



PARAGON
SENSIBLE RISK MANAGEMENT

**PARAGON GADGET
POLICY BOOKLET
TOGETHER, SHIELDING YOUR
TECHNOLOGY TREASURES**

GADGET INSURANCE

INTRODUCTION

Thank **you** for choosing Gadget Insurance.

It's important that **you** read this wording and **your policy schedule** to make sure that everything **you've** told **us** is correct. Please read this policy carefully so that **you** understand the cover **we** are giving **you**. **You** must follow the terms and conditions set out in this policy wording. Please make sure that **you** keep this policy wording and **your policy schedule** in a safe place in case **you** need to look at them later.

This insurance is arranged by Strategic Insurance Services Limited and is underwritten by Collinson Insurance. Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered in England number 01708613.

Strategic Insurance Services Limited (FCA number 307133) are authorised and regulated by the Financial Conduct Authority. These details can be checked on the Financial Services Register by visiting: www.fca.org.uk.

In return for the payment of **your** premium **we** will provide the insurance cover detailed in this policy document, subject to the terms, conditions, and limitations shown below or as amended in writing by **us** and during the **period of insurance**.

This policy meets the demands and needs of those who wish to insure their **gadget(s)** against **theft, accidental damage, breakdown**, and insures Mobile Phones, iPads and Tablets for **accidental loss**.

CONSUMER INSURANCE ACT

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- a) Supply accurate and complete answers to all the questions **we** or the selling broker may ask as part of **your** application for cover under the policy.
- b) To make sure that all information supplied as part of **your** application for cover is true and correct.
- c) Tell **us** of any changes to the answers **you** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **your** policy is invalid and that it does not operate in the event of a claim.

COOLING OFF PERIOD

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**.

JURISDICTION AND LAW

This insurance will be governed by the laws of England, whose courts alone shall have jurisdiction in any dispute arising from this insurance.

IMPORTANT

Your gadget(s) must be in good condition and in full working order before taking out this policy. If there is evidence that the **accidental damage, theft** or **accidental loss** occurred prior to the start of **your** insurance policy **your** claim will be refused, and no refund of premium will be due.

Where **your gadget** is a mobile phone, in the event of a claim **you** will be required to provide **proof of usage** which confirms **your** mobile phone has been in use between the start of **your** insurance policy and the incident date.

DEFINITIONS

Where **we** explain what a word means, that word will be highlighted in **bold** print and will have the same meaning wherever it is used in this policy.

Accessories	Additional items purchased in the UK and valued at £150 or less that work with your gadget such as chargers, carrying cases, headphones, hands-free mounting kits, and USB cables. SIM cards and items that can be worn (such as a smart watch) are not covered.
Accidental Damage/Accidentally Damaged	Any unintentional and unexpected damage that happens to your gadget . It must be visible and caused by an external force, making it unusable.
Accidental Loss/Accidentally Lost	The gadget has been accidentally left by you in a location and you are permanently unable to use it.
Annual Claim Limit	The most we will pay is a maximum of two claims during the period of insurance , to the total annual claim limit shown in your policy schedule . For example, you are limited to two claims in any 12-month period up to the annual claim limit combined.
Breakdown	A sudden mechanical or electrical failure of your gadget , which stops it working as it should.
Conditions	We can only insure gadgets if you are able to provide evidence of ownership , and if they are: <ul style="list-style-type: none"> a) Purchased by you as new within the territorial limits, or b) Purchased by you as refurbished from the gadget manufacturer or airtime provider within the territorial limits with a minimum 12-month warranty, or c) They meet the above conditions and were gifted to you as long as you are able to provide a gift receipt from within the territorial limits, and d) Are not more than three years old at the time this policy is initially purchased, and e) Are in your possession and in good working condition (not accidentally damaged) and f) Have not previously been repaired using non-manufacturer parts.
Evidence of Ownership	A document that proves the gadget you are claiming for belongs to you . This can be a copy of the till receipt, delivery note, a gift receipt from within the territorial limits or, if the gadget is a mobile phone, confirmation from your Network Provider that the mobile phone has been used by you .
Excess	The amount you must pay as the first part of each and every claim.
Gadget(s)	The portable electronic gadget(s) that meet the conditions and are insured by this policy. Gadgets include Mobile Phones, iPads, Tablets, Laptops, Cameras, and GPS devices. This policy is not suitable for drones.
Home	The place you normally live within the territorial limits .
Immediate Family	Your mother, father, son, daughter, spouse or domestic partner who live with you at your home .
Period of Insurance	The period stated in your policy schedule that this policy is in force for.
Policy Schedule	The separate document we send you that includes details about you and what you are covered for.
Precautions	All measures that would be considered appropriate to expect a person to take to prevent the accidental loss , accidental damage , or theft of your gadget(s) , such as keeping the gadget hidden when you are in a public place when the gadget is not in use.
Proof of Usage	Evidence that the gadget has been in use since the start of the period of insurance . If the gadget is a mobile phone, your Network Provider can give you this information. For other gadgets , in the event of an accidental damage claim, this can be verified when the gadget is sent to our repairers for inspection.
Territorial Limits	The United Kingdom (England, Scotland, Wales and Northern Ireland), Channel Islands and the Isle of Man.

