



supercover
insurance

POLICY DOCUMENT – GADGET INSURANCE

This insurance is administered by Supercover Insurance Ltd with UK General Insurance Limited on behalf of:

Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA. 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.fca.org.uk/firms/systems-reporting/register or by contacting them on 0800 111 6768.

Your demands and needs

This policy meets the demands and needs of those who wish to insure 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 gadgets** 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 **gadget** has been accidentally left by **you** in a location and **you** are permanently deprived of its use.

Evidence of ownership - A document to evidence that the **gadget you** are claiming for belongs to **you**. This can be a copy of the till receipt, delivery note, gift receipt or, if the **gadget** is a mobile phone, confirmation from **your** Network Provider that the mobile phone has been used by **you**.

Gadget/s – the portable items insured by this policy, which were purchased as new by **you**. The items can be any of the following; mobile phone (including iPhone), iPad, tablet, satellite navigation unit, iPod, MP3 player, laptop, camera, portable DVD player, portable gaming consoles, or LCD monitors or phablets.

CRITERIA: We can only insure **gadgets** that are:

Purchased as new in the UK with **evidence of ownership** available;

Purchased as refurbished in the UK direct from the Manufacturer or Network Provider with **evidence of ownership** available;

Gifted to **you** as long as **you** are able to provide a Gift receipt;

Not more than 36 months old at the time the policy purchased.

In good condition and full working order at the time this policy is purchased.

Immediate family – **your** mother, father, son, daughter, spouse, domestic partner who resides at the same address as **you**.

Period of Cover – Please refer to **your** Insurance Schedule for the inception date and end date of **your** cover.

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 gadgets**.

Proof of usage – means evidence that the **gadget** has been in use since policy inception. Where the **gadget** is a mobile phone, this information can be obtained from **your** Network Provider. For other **gadgets**, in the event of an accidental damage claim this can be verified when the **gadget** is sent to our repairers for inspection.

Terrorism means any act of any person or organization 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.

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 in the Insurance Schedule.

C) WHAT IS COVERED?

We will cover **your gadgets** up to a maximum sum per **gadget** depending on the level of cover **you** choose. The maximum sum per claim can be found on **your** Insurance

Schedule. A maximum of 2 claims can be made in any 12 month period for the following:

1. Accidental Damage

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

2. Theft

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.

3. Accidental Loss

If **you** lose **your mobile phone** **we** will replace it. No other **gadget** is insured for **accidental loss**.

4. Breakdown

We will pay repair costs if **your gadget** is damaged as a direct result of electrical or mechanical breakdown occurring outside of the manufacturers guarantee period. If **your gadget** cannot be repaired, **we** will replace it. This cover is not available on laptops.

5. Worldwide Cover

Your gadget is covered for up to 90 days abroad within any 12 month period. Replacement or repair can only be dealt with once **you** are back in the UK.

6. Fraudulent Call Cover

If **your** mobile phone is accidentally lost or stolen and is used fraudulently, **we** will reimburse **you** for the costs upon receipt of **your** itemised bill up to the maximum value of £2500.

D) WHAT IS NOT COVERED?

i) Theft/loss

You will not be covered for theft or loss;

1. from any motorbike or motor vehicle where **you** or someone acting on **your** behalf is not in the vehicle, unless the **gadget** has been concealed in a closed boot, locked pannier, 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. A copy of the repairer's account for such damage, or other evidence of damage must be supplied with any claim

2. from any building, or premises (including your home and workplace) 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, or other evidence of damage must be supplied with any claim;

3. 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)

4. where the **gadget** has been left **unattended** when it is away from **your** home;

5. where all available **precautions** have not been taken.

6. The first £60 of each claim.

ii) Accidental damage/Breakdown

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

1. **you** deliberately damaging or neglecting the **gadget**;

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 **gadget**;

5. repairs that have not been pre-approved by **us**.

6. The first £60 of each claim.

iii) General exclusions

Cover will not be provided for;

1. Any **gadget** for which **you** cannot provide **evidence of ownership**. **Gadgets** must be less than 36 months old when the policy is started.

2. Any expense incurred as a result of not being able to use the **gadget**, or any loss other than the repair or replacement costs of the **gadget**.

3. The first £60 of each theft or accidental damage claim or the first £60 of each **accidental loss** claim.

4. Wear and tear, including but not limited to: replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials, or gradual deterioration of performance

5. Cosmetic damage of any kind, including scratches, dents and other visible defects that do not affect safety or performance.

6. Loss of or damage to accessories of any kind.

7. Reconnection costs or subscription fees of any kind.

8. The cost of any unauthorised calls following the theft, **accidental loss** or damage of a mobile phone unless the theft or loss of the mobile phone has been reported to the Service Provider within 24 hours.

9. **Accidental Loss** where the circumstances of the loss cannot be clearly identified, i.e. where **you** are unable to confirm the time and place where **you** last had **your gadget**.

10. Any claim for a **gadget** where **proof of usage** cannot be provided or evidenced.

11. **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.

12. **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.

13. **Sonic Boom**. Damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices traveling at sonic or supersonic speeds.

14. **Loss of Data or Software**. Any loss of or damage to information or data or software contained in or stored on the **gadgets** whether arising as a result of a claim paid by this insurance or otherwise.

15. Any indirect loss or damage resulting from any event which caused a claim under this policy.

16. Liability of whatsoever nature arising from ownership or use of the **gadgets**, including any illness or injury resulting from it.

17. Value Added Tax (VAT) where **you** are registered with HM Revenue and Customs for VAT.

18. Any **gadget** that is not less than 36 months old with valid **evidence of ownership** when the policy is started. This insurance does not cover **gadgets** purchased outside of the UK, or any **gadgets** purchased second hand.

