

# Gadget Policy Document



Everything you need  
to know about  
your policy



0800 081 0777  
[adrianflux.co.uk](http://adrianflux.co.uk)

## This document contains the full terms and conditions of your insurance policy.

This insurance is arranged by Adrian Flux Insurance Services and Supercover Insurance Ltd with UK Underwriting Limited on behalf of:

Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA.

Adrian Flux Insurance Services, Supercover Insurance Ltd, UK Underwriting Limited and Ageas Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on: 0845 606 1234.

### Your demands and needs

This policy meets the demands and needs of those who wish Insurance against the cost of replacing hand-held gadgets that are stolen, lost, break down or are damaged accidentally.

## A. INTRODUCTION

In return for the payment of your premium we will provide insurance for your electronic equipment during the period of cover, subject to the terms, conditions, and limitations shown below or as amended in writing by us. This is an annual insurance policy. Unless we have agreed differently with you, English law and the decisions of English courts will govern this insurance.

## B. DEFINITIONS

The words and phrases defined below have the same meaning wherever they appear in bold in this policy document.

Accidental loss means that the electronic equipment has been accidentally left by you in a location and you are permanently deprived of its use.

**Electronic equipment** – the portable items insured by this policy, which were purchased by you. The items can be any of the following; mobile phone, PDA, satellite navigation unit, iPod, MP3 player, laptop, camera, portable DVD player, Electronic Tablets, E-Readers, portable gaming consoles, or LCD monitors.

**Reasonable precautions** – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss, damage or theft of your electronic equipment.

**Terrorism** – means any act of any person or organisation involving, causing or threatening harm or putting the public or any section of the public in fear if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.

**Period of Cover** – This insurance will run until the expiry date stated on your Certificate.

**Unattended** – not within your sight at all times and out of your arms-length reach.

**We, us, our** – Ageas Insurance Limited.

**You, your** – the person, who is named as the policyholder on the Insurance Certificate.

## C. WHAT IS COVERED?

We will cover your electronic items up to a maximum value of £1000 per claim and up to a maximum of 2 claims within any twelve month period for the following:

### 1. Accidental Damage

We will pay repair costs if your electronic equipment is damaged as the result of an accident. If your item cannot be repaired, we will replace it.

### 2. Theft

If your electronic equipment is stolen we will replace it. Where only part or parts of your electronic equipment have been stolen, we will only replace that part or parts.

### 3. Accidental Loss

If you lose your mobile phone or PDA we will replace it. No other electronic equipment is insured for accidental loss.

### 4. Breakdown

We will pay repair costs if your electronic equipment is damaged as a direct result of electrical or mechanical breakdown occurring outside of the manufacturers guarantee period. This cover is not available on computers/ laptops.

### 5. Worldwide Cover

Your electronic equipment is covered for up to 60 days abroad within any 12 month period. Replacement or repair can only be dealt with once you are back in the UK.

## D. WHAT IS NOT COVERED?

### Theft/loss

You will not be covered for theft or loss;

1. From any motor vehicle where you or someone acting on your behalf is not in the vehicle, unless the electronic equipment has been concealed in a closed boot, closed glove compartment or other closed internal compartment and all the vehicle's windows and doors closed and locked and all security systems have been activated. Damage must be caused by the thief and evidence provided with your claim.
2. From any building, land or premises unless force, resulting in damage to the building or premises, was used to gain entry or exit, evidence of which must be provided with your claim.
3. From your control or the control of any member of your immediate family, except where it has been concealed either on or about the person and not left unattended, or the use of physical force or violence against the person has been used or threatened.
4. Where the electronic equipment has been left unattended when it is away from your home.
5. Where reasonable precautions have not been taken.

### Accidental damage/Breakdown

You will not be covered for loss or damage caused by;

1. You deliberately damaging or neglecting the electronic equipment.
2. You not following the manufacturer's instructions.
3. Routine servicing, inspection, maintenance or cleaning.
4. Loss caused by a manufacturer's defect or recall of the electronic equipment
5. Repairs carried out by persons not authorised by us.