Theft/Stolen	The unauthorised dishonest appropriation of your gadget(s) by another person with the intention of permanently depriving you of it.
Unattended	Not within your sight at all times, or where you are separated from your gadget(s) .
We/Us/Our/Insurer	Collinson Insurance.
You/Your	The person named in the policy schedule .

WHAT IS COVERED

1. Accidental or Malicious Damage

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.

2. Theft

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.

3. Accidental Loss

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**.

4. Breakdown

If **your gadget** suffers electrical breakdown which happens outside of the manufacturer's guarantee period, we will repair it. If **your gadget** cannot be economically repaired, it will be replaced. **Breakdown** cover does not apply to laptops.

5. Unauthorised Calls

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.

6. Liquid Damage

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.

7. Accessories

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 COVERED (EXCLUSIONS)

1. Any claim for any **gadget** which does not meet the **conditions**.

2. Theft:

- If the **theft** 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.
- If the **theft** occurs from a building or vehicle without the use of force resulting in damage to the property.
- When away from **your home**, or when in **your home** with invited guests / tradesmen or other people, unless the **gadget** is hidden or out of sight, or about **your** person attached to **you** when not in use or is locked away (such as a locked safe, locked locker or closed desk drawer).
- Where **your gadget** was in the possession of a third party (other than a member of **your immediate family**) at the time of the **theft**.

- e. Where the **gadget** has been left **unattended** when it is away from **your home**.
 - f. Where all available **precautions** have not been taken to prevent **theft**.
3. Loss or damage caused by:
- a. **You** deliberately damaging, intentionally leaving or failing to care for the **gadget**.
 - b. **You** not following the manufacturer's instructions.
 - c. The use of non-manufacturer approved **accessories**.
4. Repair or other costs for:
- a. Routine servicing, inspection, maintenance, or cleaning.
 - b. Loss caused by a manufacturer's defect or recall of the **gadget**.
 - c. Repairs carried out by persons not authorised by **us**.
 - d. Wear and tear or gradual deterioration of performance.
 - e. Cosmetic damage of any kind, including scratches, dents and other visible defects that do not affect safety or performance.
 - f. Any claim if the IMEI / serial number has been tampered with
5. Any kind of damage whatsoever unless the damaged **gadget** is provided for repair.
6. Any loss of a SIM card (Subscriber Identity Module card).
7. 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.
8. The policy **excess** - if **you** make a claim, an **excess** applies which must be paid to **us** before **your** claim can be settled. This **excess** varies depending on the value of the **gadget** **you** have insured with **us**. The **excess** levels that apply are set out below:

Gadget Value When New	Excess
Up to £250	£50
£251 - £500	£75
£501 - £1,000	£100
£1,001 or greater	£150

- 9. Any claim for a **gadget** where **proof of usage** cannot be evidenced.
- 10. 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**.
- 11. Any **gadget** that was purchased second-hand or used, unless it is a refurbished **gadget** that was sold with a minimum 12-month warranty.
- 12. Any loss or damage to **your gadget** whilst in transit.
- 13. Reconnection costs or subscription fees of any kind.
- 14. Damage caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material.
- 15. Damage caused by war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, terrorism, rebellion, revolution, military force or coup, or the actions of any lawful government or public or local authority.
- 16. Sonic Boom - damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices traveling at sonic or supersonic speeds.
- 17. Loss of data or software.
- 18. Any loss of or damage to information, data or software contained in or stored on the **gadget** whether arising as a result of a claim paid by this insurance or otherwise.
- 19. Any indirect loss or damage resulting from the event which caused the claim under this policy.
- 20. Any liability of any nature arising from ownership or use of the **gadget**, such as illness or injury resulting from such ownership or use.
- 21. Value Added Tax (VAT) where **you** are registered with HM Revenue and Customs for VAT.

Please note: if **you** are insuring an item without SIM card capability, all exclusions relating to SIM cards are not applicable.

CONDITIONS APPLICABLE

- 1. This insurance only covers **gadgets** purchased within the **territorial limits** of the policy. Cover applies throughout the **territorial limits** and 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. **You** can check the FCDO travel advice at www.gov.uk/foreign-travel-advice.

2. 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. **Evidence of ownership** should include the make, model and IMEI/serial number of the **gadget** and must be in **your** name or, **you** must be in possession of a gift receipt from within the **territorial limits**.
3. **You** must provide **us** with any receipts, documents, or **evidence of ownership**, that it is reasonable for **us** to request.
4. **You** cannot transfer the insurance to someone else without **our** written permission.
5. **You** must take all available **precautions** to prevent any loss or damage.
6. Cover excludes costs or payments recoverable from any party, under the terms of any other contract, guarantee, warranty, or insurance.
7. 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.
8. Claims are restricted to the **annual claim limit** during the **period of insurance**.
9. **We** shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose **us** to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where **we** transact business.

CLAIM SETTLEMENT

1. The intention of this policy is to put **you** back in the same position as you were before the **accidental loss, theft or accidental damage**. 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. All replacement **gadgets** come with a full three-month warranty. **We** cannot guarantee that the replacement **gadget** will be the same colour as the original item.
2. Repairs will be carried out using readily available parts. Where possible **we** will use original parts but in some cases, unbranded parts may be used. In the event that any repairs authorised by **us** under this policy invalidate **your** manufacturer's warranty, **we** will repair or replace **your gadget** for the remaining period of **your** manufacturer's warranty in line with **your** manufacturer's warranty terms and conditions.
3. In the event of a valid claim resulting in the replacement of the **gadget**, this policy will automatically cover the replacement **gadget**.
4. All blocks must be removed from **your gadget** before being sent for repair. This includes any personal pin locks or operator specific security blocks, including Find My iPhone (Apple). Failure to do so will result in **your** claim being delayed, and/or, **your gadget** being returned to **you**.

HOW TO MAKE A CLAIM

Your Gadget claim will be handled on the **insurer's** behalf by Citymain Administrators Limited.

When **you** become aware of a possible claim under this policy, **you** need to report it to **us** right away.

To make a **Gadget** claim, contact **us**:

Online: www.eclaimcity.co.uk
Phone: 0333 188 2256 (local rate call)
Email: claims@citymain.com
Post: Citymain Limited, 3000 Lakeside, North Harbour, Western Road, Portsmouth, PO6 3FQ

1. 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.
2. 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**.
3. If **we** replace **your gadget**, the damaged or lost **gadget** becomes **our** property once **you** receive the replacement **gadget**. If **you** find the claimed **gadget**, or it is returned to **you**, let **us** know and send it back if requested.

Before **your** claim can be approved, **you** must pay the **excess**.

CANCELLATION BY US

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance policy by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address.

Valid reasons may include but are not limited to:

- a) Where **we** reasonably suspect fraud.
- b) Non-payment of premium.
- c) Threatening and abusive behaviour.
- d) Non-compliance with policy terms and conditions.
- e) **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.

Where **our** investigations provide evidence of fraud or a serious non-disclosure, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information, which may result in **your** policy being cancelled from the date **you** originally took it out.

If **we** cancel the policy and/or any additional covers **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time **we** have provided cover, unless the reason for cancellation is fraud and/or **we** are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

FRAUD

You must not act in a fraudulent way. If **you** or anyone acting for **you**:

- Fails to reveal or hides a fact likely to influence whether **we** accept your proposal, **your** renewal, or any adjustment to **your** policy.
- Fails to reveal or hides a fact likely to influence the cover **we** provide.
- Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false.
- Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false.
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way.
- Makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge.