19. Any claim for any **gadget** over the value of the maximum sum for the level of cover **you** choose. This can be found on **your** Insurance Schedule.

E) HOW CAN I CLAIM?

How to make a claim:

Telephone Supercover on **0203 794 9297** Monday to Friday 9am to 6pm.

If **your gadget** is lost or stolen **you** need to do the following:

1. Notify Supercover Insurance as soon as possible but in any event within 28 days of any incident likely to give rise to a claim under this insurance;

2. Report the theft or **accidental loss** of any **gadget** to the Police within 48 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 within 24 hours of discovery to **your** Airtime Provider and blacklist **your** handset.

4. If **your gadget** is damaged **you** must provide this **gadget** for inspection / repair.

F CONDITIONS

1) CLAIM SETTLEMENT

1. The intention of this policy is to put **you** back in the same position as immediately prior to the loss or damage. It is not a replacement as new policy. If the **gadget** cannot be replaced with an identical item of the same age and condition, **we** will replace it with one of comparable specification or the equivalent value taking into account the age and condition of the original **gadget**. **We** cannot guarantee that a replacement **gadget** will be the same colour as the original item.

2. Repairs will be carried out using readily available parts. Where possible **we** will use manufacturer's original parts but in some cases, unbranded parts may be used. In the event that any repairs authorised by **us** under this policy invalidate **your** manufacturer's warranty, **we** will repair or replace **your gadget** for the remaining period of your manufacturer's warranty if it suffers a breakdown.

3. In the event of a valid claim resulting in the replacement of the **gadget**, this policy will automatically cover the replacement **gadget**.

2) Claims conditions

i. **You** must inform the police within 48 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, **you** must also report the incident to **your** airtime provider.

ii. **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.

iii. **You** must provide **evidence of ownership** for **your gadgets** to support any claim, and any other receipts or documents that it is reasonable for **us** to request. If **you** cannot provide **evidence of ownership** your claim will not be valid.

iv. **You** must pay the policy excess of £60 for any claim before **your** claim will be processed.

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

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.

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.

G) CANCELLATION

1. **Your** right to change **your** mind. **You** may cancel the insurance, without giving a reason, by sending notice in writing to Supercover Insurance Ltd 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 do so in writing however 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 at:

Waterside House, 20 Riverside Way, Uxbridge, UB8 2YF

Tel: **0203 794 9297**

Email: complaints@supercoverinsurance.com.

Please ensure **your** policy number is quoted in all correspondence to assist a quick and efficient response.

If **your** complaint cannot be resolved by the end of the next working day, **your** agent will pass it to:

The Customer Relations Manager,

UK General Insurance Limited,

Cast House,

Old Mill Business Park,

Gibraltar Island Road,

Leeds,

LS10 1RJ.

Tel: 0345 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,

Exchange Tower,

London,

E14 9SR.

Tel: 0800 023 4567

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. For compulsory classes of insurance, insurance arranging is covered for 100% of the claim, without any upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

J) DATA PROTECTION ACT 1998

Supercover Insurance Ltd ("Supercover") does not pass any personal data about **you** to any third parties. When **you** apply for insurance and/or make a claim, **you** will be required to disclose relevant personal data about yourself to Supercover or their agents, including data which is deemed "sensitive" under the Data Protection Act 1998. **Your** explicit consent to the processing of this data, which is required under the Data Protection Act 1998, will be requested at the time of purchase or when **you** make a claim. Please note that any information that **you** provide to Supercover may be shared with other insurers, for the purpose of preventing fraudulent claims. All information provided by yourself will be used by Supercover its agents and associated companies, other insurers, regulators, industry and public bodies (including the police) and agencies to process this insurance and any upgrade to this insurance, handle claims relating to this insurance and prevent fraud.

THE CHECKS WE MAKE AND SHARING INFORMATION WITH OTHER ORGANISATIONS

Under the Data Protection Act 1998 **we** are required to tell **you** the following information. It explains how **we** may use **your** details and tells **you** about the systems **we** have in place that allow **us** to detect and prevent fraudulent applications and claims. The savings that **we** make help **us** to keep premiums and products competitive.

Insurance Administration

Information **you** supply may be used for the purposes of insurance administration by Supercover Insurance Limited, **your** insurers and their agents and re-insurers. In assessing any claims made, **we** may undertake checks against publicly available information such as electoral roll, county court judgement, bankruptcy or repossessions. Information may also be shared with other insurers either directly or via those acting for the insurer such as loss adjusters or investigators.

Fraud Prevention, Detection and Claims History

In order to prevent and detect fraud **we** may at any time share information about **you** with other organisations and public bodies including the Police. **We** may check and/or file **your** details with fraud prevention agencies and databases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this.

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for **you** and members of **your** household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage **your** accounts or insurance policies;
- Check **your** identity to prevent money laundering, unless **you** furnish **us** with other satisfactory proof of identity;

In addition **we** may undertake credit searches and conduct additional fraud searches (this may include requests for copy driving licences, utility bills and other documentation to establish the identity of any person applying for insurance).

Other Insurers

Supercover Insurance Limited and **your** insurers may pass information about **you** and this policy to other insurance companies with which **your** insurers reinsure their business or who are dealing with a claim made under this policy. In addition, information may be passed to other insurance related organisations in common with industry practice. These companies may be located in countries outside the UK but within the European Economic Area ("EEA").

On payment of a small fee **you** are entitled to receive a copy of the information **we** hold about **you**. If **you** have any questions, or **you'd** like to find out more about this notice **you** can write to the Data Protection Officer, Supercover Insurance Limited, Waterside House, 20 Riverside Way, Uxbridge, UB8 2YF.