## General exclusions

Cover will not be provided for;

1. Your SIM card or the theft or accidental loss of a mobile phone if a SIM card registered to you was not in your mobile phone at the time of the incident.
2. Any expense incurred as a result of not being able to use the electronic equipment, or any loss other than the repair or replacement costs of the electronic equipment.
3. The first £25 of each theft or accidental damage claim or the first £50 of each accidental loss claim.
4. Loss of or damage to accessories of any kind.
5. Reconnection costs or subscription fees of any kind.
6. The cost of any unauthorised calls following the theft, accidental loss or damage of a mobile phone or PDA.
7. War Risk, terrorism, war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority.
8. Nuclear Risk Damage or destruction caused by, contributed to or arising from:
  - a. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
  - b. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.
9. Sonic Boom Damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices traveling at sonic or supersonic speeds.
10. Loss of Data or Software; any loss of or damage to information or data or software contained in or stored on the electronic equipment whether arising as a result of a claim paid by this insurance or otherwise.
11. Any indirect loss or damage resulting from any event which caused a claim under this policy
12. Liability of whatsoever nature arising from ownership or use of the electronic equipment, including any illness or injury resulting from it.
13. Value Added Tax (VAT) where you are registered with HM Revenue and Customs for VAT.

## E. HOW CAN I CLAIM?

How to make a claim;

Telephone Supercover on 0844 847 4420, Monday to Friday 9am to 6pm

If your electronic equipment is lost or stolen you need to do the following;

1. Notify Supercover Insurance as soon as possible but in any event within 48 hours of any incident likely to give rise to a claim under this insurance.
2. Report the theft or accidental loss of any electronic equipment to the Police within 24 hours of discovery and obtain a crime reference number in support of a theft claim or a lost property number in support of an accidental loss claim.
3. Report the theft or accidental loss of any mobile phone or PDA, within 12 hours of discovery to your Airtime Provider and blacklist your handset.

•3 – 0778 233 3333 •BT Mobile – 0800 032 2111 •O2 – 08705 214 000 •Virgin – 0845 600 0789  
•Vodafone – 0783 619 1191 •Orange – 0797 310 0150 •T-Mobile – 0845 412 5000

4. If your electronic equipment is damaged you must provide this item for inspection/repair.

## F. CONDITIONS

### Replacement

This policy is not a replacement as new policy. If the electronic equipment cannot be replaced with identical electronic equipment, we will replace it with one of comparable or better specification or the equivalent value.

Claims conditions;

1. You must inform the police within 24 hours of discovery of any incident relating to theft, accidental loss or malicious damage and obtain an incident report number. If the item is a mobile phone/PDA, you must also report the incident to your airtime provider.
2. 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 rateable proportion of the claim may be recovered direct from these insurers.
3. You must provide proof of purchase for your electronic equipment to support any claim, and any other receipts or documents that it is reasonable for us to request. If you cannot provide proof of purchase your claim will not be valid.
4. You must pay the policy excess of £25 for any damage or theft claims and £50 for any accidental loss claim before your claim will be processed.

### Warning

We will process your claim under the terms and conditions of this insurance based on the first reason notified to us for the claim. If your claim is not covered and you then submit a claim having changed the reason, we will consider this as fraud. Details of all such cases will be passed to appropriate agencies for action.

The electronic equipment must be less than 36 months old with valid proof of purchase when the policy is started. All items must have been purchased as new from a VAT registered company (not from online auctions).

You cannot transfer the insurance to someone else without notifying us in writing and receiving confirmation from us.

## G. CANCELLATION

1. Your right to change your mind. You may cancel the insurance, without giving a reason, by calling the number shown on your correspondence within 14 days of it starting or (if later) within 14 days of you receiving the insurance documents. A full refund will be provided
2. If you wish to cancel your insurance outside the first 14 days you can write to Adrian Flux Insurance, East Winch Hall, Kings Lynn, Norfolk, PE32 1HN. No refund will be given.
3. We may cancel the policy by giving you 7 days notice in writing.

## H. COMPLAINTS

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:

**602 Cumberland House, 80 Scrubs Lane, London, NW10 6RF.**

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, you can do so by contacting the following:

**The Customer Relations Manager,  
UK Underwriting Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.  
Tel: 0845 218 2685  
Email: [customerrelations@ukgeneral.co.uk](mailto: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.

## **I. 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](http://www.fscs.org.uk)



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