



Gadget Insurance Policy Information Document

# Standard Cover



Accidental Damage



Theft



Loss



Breakdown



Liquid Damage



Worldwide Cover



Accessory Cover



Malicious Damage

# CONTENTS

CONTENTS.....	2
HOW TO CONTACT US .....	3
ABOUT <i>YOUR</i> INSURANCE.....	3
HOW TO LOOK AFTER <i>YOUR</i> GADGET.....	4
IMPORTANT INFORMATION .....	5
INTRODUCTION.....	6
DEFINITIONS.....	7
WHAT WE <b>WILL</b> COVER.....	8
WHAT WE <b>WILL NOT</b> COVER.....	10
CONDITIONS AND LIMITATIONS .....	11
Claims Procedures.....	11
Replacement Equipment .....	12
Limit of Liability.....	12
Fraud .....	12
English Law.....	12
POLICY CANCELLATION .....	13
Cooling off period .....	13
Policy cancellation after the cooling off period.....	13
Cancellation by <i>us</i> .....	13
POLICY AMENDMENT AND RENEWAL .....	13
Mid-Term adjustments .....	13
Automatic renewal of <i>your</i> policy.....	14
COMPLAINTS.....	15
<i>YOUR</i> RIGHTS .....	16
Premiums and claims.....	16
Financial Services Compensation Scheme .....	16
Data Protection Act 1998.....	16

# HOW TO CONTACT US

## By Phone:

For sales enquiries: Please call TrustedInsurances on 0207 183 6082 (local rate call)

To make a claim: Please call Citymain Administrators Ltd on 0333 999 7926 (local rate call)

Opening hours: Monday to Friday 9am to 5.30pm

## By Email:

For claims: [claims@citymain.com](mailto:claims@citymain.com)

For sales enquiries: [gadget.sales@TrustedInsurances.com](mailto:gadget.sales@TrustedInsurances.com)

## By Post:

Trusted Insurances, Citymain Administrators Limited, Enterprise House, Isambard Brunel Road, Portsmouth, Hampshire, PO1 2RX

# ABOUT *YOUR* INSURANCE

### This insurance is arranged by:

“Trusted Insurances” is a trading name of Taurus Insurance Services Limited, an insurance intermediary licenced and authorised in Gibraltar by the Financial Services Commission under Licence Number FSC00757B and authorised by the Financial Conduct Authority in the UK under registration number 444830.

### The insurance is underwritten by:

AmTrust International Underwriters Limited, whose registered office is at 40 Westland Row, Dublin 2, Ireland. AmTrust International Underwriters Limited registered in Ireland under registration number 169384 and are authorised by the Central Bank of Ireland. AmTrust International Underwriters Limited is regulated for conduct of UK business under Financial Conduct Authority Ref. No. 203014. Details about the extent of this regulation are available from us on request.

### Your policy is administered by:

Citymain Administrators Limited, Enterprise House, Isambard Brunel Road, Portsmouth, PO1 2RX, which is authorised and regulated by the Financial Conduct Authority under registration number 306535. They will help **you** with any changes **you** need to make to **your** insurance and will deal with all claims.

**You** can visit the Financial Conduct Authority website, which includes a register of all regulated firms, at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0800 111 6768.

To make a claim, please call Citymain Administrators Ltd on 0333 999 7926 (local rate call) within 2 working days of discovering the incident (or where the incident occurs outside of the UK, within 2 working days upon your return to the UK).

More details of what **you** need to do when making a claim and how the claims process will work can be found in the section “Claims Procedures” on page 12.

# HOW TO LOOK AFTER *YOUR* GADGET

## Protecting *your* phones, tablets and gadgets

We've all been there, dropping *your* device is a sure fire way to damage *your* device. However, *you* can protect against this by simply **buying a case**, which will go some way to keeping *your* device safe.

**Important:** this Standard Cover policy does not include cover for loss or theft of your *gadget(s)* so *you* may wish to consider the Ultimate Cover which does include cover for loss and theft. But here are some measures *you* can take to help protect or track *your gadget(s)* whether or not they are covered by an insurance policy:

Don't forget to also keep a record of *your* mobile phone's **IMEI number**, this is unique to *your* handset, and should the worst happen it will allow *you* to be reunited with *your* device. *You* can find this by typing **\*#06#** in to *your* handsets key pad.



