



Gadget Insurance Policy Summary

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 Terms and Conditions document. The relevant sections along with the main exclusions and limitations are listed below.

The policy entitles you to repair or replacement of your Gadget, once all relevant paperwork has been received and extends to cover up to 90 days whilst you are abroad. Depending on the level of cover you have selected the policy will cover the Gadget you stated on the application up to a maximum sum insured.

This contract of insurance can be paid monthly or annually.

If you pay for your insurance monthly and you make a claim you will be required to pay the premium for the minimum term (12 months) before we can process your claim.

THE INSURER

This insurance is arranged by Protected4U which is a trading name of Oracle Insurance Brokers Ltd, administered by Supercover Insurance Ltd and underwritten by UK General Insurance Limited on behalf of:

Ageas Insurance Limited, Registered in England No.354568. Registered Office:

Ageas Insurance Limited is Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

Oracle Insurance Brokers Ltd, Supercover Insurance Ltd and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited 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.fsa.gov.uk/pages/register/home.do or by contacting them on 0845 606 1234.

LANGUAGE AND LAW APPLYING TO THIS INSURANCE

This insurance is written in English and all communications about it will be in English. Unless we have agreed otherwise with you, English law will apply to this insurance.

POLICY COVER

A. Accidental damage

What we will cover

We will pay for repair or replacement costs if your Gadget is damaged as the result of an accident.

What we will not cover

- Accidental damage caused by:
 - you deliberately damaging or neglecting the Gadget;
 - routine servicing, inspection, maintenance or cleaning; or
 - any cosmetic damage
 - if the serial number has been tampered with in any way

B. Theft

What we will cover

If your Gadget is stolen we will replace it. Where only part or parts of your Gadget 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, glove compartment or other locked internal compartment, and all of the vehicle's windows and doors are locked and all security systems activated. A copy of the repairer's account for such damage must be supplied with any claim;
 - Theft from any building, land or premises unless force, resulting in damage to the building or premises, was used to gain entry or exit. A copy of the repairer's account for such damage must be supplied with any claim;
 - Theft where the Gadget has been left unattended when it is away from your home;
 - Any theft not reported to the police within 48-hours and a crime reference number obtained;
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C. Accidental loss

What we will cover

If you selected the option to pay an additional premium and insure your mobile phone, tablet or iPad for Accidental Loss then if you lose your mobile phone, tablet or iPad we will replace it. If you have cover for Accidental Loss this will be stated within your policy documents. Accidental Loss cover is only available on mobile phones, tablets and iPads.

What we will not cover

- The loss of Gadget other than your mobile phone, tablet or iPad.
 - Accidental Loss 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 loss not reported to the police within 48-hours and a Lost Property reference number obtained;
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D. Breakdown

What we will cover

Electrical or mechanical breakdown that occurs outside the manufacturers guarantee period.

What we will not cover

- Any breakdown for laptops.
 - Repair or other costs for:
 - wear and tear or gradual deterioration of performance.
 - loss caused by a manufacturer's defect or recall of the Gadget;
 - Repairs carried out by persons not authorised by us
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E. Unauthorised Call / Data Use

What we will cover

If your mobile phone is lost or stolen and is used fraudulently, we will reimburse you for the costs upon receipt of your itemised bill, up to a maximum value of **£2500**. 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 cost for any calls or data where you have not reported the incident to your service provider to bar and blacklist your phone within 48 hours of discovery of the incident.

General conditions and exclusions applicable to all sections

- The electronic item must be less than 18 months old with valid proof of purchase when the policy is started.
- 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.
- Any claim without the correct proof of purchase will not be paid.
- Any claim where the insured gadget has not been in use since policy inception.
- An excess fee for all claims which must be paid before your claim can be approved. This excess fee varies depending on the type of gadget you have insured with us and 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 other Gadget the excess fee is **£50**.

If you make a claim within the first 3 months of your policy there will be an additional excess fee of **£25** to pay.

HOW TO CLAIM

If you need to report a claim, please contact Supercover at 602 Cumberland House, 80 Scrubs Lane, NW10 6RF, or on telephone number **0844 477 7603**, or by emailing protected4u@supercoverinsurance.com

CONSUMER INSURANCE ACT

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 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. Failure to advise us of a change to your answers may mean that your policy is invalid and that it does not operate in the event of a claim.

WHAT TO DO IF YOU HAVE A COMPLAINT

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should in the first instance contact Supercover's Customer Services Director. The contact details are:

The Customer Services Director
602 Cumberland House, 80 Scrubs Lane, London, NW10 6RF
Tel: **0844 477 7603**
Fax: 0871 222 3228
Email protected4u@supercoverinsurance.com

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response. In the event you remain dissatisfied and wish to make a complaint, we will escalate your complaint to: The Customer Relations Manager, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ. Tel: 0845 218 2685. Email: customerrelations@ukgeneral.co.uk

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than £2 million and fewer than ten staff.

You may contact the Financial Ombudsman Service at: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, Docklands, London, E14 9SR.
Tel: 0845 080 1800

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

YOUR RIGHT TO CHANGE YOUR MIND

We hope you are happy with the cover this policy provides, however, if having examined your policy you decide not to proceed with the insurance, you will have 14 days to cancel it and get a full refund, starting on the day you receive the policy documentation or the start date of the period of cover which ever is the later. Outside of this, you may cancel this insurance at any time by giving us 30 days notice in writing. No refund of premiums paid will be given.

FINANCIAL SERVICES COMPENSATION SCHEME

Ageas Insurance Limited 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 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk