

# Gadget & Mobile Phone Insurance

## Insurance Product Information Document

### Product: Cover4insurance Gadget & Mobile Phone Insurance Policy

This insurance is provided by Cover4insurance.com which is a trading style of UK & Ireland Insurance Services (Online) Limited. UK & Ireland Insurance Services (Online) Limited is registered in the UK and is regulated by the Financial Conduct Authority. Firm Reference Number: 312248.

The following summary does not contain the full terms and conditions of the contract, which can be found in your policy documentation. Full details of the insurers are specified in your Policy Wording.

#### What is this type of 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. Additional cover sections are available to purchase.



#### What is insured?

- ✓ The costs of replacing or repairing damage, to your gadget or mobile phone as a result of:
  - accidental damage up to £1,000
  - theft up to £1,000
  - malicious damage up to £1,000
- ✓ The cost of repairing damage to your gadget or mobile phone as a result of an electrical or mechanical breakdown £500
- ✓ The cost of unauthorised calls, texts and downloads made after the time your gadget or mobile phone was lost or stolen £250
- ✓ The cost of replacing any accessories that were accidentally lost, stolen or damaged at the same time as your gadget or mobile phone £150

#### Additional cover you can choose to buy:

- Accidental loss cover



#### What is not insured?

- ✗ Any gadget or mobile phone if it has been purchased outside the United Kingdom, the Isle of Man or the Channel Islands.
- ✗ Any claim as a result of not taking care of your gadget or mobile phone.
- ✗ The amount of the policy excess shown in your Policy Schedule must be paid by you in the event of a claim.
- ✗ More than two claims during any one period of insurance.



#### Are there any restrictions on cover?

- ! Damage or loss caused by wear and tear, cleaning or maintenance.
- ! Loss of value over time.
- ! Equipment used for business purposes.
- ! Theft or damage of items from unattended motor vehicles.
- ! Loss or damage caused by you or anyone living with you.
- ! Existing or deliberate damage.



## Where am I covered?

Cover applies in the United Kingdom, Channel Islands and the Isle of Man. You are also covered for up to 45 days abroad within the period of insurance.



## What are my obligations?

### Disclosing important information

You must take reasonable care to provide complete and accurate answers to questions you are asked when you take out, make changes to and renew your policy.

### Making sure you and your gadgets & mobile phone are eligible for cover

You must ensure that you are eligible for this insurance. The eligibility requirements are advised to you when you purchase this insurance and are stated in full on page 4 of your Policy Document.

### When making a claim

You must report claims as soon as possible after becoming aware of an incident. You must complete a claim form and provide at your expense any information which may be required. Thefts must be reported to the Police within 24 hours of your discovery. Thefts of mobile phones must be reported to your airtime provider within 24 hours of your discovery and a bar placed on the mobile phone.



## When and how do I pay?

You must pay your premium in one lump sum before the policy can be issued.

You can pay by credit or debit card.

You can do this via the Cover4insurance website [www.cover4insurance.com](http://www.cover4insurance.com) or you can call Cover4insurance on 0161 772 3390.



## When does the cover start and end?

This insurance covers lasts for a period of one year and the dates of cover will be specified on your Policy Schedule.



## How do I cancel the Contract?

You can cancel this insurance within 14 days of the start date or, if later, 14 days of the date you receive your policy documentation.

You can also cancel your policy at any other time and, providing that no claim has been made and you do not intend to make a claim, you will be entitled to a portion of your premium back for the unexpired period of insurance, less an administration fee.

To cancel your insurance please contact [Cover4insurance.com](http://Cover4insurance.com):

**By telephone:** 0161 772 3390

**By Email:** [customerservices@Cover4insurance.com](mailto:customerservices@Cover4insurance.com)

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