*You* can also register *your* device for FREE on [www.immobilise.com](http://www.immobilise.com)

For added security *we* recommend adding a **pin code** or **password** to all *your* devices. This will ensure that *your* personal information remains private should it fall in to the wrong hands.

There are also a variety of **tracker applications** which could enable *your* device to be found. Please always contact the police and let them retrieve the device, never take the law in to *your* own hands!

Always avoid using *your* device in public places in situations where *you* might be distracted, such as exiting public transport. These situations make easy targets for thieves.

The British Transport Police have some fantastic videos with added advice, which can be found by clicking this link: <http://www.btp.police.uk/theft/phone-theft.html#sthash.v37N9ap3.dpbs>

# IMPORTANT INFORMATION

## Please keep **your** insurance documents safe

When **you** purchased this insurance policy **you** selected the plan that was most suitable for **your** needs. This document only sets out the level of cover **you** have selected. Should **you** require additional cover at any point, please do not hesitate to contact us to discuss any other options that may be available to **you**.

This insurance has been specifically designed to provide insurance protection for **your gadget(s)** and meets the demands and needs of individuals who:

### **You must be:**



A UK RESIDENT



THE OWNER OF THE  
GADGET(S)



OVER THE AGE OF 16



### **And would like cover against:**



Accidental Damage



Theft



Loss



Breakdown



Liquid Damage



Worldwide cover



Accessory cover



Malicious Damage

**Please note** that there are some exceptions or exclusions relating to the cover provided by this policy and it is therefore important that **you** read the section headed “What is not covered”.

**Important Information:** the **gadget(s)** must be in good condition and full working order at the time of purchasing the policy. If there is evidence that the damage occurred prior to the policy inception date, this will result in **your** claim being refused. **We** may also inform the police and take further legal action against **you**.

**We** have not provided **you** with a personal recommendation as to whether this policy is suitable for **your** specific needs, so **you** must decide **yourself** whether it is or not. **You** have made a reasoned decision basis of the information provided and can cancel this insurance at any time should **you** decide the cover is no longer suitable (please refer to the cancellation conditions contained in this policy for full details).

This is **your** certificate of insurance. It tells **you** everything that is covered and what is not covered. It must be read in conjunction with **your** insurance schedule. These documents make up the schedule of insurance contracts between **us** and **you**. Please keep this document together with **your** Schedule of Insurance in a safe place in case **you** need to read them again or make a claim.

If **you** have any disability that makes communication difficult, please tell the **Administrator** and they will be pleased to help.

## POLICY WORDING

This Policy wording must be read together with **your** Schedule of Insurance. Please read these documents carefully and make sure **you** understand fully what is covered and what is not covered, also ensuring **you** comply with all of the policy conditions as **a breach of a condition can invalidate your policy and may mean that any claims made will not be paid.**

If any of the details are incorrect please contact the **Administrator** immediately.

**Your** Schedule of insurance tells **you** the **gadget(s)** which are covered under this policy. If any of the details are incorrect please contact the **Administrator** immediately.

## Certificate of cover

This document, combined with **your** Schedule of Insurance, certifies that in accordance with the authorisation granted under Contract 105-1-16168 between Citymain Administrators Ltd and **us** and in return for payment of the premium **we** agree to insure **you** in accordance with the terms and conditions contained in these documents. **We** authorise them to sign and issue these documents on **our** behalf.

Signed on behalf of the insurer by



Colin Whitehair

Director of Citymain Administrators Ltd

## INTRODUCTION

This insurance policy provides insurance for **your gadget(s)** whilst **your** policy is in force, as shown in **your** Schedule of Insurance, subject to the terms, conditions, and limitations shown below.

### Period of cover

**You** had the choice to buy this insurance as either a monthly policy or an annual policy as explained below. **Your** choice will be confirmed on **your** Schedule of Insurance. Please note that **your** insurance will be terminated immediately if **we** do not receive **your** monthly or annual premium(s) when they are due.

If **you** have purchased an annual policy, **your** insurance starts at the time of purchase, renewal, or policy start date, whichever is the later, and lasts for a period of twelve months provided **you** pay **your** premium when it is due. The annual premium **you** pay is determined by the value of each of **your gadgets** as specified at the time of purchasing or renewing the insurance.

