

Gadget & Mobile Phone Insurance

This policy summary does not contain the full terms of the policy, which can be found in the policy document.

The Insurers

This insurance is underwritten by Lloyd's Syndicate 4444, which is managed by Canopus Managing Agents Limited. Registered Office: Canopus Managing Agents Limited, Gallery 9, One Lime Street, London, EC3M 7HA. Registered in England no. 01514453. Canopus Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference: 204847.

Your agent, Cover4insurance.com, a trading style of UK & Ireland Insurance Services (Online) Limited, is authorised and regulated by the Financial Conduct Authority. Firm Reference: 312248.

The Insurance

This insurance is designed to protect you if your gadget or mobile phone is accidentally damaged, lost or stolen. It also provides cover if your gadget or mobile phone suffers a mechanical or electrical breakdown outside of the manufacturer's guarantee period.

Cover for accidental loss is optional and is subject to payment of an additional premium. Your Policy Schedule will show whether or not you have selected this cover.

Period of Insurance

The insurance starts on the policy start date and continues for a period of 12 months. Full details are shown in your Policy Schedule.

Your Cancellation Rights

You can cancel your policy within 30 days of the policy start date or, if later, 30 days of the date you receive this Policy Document. We will refund any premiums you have paid as long as you have not made a claim and do not intend to make a claim.

You can also cancel your policy at any other time and providing that no claim has been made, you will be entitled to a portion of your premium back for the unexpired period of insurance. This will be based on the number of days remaining until the expiry date less an administration fee of £7.50.

To cancel your policy please contact your agent whose contact details are shown on page 3 of the Policy Document.

The Insurers' Cancellation Rights

We reserve the right to cancel this policy immediately if you commit fraud. If we cancel your policy, we will do so in writing to the most recent address we have for you.

Your policy also will end automatically if you do not pay any premium when it becomes due. If this happens, you will be contacted requesting payment within 14 days. If we do not receive payment within this period, you will be written to again notifying you that your policy will be cancelled.

If there is a change to the risk which means that we can no longer provide you with insurance cover, or if you display threatening or abusive behaviour towards us, your agent or the claims administrator we will give 60 days' notice, in writing to the most recent address that we have for you, that your policy will not be renewed.

Renewal of Your Policy

Cover4insurance will contact you one month before your current period of insurance ends to ask whether you wish to renew your policy. They will also tell you about any changes to the premium and/or the policy terms and conditions.

If you wish to renew your policy, you will be issued with a new Policy Schedule and Policy Document. If any of your personal details have changed, please tell Cover4insurance. Their contact details are shown on page 3 of the Policy document.

How to Make a Claim

To make a claim, call the claims administrator on 0161 974 1101 Lines are open between 9am and 5pm Monday to Friday. Alternatively, please send an email to claims@cover4insurance.com or write to Stream Claim Solutions, 60 Spring Gardens, Manchester M2 2BQ.

How to Make a Complaint

Our aim is to provide you with a high quality service at all times, although we do appreciate that there may be instances where you feel it is necessary to lodge a complaint.

If you do wish to complain, please note the 3 steps below, along with the relevant contact details for each step.

Please take special note that should you wish to direct your complaint directly to Lloyd’s in the first instance, you may do so by using the contact information referenced in Step 2 below.

Step 1:

In the first instance, if your complaint relates to a claim, please direct it to:

Cover4insurance Claim Team
Stream Claim Solutions
60 Spring Gardens
Manchester M2 2BQ

Tel: 0161 974 1101
Email: complaints@streamcs.co.uk

If your complaint does not relate to a claim, please direct it to:

Cover4insurance.com
UK & Ireland Insurance Services (Online) Limited
The Stables
Old Co-op Yard
Warwick Street
Manchester M25 3HB

Tel: 0161 772 3390
Email: customerservices@cover4insurance.com

Step 2:

Should you remain dissatisfied with the outcome of your complaint from your agent or the claims administrator, your legal rights are not affected and you may refer your complaint to Lloyd’s. Lloyd’s contact information is:

Complaints at Lloyd’s
Fidentia House
Walter Burke Way
Chatham Maritime
Kent
ME4 4RN

Tel: +44 (0)20 7327 5693
Email: complaints@lloyds.com
Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedure are set out in a leaflet "How We Will Handle Your Complaint", which is available at the website address above. Alternatively, **you** may ask Lloyd’s for a hard copy.