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any premium to **you**, and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

COMPLAINTS PROCEDURE

We always strive to provide excellent service. However, if **you** have a complaint, please follow these steps.

1. If **your** complaint is about the sale of **your** policy, contact the broker who sold **you** the policy.
2. If **your** complaint is about a claim **you** made, contact Citymain:

- Email: info@citymain.com
- Tel: 0333 999 7920

We will respond to **your** complaint within four weeks of receiving it. **Our** response will be **our** final decision based on the information provided. If there's a delay in **our** investigations, **we'll** explain the reason and give **you** an estimated timeframe for reaching a decision.

If, for any reason, **you're** still dissatisfied or haven't received a final answer within eight weeks, **you** have the right to escalate **your** complaint to an independent authority called the Financial Ombudsman Service (FOS). **You** can contact them using the details below:

The Financial Ombudsman Service
Exchange Tower, 1 Harbour Exchange Square, London, E14 9SR
Telephone: 08000 234 567 (free for people calling from a landline) or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

Following this complaints procedure does not stop **you** from taking legal action.

COMPENSATION SCHEME

The Financial Services Compensation Scheme covers this policy. **You** may be entitled to compensation from this scheme if **we** cannot meet **our** liabilities under this policy. Further information about compensation scheme arrangements is available at www.fscs.org.uk or by telephoning 0207 741 4100.

DATA PROTECTION

How We Use the Information About You

As a data controller, **we** collect and process information about **you** so that **we** can provide **you** with the products and services **you** have requested. **We** also receive personal information from **your** agent on a regular basis while **your** policy is still live. This will include **your** name, address, risk details and other information which is necessary for **us** to:

- Meet **our** contractual obligations to **you**.
- Issue **you** this insurance policy.
- Deal with any claims or requests for assistance that **you** may have.
- Service **your** policy (including claims and policy administration, payments, and other transactions).
- Detect, investigate, and prevent activities which may be illegal or could result in **your** policy being cancelled or treated as if it never existed.
- Protect **our** legitimate interests.

In order to administer **your** policy and deal with any claims, **your** information may be shared with trusted third parties. This will include members of The Collinson Group, third party administrators, contractors, investigators, crime prevention organisations and claims management organisations where they provide administration and management support on **our** behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, **we** will have strict contractual terms in place to make sure that **your** information remains safe and secure.

We will not share your information with anyone else unless **you** agree to this, or **we** are required to do this by **our** regulators (e.g., the Financial Conduct Authority) or other authorities.

The personal information **we** have collected from **you** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify **your** identity. If fraud is detected, **you** could be refused certain services, finance, or employment. Further details of how **your** information will be used by **us** and these fraud prevention agencies and databases, and **your** data protection rights, can be found by visiting <https://cifas.org.uk/fpn> and <https://insurancefraudbureau.org/privacy-policy>.

Processing your data

Your data will generally be processed on the basis that it is:

- Necessary for the performance of the contract that **you** have with **us**.
- Is in the public or **your** vital interest: or.
- For **our** legitimate business interests.

If **we** are not able to rely on the above, **we** will ask for **your** consent to process **your** data.

How we store and protect your information

All personal information collected by **us** is stored on secure servers which are either in the United Kingdom or European Union. **We** will need to keep and process **your** personal information during the period of insurance and after this time so that **we** can meet **our** regulatory obligations or to deal with any reasonable requests from **our** regulators and other authorities.

We also have security measures in place in **our** offices to protect the information that **you** have given **us**.

How you can access your information and correct anything which is wrong.

You have the right to request a copy of the information that **we** hold about **you**. If **you** would like a copy of some or all of **your** personal information, please contact **us** by email or letter as shown below:

Email address: data.protection@collinsongroup.com
Postal Address: 3 More London Riverside, London, SE1 2AQ

This will normally be provided free of charge, but in some circumstances, **we** may either make a reasonable charge for this service or refuse to give **you** this information if **your** request is clearly unjustified or excessive.

We want to make sure that **your** personal information is accurate and up to date. **You** may ask **us** to correct or remove information **you** think is inaccurate.

If **you** wish to make a complaint about the use of **your** personal information, please contact **our** Complaints manager using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk>.