If **you** have purchased a monthly policy, **your** insurance starts at the time of purchase or policy start date, whichever is the later, and lasts for a period of one month. It will then continue for further monthly periods provided **you** continue to pay **your** monthly premiums as they become due. The monthly premium **you** pay is determined by the value of **your gadget** as specified at the time of purchasing the insurance and will be collected monthly in advance.

Any premiums that are collected by the method of Direct Debit will be carried out by the **Administrator**. Any other method of premium collection will be carried out by Taurus Insurance Services Limited trading as TrustedInsurances.

# DEFINITIONS

The words and phrases defined below have the same meaning wherever they appear in **your** policy documents and are shown in **bold italics** throughout.

## **Accessories**

Means items such as, but not limited to, chargers, protective cases, carrying cases, headphones and hands-free mounting kits, but **excluding** the SIM card and Wearable's (e.g. Google Glasses or Smart Watches).

## **Accidental Damage**

Means the sudden unforeseen accidental damage to your **gadget** not otherwise specifically excluded under this policy.

## **Administrator**

Means Citymain Administrators Limited, Enterprise House, Isambard Brunel Road, Portsmouth, PO1 2RX. Tel No: 0333 999 7926 (local rate call).

## **Breakdown**

Means the actual breaking or burning out of any part of **your gadget** whilst in ordinary use arising from internal electronic, electronic, electrical or mechanical defects in the **gadget**, causing sudden stoppage of the function thereof and necessitating repair before it can resume normal operation.

## **Computer virus**

Means a self-replicating program that spreads by inserting copies of itself into other executable code or document, that is loaded onto **your gadget** without **your** knowledge and runs against **your** wishes.

## **Gadget**

Means the **gadget(s)**, excluding **accessories**, identified on **your** Schedule of Insurance which belongs to **you**, as evidenced by an original **proof of purchase** or exchange, which are no more than 18 months old at the time of initially purchasing insurance for the item(s), but excluding personalised ring tones or graphics, downloaded material or software.

**Criteria:** **We** can only insure **gadget(s)** that are:

1. purchased from a UK registered company supplied with full UK consumer rights and warranties; or
2. purchased worldwide directly from the manufacturer (e.g., Apple US); or
3. refurbished items purchased directly from the manufacturer and which includes a manufacturer's warranty; or
4. purchased second hand that have the original **proof of purchase** (which corresponds to notes 1 to 3 above) and a signed letter from the original owner confirming that **you** own the **gadget(s)**. This letter must include IMEI (where applicable), serial number and make and model of **your gadget(s)**.

**NOTE:** The **gadget** must be in good condition and full working order at the time of initial purchase of the policy or at the time of adding or replacing a **gadget** on **your** policy. There is no maximum number of **gadgets** that can be registered against this policy.

For the purpose of this policy a **gadget** can be any one of the following items:

Mobile Phones, Smart Phones including iPhones, Laptops including MacBooks, Tablets including iPads, Desktops including iMacs, iPods, Digital Cameras, PC Monitors, MP3 Players, DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, In-Car Computers, Head/Ear Phones, Wearable's (such as Google Glasses or Smart Watches).

Where **your gadget** is a mobile phone **we** will only provide cover if the device has a functioning SIM registered at **your** address. In the event of a claim **we** will request **your** call records to prove that the **gadget** has been in use since policy inception and up to the event giving rise to the claim.

### **Immediate family**

Means **your** spouse, partner or parents or **your** children, brothers or sisters who permanently reside with **you** at the address registered with us.

### **Malicious Damage**

Means the intentional or deliberate actions of another party, not including **immediate family**, which causes damage to **your gadget**.

### **Proof of Purchase**

Means the original purchase receipt provided at the point of sale that gives details of the **gadget(s)** purchased, or similar documents that provide proof that **you** own the **gadget(s)** and enables the age of the **gadget(s)** to be correctly identified. The receipt should include confirmation of the IMEI or serial number of the **gadget(s)** (where possible). Delivery notes are not an acceptable form of **proof of purchase**

### **We, us, our**

Means the insurer which is AmTrust International Underwriters Limited a company registered in Ireland 169384. Registered Office: 40 Westland Row, Dublin 2, Ireland. More information about them can be found here: <http://www.amtrusteurope.com/en-GB/about>

### **You, your, yourself**

Means the person (aged 16 years or over), company or partnership who owns the **gadget(s)** covered by this policy, as stated on **your** Schedule of Insurance as 'the Insured'.