Step 3:

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to an alternative dispute resolution (ADR) body.

If you live in the United Kingdom or the Isle of Man, the contact information is:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Tel: 0800 0234 567 (calls to this number are free on mobile phones and landlines).
Tel: 0300 1239 123 (calls to this number cost no more than calls to 01 and 02 numbers).
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

If you live in the Channel Islands, the contact information is:

Channel Islands Financial Ombudsman
PO Box 114
Jersey, Channel Islands
JE4 9QG

Jersey +44 (0)1534 748610
Guernsey +44 (0)1481 722218
International +44 1534 748610
Facsimile +44 1534 747629
Email: enquiries@ci-fo.org
Web: www.ci-fo.org

Alternatively, if you live in the UK and if you purchased your insurance online, please note that you can, if you wish, also submit your complaint via the Online Dispute Resolution (ODR) Platform set up by the European Commission. This service has been set up to help residents in the European Union (EU), who have bought goods or services online, get their complaint resolved. You can access the ODR Platform by clicking on the following link: <http://ec.europa.eu/consumers/odr/>

This does not affect your right to submit your complaint following the process above. Please note that under current rules the European Commission will ultimately redirect your complaint to the relevant ADR body detailed above.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we are unable to meet our obligation to you under this insurance. Further information can be obtained from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St. Botolph Street, London, EC3A 7QU. Tel: 0800 678 1100 (Freephone) or 020 7741 4100. Website: www.fscs.org.uk

Significant or Unusual Exclusions or Limitations

Significant or Unusual Exclusions or Limitations	Page
<p>To buy this insurance you must be:</p> <ul style="list-style-type: none"> aged 18 or over at the time of purchasing this insurance. a permanent resident in the United Kingdom, the Channel Islands or the Isle of Man. <p>The gadget or mobile phone must:</p> <ul style="list-style-type: none"> be a mobile phone, bluetooth headset, camera lense, DVD player, E-Reader, fitness tracker, digital camera, earphones or headphones, games console, in-car computer, iPad, iPod, laptop computer, MP3 player, PDA, satellite navigation device, tablet or a video camera. not have been lost, stolen or damaged before the start date of this insurance. be less than 36 months old. be owned by you and must not have been purchased at auction or from an online auction website. if a refurbished item, be purchased directly from the manufacturer or Network Provider. Second hand items that are not refurbished cannot be covered. must have been purchased within the United Kingdom, the Republic of Ireland, the Isle of Man or the Channel Islands, and must have been manufactured to a UK specification. <p>Cover applies to gadgets or mobile phones used in the United Kingdom, the Channel Islands or the Isle of Man and for use for up to 45 days abroad during any period of insurance.</p>	<p>'Eligibility' Page 4</p> <p>Definition of 'Gadget' & 'Mobile Phone' Page 11</p>
<p>We will not provide any cover for:</p> <ul style="list-style-type: none"> loss, theft, damage or breakdown as a result of not taking care of your gadget or mobile phone. anything that occurs during the exclusion period. any policy excess. any gadget or mobile phone if you cannot provide evidence of ownership. any mobile phone claim where evidence of usage is not provided. any claim which is covered under the warranty or guarantee provided by the manufacturer or retailer. value added tax (VAT) if you are registered for VAT with HM Revenue and Customs. any costs or expenses which are not directly associated with the incident which caused the claim. For example, the cost of replacing any personalised ringtones or graphics or downloaded material or software. reconnection costs or subscription fees of any kind. any loss or damage as a result of war or acts of terrorism, nuclear risks or from pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds. 	<p>'Section 4' – Exclusions That Apply To The Whole Policy' Page 7</p> <p>'Initial Exclusion Period' Page 4</p> <p>Definition of 'Exclusion Period' Page 11</p>

