

Gadget Insurance Key Facts

What is covered?

- Policy is designed to 'repair or replace' your insured equipment if it is damaged because of a mechanical or electrical breakdown, accidental damage or if it is lost or stolen.
- If the insured equipment has a mechanical/electrical breakdown, then the policy will pay the cost of repairing the gadget by a qualified engineer or pay the cost of replacing the gadget with the same or similar item by a qualified engineer (up to the sum that is insured).
 - The policy covers 'Accidental damage' which means unintentional damage, non-deliberate or unforeseen breakage or damage of the gadget which resulted in the item being unusable.
 - The policy covers 'Breakdown' which means the failure of any electrical or mechanical component due to a sudden and unforeseen fault of the gadget, with it being outside of the warranty by the manufacturer and requires repair or replacement before the item can be used again.
- If the insured equipment has been stolen, a replacement of the same or similar item will be supplied.
- If the event of an agreed total loss (lost item), a replacement will be provided (provided you have paid the relevant premium, and this is shown on your policy documents).
- The policy covers two claims during the dates shown on your policy documents, up to the total amount shown in the policy documents.
- The policy is 'aggregate' which means if the cover is up to £1,000 on your policy, you are entitled to two claims, up to £1,000 combined.
- The policy applies to gadgets bought in the UK, Channel Islands, and Isle of Mann, and the policy covers the gadgets use anywhere in the world.
- If the item breakdown or is damaged outside of the UK, Channel Islands or Isle of Mann, then it must be returned to the UK, Channel Islands or Isle of Mann in order to be replaced or repaired.
- The policy will cover the gadget when your device has been lost or stolen and you have been charged for 'Unauthorised Calls, Texts or Data Use'. The insurer will refund the cost of calls, texts, and data use after the time it was stolen until the time the device/gadget was blacklisted by your airline provider, up to an amount of £100 per occurrence.

What isn't covered?

- Any claims that do not meet the eligibility requirements of the policy.
- Damage or theft because of you, or an authorised person, not taking care of the item.
- Any claim which happens while the item is in the possession of another person.
- Drones are not covered.
- Any claim where the item already has a warranty or guarantee has provided by another retailer or manufacturer.
- Any additional accessories or items which are used with the insured item are not covered under this policy.
- Any claims in relation to the insured item not showing the date/time correctly including the calendar.

- Any claims where photos of the item were not supplied upon applying for the policy.
- Any costs postage/carrier costs of the insured item being collected/delivered to an address outside of the UK, Channel Islands or Isle of Mann.
- The insurer is not liable for the payment of VAT where you are registered with HM Revenue for VAT.

Policy Specifications

- The person purchasing the policy must be over 16 years old.
- The insured gadget must be less than 24 months old from the date of purchasing the policy.
- The insured gadget must be owned by yourself (the insured), or by a VAT registered company (whose name is shown on the policy documents).
- The insured gadget must not have been lost, stolen or damaged before the start date of the policy.
- Any items that have been purchased second hand, from an auction or from an online auction website are not eligible for this policy.
- The gadgets must have been purchased in the UK, Channel Islands, or Isle of Mann.
- Your registered address must be in the UK, Channel Islands, or Isle of Mann.
- You must be a permanent resident of the UK, Channel Islands, or Isle of Mann.
- The insured gadget can only be up to a value of £2,000.
- In regards to malicious damage, a claim will be eligible if the incident is reported to the policy within 24 hours of your discovery of the incident, and you receive a crime reference number from the police.

Specific Exclusions – Accidental and Malicious Damage

- Claims where you have not followed the manufacturer's instructions.
- Replacements of/or adjustments to fittings, control knobs or buttons, batteries, or aerials are not covered under this policy.
- Claims arising from repairs carried out by a repairer that was not authorised by the insurer.
- The policy does not cover if IMEI or serial numbers cannot be determined from an item or if the number has been tampered with in any way.
- Any claims resulting from wear and tear or gradual deterioration of performance are excluded.
- Any claims for cosmetic reasons from scratches, denting, or markings on the gadget, which affects the appearance of the item, but does not affect its performance or functionality.

Specific Exclusions – Breakdown

- A claim will not be paid if/as a result of:
 - An intentional act or wilful neglect of your gadget.
 - Intentional or reckless overloading of, or the implementing any abnormal conditions on the equipment.

- Failure of observing the manufacturers instructions e.g. placing the gadget in a confined space causing the item to overheat.
- Routine servicing, inspections, maintenance, or cleaning.
- A manufacturing defect or recall.

Specific Exclusions – Theft

- The insurers will not pay a claim if:
 - The gadget is stolen from a motor vehicle unless all windows and doors were closed and locked, and the item was concealed in a locked boot or glove compartment and all security system were activated.
 - If the item was stolen from an unoccupied premise, unless there is evidence of violent and forcible entry to the premises.
 - If the incident is not reported to the police within 24 hours of discovery, and a crime reference number is required for a claim.
 - Any unauthorised calls, texts or data use, where the theft has not been reported to your airtime provider within 12 hours of the theft occurring.

Specific Exclusions – Loss

- A claim will not be paid if:
 - The incident is not reported to the police within 24 hours of discovering the incident, a crime reference number is required for the claim.
 - If the incident is not reported to your airtime provider within 12 hours of discovering the incident.
 - Where reasonable precautions were not implemented to prevent the loss of the gadget.
 - Laptops are not eligible for cover under 'Loss' claims.
 - Any unauthorised calls, texts or data use, where the theft has not been reported to your airtime provider within 12 hours of the loss occurring.