## WHAT WE WILL AND WILL NOT COVER

### WHAT WE WILL COVER

#### **Accessories**

In the event of a claim being agreed by **us** in respect of **your gadget**, **we** will replace any **accessories** damaged or stolen at the same time as **your gadget** up to a **maximum of £50 including VAT**.

#### **Accidental Damage**

**We** will repair or replace **your gadget** if it is damaged as the result of **accidental damage**, providing the **gadget** is returned to **us**.



## Breakdown

**We** will repair or replace **your gadget** if it suffers **breakdown**, providing the **gadget** is returned to **us**. Please note that this cover only applies if the **breakdown** occurs outside the manufacturer's guarantee period.

## Business Use

Cover is extended for business use as long as the main insured is a company director/employee with the relevant authority to insure the devices. Those using the **gadgets** must be employees, directors or students of the company and confirmation of this will be required in the event of a claim. If a student is using the company device then there must be an employee/director of the company present whilst the device is in use.

## Malicious Damage

**We** will repair or replace **your gadget** if it is damaged through the intentional or deliberate actions of another party, not including **you** or **your immediate family**. Where only part or parts of **your gadget** have been damaged, **we** will only replace that part or parts.

## Proof of Usage

Means 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.

## Student Use

Cover is extended to usage with university halls/residences and schools providing that the main address of the Student is that which is detailed on the policy.

## Territorial Limits

This insurance covers a **gadget** for use in the UK but after fourteen (14) days from inception of the policy, cover is extended to include use of the **gadget anywhere in the world, for up to a maximum of 30 days**, in any 12 month period, subject to any repairs being carried out in the UK by our authorised repairers.

**NOTE:** If you are already outside of the UK on the 14<sup>th</sup> day from inception of the policy, worldwide cover will not commence until you return to the UK.

**NOTE: Important Information:** Where the **gadget** is a mobile phone, cover under this policy is only provided where the handset is fitted with an active functioning SIM. In the event of a claim **you** will be required to produce **proof of usage** which confirms the handset has been in use since inception of **your** policy and up to the event giving rise to the claim. **Proof of usage** can be obtained by **you** from **your** Network provider.

# WHAT WE WILL NOT COVER

## Policy excess

A policy 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 of the policy excess is dependent upon the **gadget(s)** covered under this policy and are as detailed below and will also be shown on **your** Schedule of Insurance.

**Important note:** For any claim where the incident occurs within the first 30 days of the initial policy inception date an additional £25 excess is payable over and above those detailed below.

Insured Device Value	Mobile/Smart Phone	iPhone/iPad	iMac/MacBook	All other Devices
£150 or less	£25 in respect of each and every claim	n/a	n/a	£25 n respect of each and every claim
£151 to £1,000	£50 in respect of each and every claim	£50 in respect of each and every claim	£75 in respect of each and every claim	£25 in respect of each and every claim
Over £1,000	£50 in respect of each and every claim	£50 in respect of each and every claim	£75 in respect of each and every claim	£50 in respect of each and every claim

## Loss exclusion

→ We will not pay any claim for loss of the **gadget** under this level of cover

## Theft exclusions

→ We will not pay any claim for theft of the **gadget** under this level of cover.

## Territorial exclusions

- No cover is provided for claims as a direct result of **you** travelling to a country where the Foreign and Commonwealth Office (FCO) have advised against all (but essential) travel. Please check the FCO travel advice line at [www.fco.gov.uk](http://www.fco.gov.uk) or contact 020 7008 1500.
- Any claim where the incident occurred outside of the UK within the first 14 days of the initial policy inception.

## General exclusions

We will not pay for:

- any claim, other than malicious damage, when the **gadget** was in the possession of any third party (other than a member of **your immediate family**) at the time of the event giving rise to the claim.
- any claim where the original **proof of purchase** cannot be provided.
- any claim where the IMEI/Serial number cannot be determined from your **gadget**.

