

Gadget Insurance

Insurance Product Information Document

Company: Strategic Insurance Services Limited

Product: Gadget Insurance

Strategic Insurance Services Limited (firm ref: 307133) are authorised and regulated by the Financial Conduct Authority.

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and policy schedule. It is important that you read all these documents carefully.

What is this type of Insurance?

This is a gadget insurance add-on to your main home or motor insurance policy which covers your gadgets against accidental damage, theft, loss or breakdown. This is not a replacement as new policy. If the gadget cannot be replaced with an identical gadget of the same age and condition, we will replace it with one of a similar specification or the same value taking into account the age and condition of the gadget at the time the claim is made.



What is Insured?

- ✓ We will arrange a repair if your gadget is damaged as a result of accidental damage or malicious damage. If your gadget cannot be economically repaired, it will be replaced.
- ✓ If your gadget is stolen, we will replace it. Where only a part or parts of your gadget have been stolen, we will only replace that part or those specific parts.
- ✓ If your gadget is a mobile phone iPad, or tablet and you accidentally lose it, we will replace it. Accidental loss cover does not apply to any other gadgets.
- ✓ If your gadget suffers electrical breakdown which happens outside of the manufacturers guarantee period, we will repair it. If your gadget cannot be economically repaired, it will be replaced.
Breakdown cover does not apply to laptops.
- ✓ If your mobile phone has been used after it has been accidentally lost or stolen, we will pay the charges incurred during the period between the moment the accidental loss or theft occurred until 24 hours after you discovered it missing up to a maximum of £1,000. This includes calls, messages, downloads and data used.
- ✓ If your gadget is accidentally damaged as a result of the gadget coming into contact with any liquid, we will repair it. If it cannot be repaired, we will replace it.
- ✓ If your claim for your gadget is approved, we will replace any accessories that were accidentally lost, stolen or accidentally damaged at the same time as your gadget up to a maximum value of £150. If we replace your gadget with a different make or model and this means that you can no longer use your existing accessories, we will replace them too, up to a maximum value of £150.



What is not Insured?

- ✗ The policy excess.
- ✗ Any claim for any gadget which does not meet the conditions.
- ✗ Theft if it occurs from a motor vehicle where neither you or someone acting on your behalf is present, unless the gadget was hidden in a locked boot, glove compartment, or other locked internal compartment, with all the vehicle's windows, doors, and security systems closed, locked, and activated.
- ✗ Theft from a building or vehicle without the use of force resulting in damage to the property.
- ✗ Theft where the gadget has been left unattended when it is away from your home.
- ✗ Loss or damage caused by you deliberately damaging, intentionally leaving, or failing to care for the gadget.
- ✗ Routine servicing, inspection, maintenance, or cleaning.
- ✗ Wear and tear or gradual deterioration of performance.
- ✗ Cosmetic damage of any kind, including scratches, dents and other visible defects that do not affect safety or performance.
- ✗ Any kind of damage whatsoever unless the damaged gadget is provided for repair.
- ✗ Any expense incurred as a result of not being able to use the gadget, or any loss other than the repair or replacement costs of the gadget unless relating to unauthorised call/data use for your mobile phone up to the maximum value of £1,000.
- ✗ Any claim for a gadget where proof of usage cannot be evidenced.
- ✗ Any claim for accidental loss where the circumstances of the loss cannot be clearly identified, i.e., where you are unable to confirm the time and place you last had your gadget, or any claims for gadget(s) accidentally lost in your home.
- ✗ Any gadget that was purchased second-hand or used, unless it is a refurbished gadget that was sold with a minimum 12-month warranty.
- ✗ Any loss or damage to your gadget whilst in transit.



Are there any restrictions on cover?

- ! The gadget(s) must not be more than three years old at the start of the period of insurance, must be purchased within the territorial limits as new, or if refurbished, purchased with a full 12-month warranty, and you must be able to provide evidence of ownership when it is requested.
- ! You must provide us with any receipts, documents, or evidence of ownership, that it is reasonable for us to request.
- ! You must take all available precautions to prevent any loss or damage.
- ! This policy is linked to your home or motor insurance policy. Cover is only in place if your home or motor insurance policy remains in force.
- ! Claims are restricted to the annual claim limit during the period of insurance.



Where am I covered?

- ✓ This insurance only covers gadgets purchased within the United Kingdom (England, Scotland, Wales and Northern Ireland), Channel Islands and the Isle of Man.
- ✓ Cover is extended to include usage anywhere in the world for any trip subject to any repairs being carried out in the territorial limits by repairers approved by us. No cover is provided for claims where you are travelling to a country where the Foreign, Commonwealth & Development Office (FCDO) have advised against all but essential travel.



What are my obligations?

- You must take reasonable care to answer all questions carefully and accurately as not doing so could invalidate your insurance and ability to claim.
- When you become aware of a possible claim under this policy, you need to report it to us right away.
- You must tell us straight away if anything you have already told us changes or if there is any new information that increases the risk of any loss insured under your policy.
- If your mobile phone is stolen or accidentally lost, inform your airtime provider within 12 hours of discovering the accidental loss or theft and ask them to blacklist your handset.
- Report the theft or loss of your gadget to the police within 24 hours of discovery. Get a crime reference number for theft or a lost property number for accidental loss.



When and how do I pay?

You must pay for this insurance with your home or motor insurance policy when you take it out for the first time and at each renewal of your policy. You can either pay annually by debit/credit card or by monthly direct debit.

You will not be covered for any claim if you have not paid the premium due.



When does the cover start and end?

The period stated in your policy schedule that this policy is in force for.



How do I cancel the contract?

You have the right to cancel this policy within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to you any premium you have paid to us. You can cancel this policy after 14 days, but we will not give you back any premium.

To cancel this policy please contact the broker who sold it to you.