Significant Features and Benefits	Cover Included or Optional	Significant or Unusual Exclusions or Limitations	Page
<p>What is covered:</p> <ul style="list-style-type: none"> • Accidental Damage • Breakdown 	<p>Included</p> <p>Optional</p>	<p>What is not covered:</p> <ol style="list-style-type: none"> 1) Any claim for the replacement of, or adjustment to, fittings, control knobs or buttons, batteries or aerials. 2) Any claim resulting from repairs carried out by a repairer not authorised by us. 3) Any claim if the IMEI or serial number cannot be determined from your gadget or mobile phone. 4) Any claim that arises while your gadget or mobile phone is in the possession of anyone other than you or a member of your immediate family. 5) Any claim for scratching, denting or marking of your gadget or mobile phone which affects the appearance of your gadget or mobile phone but does not affect its performance or functionality in any way. 6) Any claim relating to mechanical or electrical breakdown of a laptop or desktop computer. 7) Any claim arising directly or indirectly as a result of: <ol style="list-style-type: none"> a) you deliberately damaging or neglecting the gadget/mobile phone; b) you not following the manufacturer’s instructions; c) routine servicing, inspection, maintenance or cleaning; d) the use of non-original accessories. 	<p>‘Section 3 – What Is and Is Not Covered’ Page 5</p>
<p>What is covered:</p> <ul style="list-style-type: none"> • Theft • Accidental Loss 	<p>Included</p> <p>Included</p>	<p>What is not covered:</p> <ol style="list-style-type: none"> 1) Any theft claim that is not: <ol style="list-style-type: none"> a. accompanied by a crime reference number. b. reported to the Police within 24 hours of discovery of the incident. c. (for mobile phone claims) reported to your mobile phone airtime provider within 24 hours of the discovery of the incident and a bar placed on the mobile phone. 2) If your gadget or mobile phone is stolen from a motor vehicle (including a motorcycle) unless all windows and doors were closed and locked (where the vehicle has windows and doors) and all security systems activated. 3) If your gadget or mobile phone is stolen from an unoccupied premises, unless there is evidence of violent and forcible entry to the premises. 4) Accidental loss of your mobile phone unless its loss is reported to your Network Provider within 24 hours of your discovery of the incident. 5) Any claim that arises while your gadget or mobile phone is in the possession of anyone other than you or a member of your immediate family. 	<p>‘Section 3 – What Is and Is Not Covered’ Page 6</p>
<p>What is covered:</p> <ul style="list-style-type: none"> • Malicious Damage 	<p>Included</p>	<p>What is not covered:</p> <ol style="list-style-type: none"> 1) Any claim relating to damage caused by you or an immediate family member. 	<p>‘Section 3 – What Is and Is Not Covered’ Page 6</p>

Significant Features and Benefits	Cover Included or Optional	Significant or Unusual Exclusions or Limitations	Page
<p>What is covered:</p> <ul style="list-style-type: none"> • Unauthorised Use 	<p>Included</p>	<p>What is not covered:</p> <ol style="list-style-type: none"> 1) Any claim for unauthorised usage more than 24 hours after the time you discovered your mobile phone or gadget had been lost or stolen. 2) Any amount above £20 if your mobile phone is a “pay as you go” mobile phone. 	<p>‘Section 3 – What Is and Is Not Covered’ Page 6</p>
<p>What is covered:</p> <ul style="list-style-type: none"> • Accessories 	<p>Included</p>	<p>What is not covered:</p> <ol style="list-style-type: none"> 1) Any claim for accessories which are not lost, stolen or damaged at the same time as your gadget or mobile phone. 	<p>‘Section 3 – What Is and Is Not Covered’ Page 7</p>