- any claim where **proof of usage** cannot be provided or evidenced (applicable only where the **gadget** is a mobile phone or in respect of a laptop/tablet where user history is available).
- any claim where the excess has not been paid to the **Administrator**.
- any kind of damage whatsoever unless the damaged **gadget** is provided for repair.
- any unauthorised usage unless associated with a valid **theft** claim.
- any claim for a **gadget** which was more than 18 months old at the time of the initial purchase of the policy.
- any **accidental damage** to any **accessories** that were not attached to **your gadget** at the time of the incident occurring and subject to the **limit of liability** in respect of any claim for **accessories**.
- any repairs or other costs for repairs carried out by anyone not authorised by **us**.
- any claim where there is evidence that the damage occurred prior to inception of the policy.
- any claim for a **gadget** that does not meet the “Criteria” as listed within the definition of **gadget**.
- loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any **computer virus** or similar mechanism or as a result of any failure of the Internet, or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting there from, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
- any claim for **malicious damage** which was caused by **you** or **your immediate family**.
- the VAT element of any claim if **you** are registered for VAT.
- any **damage** to SIM or memory cards in isolation (unless it accompanies a valid claim for **your gadget**).
- cosmetic damage only to the **gadget** that has no effect on the functionality of the **gadget**, to include marring, scratching and denting.
- loss of any software or firmware failures.
- damage or destruction caused by, contributed to or arising from:
  - wear and tear or gradual deterioration of performance
  - a lack of reasonable care from **you** or **your immediate family**.
- any claim resulting from war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, terrorist activity of any kind.
- any claim resulting from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

## CONDITIONS AND LIMITATIONS

### Claims Procedures

(Failure to observe these may invalidate **your** claim)

In the event of any incident likely to give rise to making a claim, **you** must:

- notify the **Administrator** on 0333 999 7926 (local rate call) within 2 working days of discovering the incident (or in the event of the incident occurring outside of the UK, within 2 working days of **your** return to the UK). Exceptional circumstances causing your delay in reporting **your** claim and where there is no additional loss to **us** may be considered.
- complete and return any claim form or documents as required by the **Administrator** within 30 days of the incident date with any other requested documentation.
- provide details of any other contract, guarantee, warranty or insurance that may apply to the **gadget** including, but not limited to, household insurance (where appropriate a rateable proportion of the claim may be recovered direct from these Insurers)
- provide the original **proof of purchase** of the **gadget** for which **you** are claiming. Such **proof of purchase** must evidence that **you** own that particular gadget, including the IMEI number (in respect of mobile phones) and other identifying details where appropriate.

- provide the **proof of usage** (in respect of mobile phones) from **your** Network that confirms the mobile phone has been in use since policy inception and up to the event giving rise to the claim.
- all repairs to **gadgets** are issued with a 3 month warranty (the **gadget** must be returned to the **Administrator** in the event of a claim under that warranty)

## Replacement Equipment

- In the event that **your** claim is authorised and **your gadget** is deemed beyond economical repair and will therefore have to be replaced, **we** will endeavour to replace it with an identical fully refurbished or new (where a refurbished item is not available) item. **This is not a new for old insurance.** Should this not be possible the **Administrator** will replace it with a fully refurbished or new (where a refurbished item is not available) item of a comparable specification or the equivalent value.
- **Please note** it may not always be possible to replace **your gadget** with the same colour or finish, where this is not possible an alternative colour will be provided.
- Where replacement equipment has been issued and the original **gadget** is recovered, the original **gadget** becomes **our** property and must be returned to the **Administrator** immediately. Please call the **Administrator** 0333 999 7926 (local call rate) and they will provide details for its return.
- All replacement items are issued with a 12 month warranty (the item must be returned to the **Administrator** in the event of a claim under the warranty)
- If **your** existing **accessories** are not compatible with the replacement item **we** have provided **we** will cover the cost of replacing the **accessories**, up to a **maximum of £50 including VAT**, on production of **your** original purchase receipt for these.

## Limit of Liability

- **Our** liability, in respect of any one claim, will be limited to the replacement cost of each **gadget** being claimed for and, in any event, shall not exceed the maximum liability for each **gadget** as shown on **your** Schedule of Insurance.
- **Our** liability, in respect of **accessories** will be limited to the replacement cost of the **accessories**, subject to a maximum of £50 including VAT. This is subject to a valid claim for **theft** or damage of **your gadget** where the **accessories** are stolen or damaged at the same time as **your gadget**.

