

# Gadget Insurance

## Insurance Product Information Document

### Company: Great Lakes Insurance UK Limited

Great Lakes Insurance UK Limited is a company incorporated in England and Wales with company number 13436330 and whose registered office address is 1 Fen Court, London, United Kingdom, EC3M 5BN.

Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 955859. You can check this on the Financial Services Register by visiting: [register.fca.org.uk](http://register.fca.org.uk)

**Product:** Trusted Insurances Personal Cover

This document is a summary of the key information for this product. You can find full terms and conditions in the policy booklet. You will also have a policy schedule showing the specifics of the cover you have chosen. Please take some time to read these documents. It is important that you tell us as soon as possible if any of the information is incorrect.

### What is this type of insurance?

Gadget Insurance. The policy offers cover for portable electronic devices which belong to you, or a business where you have the authority to use and insure the gadget owned by the business.

The gadgets we will cover are: Mobile Phones, Smart Phones, PC's and Laptops (including custom built), Video Cameras, Games Consoles, Satellite Navigation Devices, E-Readers, Head/Ear Phones, Camera Lenses, Bluetooth Headsets, Bluetooth Speakers, Tablets, Digital Cameras, Smart Watches and Wrist Worn Health and Fitness Trackers.



### What is insured?

- ✓ **Accidental Damage** - The sudden unforeseen accidental damage to your gadget.
- ✓ **Loss** - if you accidentally leave it somewhere and you have no way of getting it back.
- ✓ **Theft** - The taking of the gadget by pickpocket or using force or the threat of violence.
- ✓ **Liquid Damage** - Unforeseen liquid ingress resulting in damage to your gadget.
- ✓ **Breakdown** - The breaking or burning out of any part while you are using the gadget. The cause must be a defect in the gadget that makes it stop working and means that it needs a repair.
- ✓ **Cracked Screen** - Damage to the screen, or rear glass, on your gadget that affects normal use or is a safety issue.
- ✓ **Accessory Cover** - we will replace any accessories damaged, stolen or lost at the same time as your gadget. We will pay up to the original purchase price or £150 including VAT, whichever the lesser.
- ✓ **Malicious Damage** - A third party damaging your gadget on purpose.
- ✓ **Unauthorised Usage** - A third party uses your gadget to make calls, send texts or use data without your permission.



### What is not insured?

- ✗ Malicious damage caused by insured or a member of their immediate family.
- ✗ Any gadget which you do not register with us, and therefore does not appear on your Schedule of Insurance
- ✗ Gadgets over 36 months of age at initial policy inception date.
- ✗ Any gadget where you cannot give us proof of purchase for it. If it was a present, or you bought it second-hand, you will need a signed letter from the original owner. Any gadget not in good condition and full working order when you buy the policy.
- ✗ Any damage whilst the gadget is in possession of a third party and is not malicious damage
- ✗ Any cosmetic damage. Cosmetic damage includes marring, scratching and denting. It has no effect on how well the gadget or accessories work.



### Are there any restrictions on cover?

- ! Cover is for you and your spouse, partner, parents, children, brothers or sisters who permanently live with you. Students must live with you outside term time and must be registered on a full-time course in the UK.
- ! You and your family must all be permanent UK residents to be covered on this policy.
- ! We will pay no more than the replacement value of the gadget insured.
- ! Your policy is not valid if purchased outside of the United Kingdom.
- ! Repairs have a 3-month warranty and replacements a 12-month warranty.
- ! You must pay an excess for each valid claim, for each gadget for each incident. The policy schedule shows the excess amount.
- ! If you need to make a claim within the first 31 days of the policy start date, we will add £50 to the excess.



## Where am I covered?

- ✓ The United Kingdom
- ✓ Worldwide Cover the number of trips you can make is unlimited. The maximum length of each trip you will be insured for is 45 days. Worldwide excludes countries where the UK government has advised against all travel or all but essential travel. For further details, visit [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice)



## What are my obligations?

- ◆ Enter all pre-sale information as accurately as possible.
- ◆ Provide the purchase price of your gadget(s) accurately.
- ◆ Read your policy carefully to ensure you have the cover appropriate to your needs.
- ◆ Inform us as soon as possible if there are any changes to the devices on cover or if it is likely you will need to make a claim.
- ◆ You should take reasonable care to protect your gadgets against accident, theft or loss.
- ◆ Your policy has an excess payable in the event of a claim, ensure you are aware of the amount.
- ◆ In the event of a claim you will need to provide the following:
  - **Proof of Purchase** - Must show the gadget IMEI or serial number, where possible, and the tax registration number for the company the gadget was bought from. We do not accept delivery notes as proof of purchase.
  - **Proof of Usage** - Evidence that shows the gadget has been in use since the policy started. Where the gadget is a mobile phone this evidence can be obtained from your Network provider. For other gadgets, such as laptops, in the event of an accidental damage claim this may be determined through inspection by our repairer.
  - **Photographic ID** - To assist with the combating of insurance fraud.
  - **Proof of Address** - To assist with the combating of insurance fraud.
  - **Proof of Travel** - If the event occurred outside of the UK.
  - **Police Report** - If someone else damaged the gadget. For theft and loss claims you will need to tell the Police within 24 hours and get a Police reference report. We will not accept a lost property report in support of a theft claim.



## When and how do I pay?

You can choose to pay your insurance premium annually using either Direct Debit or VISA/MasterCard or monthly by Direct Debit.



## When does the cover start and end?

Cover starts immediately on the day you buy the policy.

**Monthly Policies:** Your policy will continue from one month to the next, provided you pay the premium. We will write to you each year to remind you to check if the policy is still right for you. The policy will end if you or we cancel it. We will cancel the policy when you have had it for seven years.

**Annual Policies:** Your policy will last for one year and will automatically renew each year, unless you tell us not to renew it. The policy will end if you or we cancel it. We will cancel the policy when you have had it for seven years



## How do I cancel the contract?

You can cancel the policy at any time. Contact Trusted Insurances by email at [gadget.sales@trustedinsurances.com](mailto:gadget.sales@trustedinsurances.com) or call 0207 183 6082.

If you cancel during the Cooling-off Period

You will receive a full refund of any premium paid, as long as you haven't made, and don't intend to make, a claim.

The cooling-off period lasts for 14 days from:

- ◆ the policy start date or
- ◆ when you receive the policy documents,

whichever comes later.

If you cancel after the Cooling-off Period

**Monthly Policies:** Your policy will continue until the end of the period which you have already paid for. You will not get a refund as the premium you have paid is for the cover you have already received.

**Annual Policies:** Your policy will end when Trusted Insurances receives your notice of cancellation. If you have not made a claim, you will get a refund of the premium for the period after the policy ends. If a claim has been made during the period of cover, you will not get a refund of premium.