSURANCE

This insurance is written in English and all communications about it will be in English. Unless some other law is agreed in writing, this policy is governed by Irish law. If there is a dispute, it will only be dealt with in the Irish courts.

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 pay repair costs if your electronic gadgets are damaged as the result of an accident or malicious damage. If your electronic gadget cannot be economically repaired, it will be replaced.

What we will not cover

Accidental damage caused by:

- you not following the manufacturer's instructions;
- the use of non-manufacturer approved accessories;
- 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 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.

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); 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, smartwatch, 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 or computers.

What we will not cover.

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;
- repairs carried out by persons not authorised by us; or
- Any breakdown for laptops.

E. Fraudulent Call Use

If your mobile phone is lost or stolen and used fraudulently, and your claim accepted, on receipt of your itemized bill we will reimburse you for the fraudulent call costs of calls up to the value of €10,000. 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.

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 Republic of Ireland, UK 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 where the electronic gadget has not been insured within 14 days of purchase.
- There is an excess fee of €75 for all claims which must be paid before your claim can be approved.

HOW TO CLAIM

If you need to report a claim, please contact Claims Administrators on 0818 286 458 or via email 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,
Plaza 255 Blanchardstown Corporate Park 2,
Blanchardstown,
Dublin 15
Tel: (01) 247 8955
Email: complaints@blueinsurance.ie

If B, you need to contact

Claims Administrators,
Direct Group Ltd,
Customer Relations,
Quay Point,
Lakeside Boulevard,
Doncaster,
DN4 5PL.

Email: gadgetcomplaints@directgroup.co.uk
Telephone: 0818 286 458

Step Two – The Financial Services and Pensions Ombudsman

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

Financial Services and Pensions Ombudsman
Lincoln House, Lincoln Place, Dublin 2, D02 VH29
Phone: +353 1 567 7000
Email@ info@fspo.ie
Website: www.fspo.ie

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 within 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later. 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 policy after 14 days you can do so by calling GadgetInsurance.com on 0818 286 456 or by emailing info@gadgetinsurance.com, allowing one months notice.

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.

If you pay your insurance premium annually and provided no claim has been made under the policy you will be entitled to a pro- rata return of premium, less a €15 administration fee. Policy cover will cease from the date we receive your cancellation instructions.

If a claim has been made we will cancel your cover but not refund any premiums.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address.

Valid reasons may include but are not limited to:

- A. Where we reasonably suspect fraud
- B. Non-payment of premium
- C. Threatening and abusive behaviour
- D. Non-compliance with policy terms and conditions
- E. You have not taken reasonable care to provide complete and accurate answers to the questions we ask.

Where our investigations provide evidence of fraud or a serious non-disclosure, we may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when you provided us with incomplete or inaccurate information, which may result in your policy being cancelled from the date you originally took it out.

If we cancel the policy and/or any additional covers you will receive a refund of any premiums you have paid for the cancelled cover, less a proportionate deduction for the time we have provided cover, unless the reason for cancellation is fraud and/or we are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

FINANCIAL SERVICES COMPENSATION SCHEME

Great Lakes Insurance SE is regulated by the Central Bank of Ireland (C34050) for the Conduct of Business Rules. In the event that the company cannot meet its insurance obligations you may be entitled to compensation from the Irish Insurance Compensation Fund. Further information about the compensation scheme arrangements is available from the Central Bank of Ireland by writing to P.O. Box 9138, College Green, Dublin 2, Republic of Ireland or by telephone or fax (Tel: 01 410 4000 or Fax: 01 410 4900) or by e-mail consumerinfo@centralbank.ie

Stamp Duty

Insurance Act 1936 (or future amendments thereto)

All monies which become or may become payable by the Company under this policy shall in accordance with Section 93 of the Insurance Act 1936 be payable and paid in the Republic of Ireland.

Finance Act 1990 (or future amendments thereto)

The appropriate stamp duty has been or shall be paid in accordance with the provisions of Section 5 of the Stamp Duties Consolidation Act 1999.