## Fraud

We employ a dedicated team of fraud specialists. If any fraudulent or misleading claim is made or if any fraudulent or misleading means or **mobile devices** are used under this insurance, you will not be allowed to continue with your claim and **your** policy will be cancelled with immediate effect and no refund will be returned.

**We** and/or the **Administrator** will be entitled to instruct an investigation into **your** claim and recover any benefit paid and costs incurred as a result of any such fraudulent or misleading claim. **We** and/or the **Administrator** may also inform the police and/or any law enforcement agency about the circumstances of any fraudulent claims. **We** may also prosecute those who make fraudulent or misleading claims.

## English Law

This Insurance shall be subject to English Law.

# POLICY CANCELLATION

## 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. **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.

## Policy cancellation after the cooling off period

If **you** have a monthly policy:

**You** can cancel cover at any time by contacting the **Administrators**. If **you** cancel following the 14 day cooling-off period **your** cover will continue until the end of the period for which **you** have already paid.

If **you** have an annual policy:

**You** may cancel your insurance at any time by contacting the **Administrators**, 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 refund of premium will be given.

## Cancellation by us

**We** may cancel this insurance by giving **you** at least 30 days written notice at **your** last known address. Reasons **we** may cancel the policy are, but not limited to:

- ➔ If **we** have reason to suspect **you** of fraud;
- ➔ Where **we** have been unable to collect a premium payment from **you**. In this case, **we** will contact **you** by email after the first missed collection requesting payment of the premium. If **we** do not receive payment by the next collection date and the next payment is also missed, **we** will cancel **your** policy with immediate effect and send **you** an email confirmation of the cancellation.

If any of the above reasons should occur, **we** and/or the **Administrator** will write to **you** with **our** concerns and ask **you** to redress them. Where this redress does not happen, **we** will then issue cancellation. If **we** cancel cover under **your** policy then no further premium will be payable by **you**. **You** will continue to receive any benefits for a valid claim if **your** claim date was prior to the date the policy was cancelled.

# POLICY AMENDMENT AND RENEWAL

## Mid-Term adjustments

Should **you** decide to replace **your gadget** with a new **gadget** whilst **your** insurance is in force, **we** will consider transferring the benefit of the insurance subject to the item remaining with the same premium banding as **your** original **gadget**. **You** must advise the **Administrator** of the make and model before **you** make any subsequent claim and in the event of such a claim **you** will need an official **proof of purchase** showing details of the new **gadget**. The **gadget** must be in good condition and full working order at the time of adding the new **gadget** to the policy.

**NOTE:** When replacing an existing insured **gadget** with a new **gadget** the terms and conditions of the insurance policy for the new **gadget** will apply exactly the same as if you were purchasing a brand new policy.

Where **you** have multiple items registered on **your** policy and **you** wish to remove one of **your gadgets** from cover, **we** will calculate the revised premium and in respect of an annual contract **we** will provide **you** with a pro-rata refund, subject to deduction of a £10.00 administration fee and in respect of a monthly contract **we** will recalculate the premium, subject to a £5 administration fee and confirm the revised premium in writing to **you** in good time before **your** next direct debit collection.

Should **you** wish to consider covering additional **gadget(s)**, please contact TrustedInsurances at [gadget.sales@trustedinsurances.com](mailto:gadget.sales@trustedinsurances.com) quoting **your** existing policy number.

In the event that any of **your** personal details change, such as address, email or contact numbers, please ensure **you** contact TrustedInsurances or the **Administrator** as soon as possible in order for **your** details to be updated to prevent any delays when making a claim.

## Automatic renewal of **your** policy

### If **you** have a monthly policy:

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.

If **we** need to make any changes to **your** policy cover or to the price of **your** insurance, **we** will provide **you** with at least 30 days written notice of the change which will be sent to **your** email address provided by **you** at the time of purchase of the policy, or to **your** last known address where there is an unsuccessful email submission.

Should **you** be unhappy with any proposed change being made to **your** policy, **you** will have the right to cancel **your** cover in accordance with this policy wording.

