

Gadget Insurance (Personal)

Insurance Product Information Document

Company: AmTrust Europe Limited, whose registered office is at Market Square House, St James's Street, Nottingham, NG1 6FG, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial services register number 202189.

Product: Trusted Insurances
Emerald, Ruby & Diamond Cover

You will be provided with a Schedule of Insurance and a Policy Terms and Conditions handbook which together form your contract of insurance. Please read these documents together and in full to understand your cover. If you have any queries, please contact us.

What is this type of insurance?

Gadget Insurance. A policy that offers protection for multiple types of portable electronic devices which belong to you, or a business where you have the relevant authority and responsibility to use and insure the gadget(s) owned by the business. Confirmation of this will be required in the event of a claim.

For the purpose of this policy a gadget can be any of the following items: Mobile Phones, Laptops, Tablets, Desktops, Digital Cameras, PC Monitors, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, Wearable Technology (such as a Smart Watch or a Health and Fitness Tracker).



What is insured?

- Accidental Damage - The sudden unforeseen accidental damage to your gadget.
- Theft - The taking of the gadget by a third party with the intention of permanently depriving you of it, using force, threat of violence or by pickpocket. Theft claims must also be accompanied by a valid Police crime reference report, loss property reports and numbers on their own will not be accepted in support of a Theft claim
- Loss – Where your gadget has been accidentally left by you in a location and you are permanently deprived of its use. You need to report the loss to the local Police authorities and your network provider (if applicable) within 24 hours of discovering the incident.
- Liquid Damage - Unforeseen liquid ingress resulting in damage to your gadget.
- Breakdown - the actual breaking or burning out of any part of your gadget whilst in ordinary use arising from internal electronic, electrical or mechanical defects in the gadget, causing sudden stoppage of the function thereof and necessitating repair before it can resume normal operation.
- 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 up to a maximum of, either the original purchase price or £250 including VAT, whichever the lesser.
- Malicious Damage - The intentional or deliberate actions of another party, not including you or your immediate family, which causes damage to your gadget.



What is not insured?

- Malicious damage caused by insured or a member of their 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 are unable to provide proof of purchase, and a signed letter from the original owner if you purchased your gadget second hand or the gadget was gifted to you.
- Any gadget that is not in good condition and full working order at the initial purchase date of the policy.
- Any damage whilst the gadget is in possession of a third party and is not malicious damage.
- Any cosmetic damage to the gadget or accessories that has no effect on the functionality of the gadget or accessories, to include marring, scratching and denting.



Are there any restrictions on cover?

- Cover is for you and your spouse, partner, parents, children, brothers or sisters who permanently reside with you at the address registered with us. Students would need to reside with you outside term time and must be registered on a full-time course at a university or other place of high education within the United Kingdom.
- You cannot claim for any amount greater than the replacement value of the gadget insured.
- Your policy is not valid if purchased outside of the United Kingdom.
- Any voided manufacturer's warranty will not automatically be reinstated. All repairs are provided with a 3-month warranty and replacements with a 12-month warranty.
- A standard excess must be paid by you in respect of each and every valid claim, for each and every gadget being claimed for under each incident. The amount payable is dependent on level of cover chosen as detailed below.
 - **Emerald Cover- £100.00**
 - **Ruby Cover- £50.00**
 - **Diamond Cover- £25.00**
- For any incident that occurs within the first 31 days of the initial policy inception date an **additional excess of £50.00** is payable over and above the standard excess as detailed above.



Where am I covered?

- The United Kingdom and extended Worldwide Cover for an unlimited number of trips, subject to a maximum trip length of 45 days. Worldwide excludes countries where the Foreign and Commonwealth office (FCO) have advised against all (but essential) travel.



What are my obligations?

- Enter all pre-sale information as accurately as possible.
- 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** - the original purchase receipt or a similar original document provided at the point of sale that gives details of the gadget(s) purchased (including any accessories) that provide proof that you own the gadget(s) and enables the age of the gadget(s) to be reasonably identified. The document should include confirmation of the IMEI or serial number of the gadget(s) (where possible), the purchase date, the purchase price, and detail the UK VAT registration number of the company (or the equivalent tax if purchased overseas). Delivery notes are not an acceptable form of proof of purchase. For second hand and gifted gadgets you also need to provide a signed letter from the original owner confirming you own the gadget(s).
 - **Proof of Usage** - Evidence that shows the gadget has been in use since policy inception and up to the event giving rise to the claim. 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 United Kingdom.
 - **Police Report** - In the event that the gadget has sustained malicious damage by a third party. Theft claims must also be accompanied by a valid Police crime reference report, loss property reports and numbers on their own will not be accepted in support of a Theft claim.



When and how do I pay?

- You can choose to pay your insurance premium upfront by either Direct Debit or VISA/MasterCard or monthly instalments by Direct Debit.



When does the cover start and end?

- Cover starts immediately on all policies on the date purchased.

Monthly Policies: To make sure you have continuous cover under your policy we will automatically renew your policy each month, unless you advise us otherwise and your monthly premium will be collected by the method chosen by you at the time of the initial purchase. For your convenience we will write to you annually to remind you of the cover that is in place and to ensure that it still meets your needs.

Annual Policies: To make sure you have continuous cover under your policy we will automatically renew your policy at the end of the minimum policy term and annually thereafter unless you advise us otherwise. You will be contacted at least 21 days before the renewal date of your policy, and we will tell you then if there are any changes to your premium or the policy terms and conditions (which will only ever apply at your next renewal date). We will then renew your insurance unless you advise us otherwise.



How do I cancel the contract?

During the Cooling off Period

You may cancel the insurance within 14 days of receiving the insurance documents, should you decide the insurance is no longer appropriate or required, please contact Switched on Insurance via email at gadget.sales@switchedoninsurance.com or by calling 0207 183 6081. You will receive a full refund of any premium already paid provided that no claim has been made and you do not intend to make a claim.

After the Cooling off Period

You may cancel your insurance at any time by contacting Switched on Insurance.

Monthly Policies: If you cancel your policy cover will continue until the end of the period for which you have already paid. There will be no refund of premium due as the premium paid will have been in respect of the cover already received.

Annual Policies: If you cancel your policy then cover will terminate upon receipt of your notice of cancellation. We will then calculate the proportionate premium for the period that you have not been insured, subject to deduction of an administration fee of £15.00, provided you have not made a claim during the period of insurance. If a claim has been made during the period of insurance, no administration fee will be charged, and no refund of premium will be due.