### If **you** have an annual policy:

**You** will be contacted at least 14 days before the annual 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.

**Your** renewal premium will be taken by the same method used during **your** initial purchase. If **your** payment details have changed, **you** can contact TrustedInsurances at [gadget.sales@TrustedInsurances.com](mailto:gadget.sales@TrustedInsurances.com) or visit [www.TrustedInsurances.com](http://www.TrustedInsurances.com) and log into “My Account” to amend **your** details. **You** can advise the **Administrator** about any changes to **your** policy details at any time by calling 0333 999 7926 (local rate call).

If **you** do not want to auto renew **your** policy, **you** just need to contact TrustedInsurances via the contact details provided in the renewal notice. If **you** do nothing then the policy will automatically renew.

# COMPLAINTS

## What to do if **you** have a complaint or feedback

It is always the intention to provide **you** with a first class service. However, if **you** are not happy with the service, or you would like to tell **us** about something **we** did well:

<b>I have a complaint</b>	
<b>About the sale of the insurance</b>	<b>About the policy or claims process</b>
Customer Relations Manager Taurus Insurance Services Limited T/A Trusted Insurances Suite 322 Eurotowers Europort Road, Gibraltar Email: <a href="mailto:complaints@TrustedInsurances.com">complaints@TrustedInsurances.com</a>	Customer Relations Manager Citymain Administrators Ltd Enterprise House, Isambard Brunel Road Portsmouth, PO1 2RX Tel: 0333 999 7926 (local rate call) E-mail: <a href="mailto:customerrelations@citymain.com">customerrelations@citymain.com</a>

If **you** are not happy with the response or **your** complaint has not been resolved within eight weeks **you** have the right to ask the Financial Ombudsman Service to review **your** complaint: Their contact details are:

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR  
Tel: 0800 0 234 567\*.

These procedures do not affect **your** legal rights.

\*Calls to this number are free if **you** are calling from a 'fixed line' (e.g. a landline at home). If **you** are a mobile phone user, call free on 0300 123 9 123.

<b>I would like to provide feedback</b>	
<b>About the sale of the insurance</b>	<b>About the policy or claims process</b>
Customer Relations Manager Taurus Insurance Services Limited T/A Trusted Insurances Suite 322 Eurotowers Europort Road, Gibraltar Email: <a href="mailto:complaints@TrustedInsurances.com">complaints@TrustedInsurances.com</a>	Customer Relations Manager Citymain Administrators Ltd Enterprise House, Isambard Brunel Road Portsmouth, PO1 2RX Tel: 0333 999 7926 (local rate call) E-mail: <a href="mailto:customerrelations@citymain.com">customerrelations@citymain.com</a>

# YOUR RIGHTS

## Premiums and claims

When handling premium payments from **you** that are due to **us** and when handling any claim **you** make, the **Administrator** and TrustedInsurances (in respect of collection of premiums made by any method other than Direct Debit) act as **our** authorised agent. This means that when **you** pay a premium to the **Administrator** or to TrustedInsurances it is deemed to have been received by **us** and that any valid claim **you** make is not deemed to have been settled by **us** until **you** have actually received a repaired or replacement item.

## Financial Services Compensation Scheme

**You** may be entitled to compensation from either the Financial Services Compensation Scheme (FSCS) in the UK or from the Insurance Guarantee Scheme (IGS) in Ireland if **we** cannot meet our liabilities under this policy.

The level of compensation provided will depend upon the circumstances of the claim. Further information is available from FSCS by writing to 7th Floor Lloyds Chambers, Portsoken Street, London E1 8BN or by phone on 020 7892 7300 or from their website at [www.fscs.org.uk](http://www.fscs.org.uk).

## Data Protection Act 1998

When **you** apply for insurance and/or make a claim, **you** will be required to disclose relevant personal data about yourself to **us** and the **Administrator** or their agents, including data which is deemed "sensitive" under the Data Protection Act 1998. **Your** explicit consent to the processing of this data, which is required under the Data Protection Act 1998, will be requested at the time of purchase or when you make a claim.

In assessing any claims made, **we**, or **our** associated companies or agents, may undertake checks against publicly available information (such as electoral roll, County Court Judgments, bankruptcy or repossessions).

Please note that any information that **you** provide may be shared with other insurers, for the purpose of crime prevention. All information provided by **you** will be used by **us** and the **Administrator** and their agents and associated companies, other insurers, regulators, industry and public bodies (including the police) and agencies to process this insurance and handle claims relating to this insurance and prevent fraud.