



SUMMARY OF GADGET AND MOBILE PHONE INSURANCE COVER

INSURER	<p>This insurance is arranged by Supercover Insurance Ltd underwritten by Zenith Insurance Plc, 846-848 Europort, Gibraltar. Zenith Insurance Plc is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting insurance business in the UK (Number 211787). Zenith Insurance Plc is a member of the Association of British Insurers</p> <p>Supercover Insurance Ltd is authorised and regulated by the Financial Conduct Authority (No. 313806).</p> <p>Information concerning both companies can be checked on the Financial Services Register at www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768</p>
LEVEL OF COVER	<p>The policy entitles you to repair or replacement of your gadget, once all relevant paperwork has been received, and extends to provide cover for up to 90 days in any one annual period of insurance whilst you are abroad. Depending on the level of cover you have selected the policy will cover the gadget shown on your application up to a maximum sum insured.</p> <p>This policy is limited to 2 claims in any 12 months period</p> <p>The intention of this policy is to put you back in the same position as immediately prior to the loss or damage. It is not a replacement as new policy.</p>
TERM OF THE POLICY	<p>This is an annual policy.</p>
CANCELLATION	<p>You have the right to cancel this policy at any time. You must put any cancellation request in writing. You will, for a period of 14 days from the date you receive your Policy documentation, have a right to cancel this policy and receive a full refund of premium. To exercise your right to cancel please contact Supercover Insurance Ltd. Beyond the 14 day period, you will still be entitled to cancel this policy by giving us 30 days' notice but there will be no refund due.</p> <p>For full details of the cancellation process, please refer to the Cancellation section in the policy document.</p>
IN THE EVENT OF A CLAIM	<p>All claims must be reported to Supercover Insurance Ltd on 0203 794 9297 as soon as is possible but ideally within 48 hours of the discovery of the incident. Thefts or accidental losses must also be reported to the Police within 48 hours of discovery and to the airtime provider as soon as possible but in any case within 24 hours of discovery</p> <p>Correspondence should be sent to Supercover Insurance Ltd, Waterside House, 20 Riverside Way, Uxbridge, UB8 2YF.</p>

SUMMARY OF COVER

This is a Policy Summary only. It does not contain the full terms and conditions of the contract. For full details of all policy terms, conditions & exclusions please refer to the policy document (a copy of which is available on request). The relevant sections of the policy document are listed below.

BENEFIT	SCOPE OF COVER	UNUSUAL EXCLUSIONS & LIMITATIONS (see also overleaf)
Accidental damage cover (Section A)	<p>We will pay for repair or replacement costs if your gadget is/are damaged as the result of an accident.</p>	<ul style="list-style-type: none"> Excludes: <ul style="list-style-type: none"> damage caused by you deliberately damaging or neglecting the item; damage caused by routine servicing, inspection, maintenance or cleaning; or any cosmetic damage; or any damage whatsoever if the serial number has been tampered with in any way; or loss or damage resulting from a gadget being left on any motor vehicle roof, bonnet or boot.
Theft cover (Section B)	<p>If your item of gadget is stolen we will replace it.</p> <p>Where only a part or parts of your gadget have been stolen, we will only replace that part or those specific parts.</p>	<ul style="list-style-type: none"> Excludes theft from a building or premises (including your home or place of work) if the theft does not involve forcible and violent entry to or exit from the building; and Excludes theft from other motor vehicles where no-one is in the vehicle and all of the vehicle's windows and doors have not been locked and all security systems have not been activated; and Excludes theft from other motor vehicles where no-one is in the vehicle and the item has not been concealed in a locked boot, locked glove compartment or other locked internal compartment within the vehicle . Excludes theft from all other locations; <ul style="list-style-type: none"> if the gadget has not been concealed about the person unless the theft involves the threat of force or violence against you or your immediate family member; or if the gadget is left unattended; or if you fail to take precautions to prevent the theft.
Accidental Loss (Section C)	<p>If you accidentally or unintentionally lose your mobile phone we will replace it.</p> <p>Cover only applies to mobile phones.</p>	<p>The policy will not pay;</p> <ul style="list-style-type: none"> for losses where circumstances cannot be clearly defined, (i.e. you are unable to confirm the time and place you last had your gadget); or for loss or damage resulting from the mobile phone being left on any motor vehicle roof, bonnet or boot.



BENEFIT	SCOPE OF COVER	UNUSUAL EXCLUSIONS & LIMITATIONS (continued)
Breakdown (Section D)	We will cover electrical breakdown that occurs outside of the manufacturer's guarantee period. Does not apply to laptops or PCs.	We will not pay: <ul style="list-style-type: none"> for repairs or other costs resulting from: <ul style="list-style-type: none"> wear and tear or gradual deterioration of performance; or a manufacturer's defect or recall of the gadget. for repairs carried out by persons not authorised by us.
Liquid damage (Section E)	If your gadget is damaged as a result of accidentally coming into contact with any liquid, we will repair or replace it.	<ul style="list-style-type: none"> Excludes: <ul style="list-style-type: none"> damage caused by you deliberately damaging or neglecting the item; or damage caused by routine servicing, inspection, maintenance or cleaning; or any cosmetic damage; or any damage whatsoever if the serial number has been tampered with in any way; or any damage whatsoever if you fail to take reasonable precautions to prevent the loss.
Fraudulent Call Cover (Section F)	If your mobile phone is accidentally lost or stolen and is used fraudulently, we will reimburse you for the costs upon receipt of your itemised bill up to the maximum value of £2500	<ul style="list-style-type: none"> Excludes: <ul style="list-style-type: none"> the cost of fraudulent call use where you have not reported the incident to your airtime provider within 24 hours of discovery of the incident the cost of fraudulent calls where your claim for your gadget is not covered
Malicious Damage (Section G)	If your gadget is intentionally or deliberately damaged due to the actions of another party, we will repair or replace it	<ul style="list-style-type: none"> Excludes: <ul style="list-style-type: none"> malicious damage caused by you or a member of your immediate family.
SIGNIFICANT & UNUSUAL GENERAL EXCLUSIONS/LIMITATIONS		
Excesses (All Sections)	<p>You will have to pay the amount of excess shown in your policy document. The excess must be paid before your claim can be approved. The excess varies depending on the type of loss and the amounts payable are set out below:</p> <ul style="list-style-type: none"> the first £25 of each theft, accidental damage, breakdown or liquid damage claim; or the first £50 of each accidental loss claim. <p>For claims relating to theft of or damage to laptops the amount of excess is increased to £75 for all claims. For claims occurring abroad the amount of excess is increased to £75 for all claims.</p>	
Reporting your loss (Claims Procedures)	<p>You must:</p> <ul style="list-style-type: none"> notify Supercover Insurance Ltd on 0203 794 9297 as soon as possible but ideally within 48 hours of the discovery of any incident likely to give rise to a claim under this insurance; and report the theft or loss of any mobile phone or tablet, within 24 hours of discovery to your Airtime Provider and blacklist your handset/tablet; and report the theft or loss of any item of electronic equipment to the Police within 48 hours of discovery and obtain a crime reference number in support of a theft and a lost property number in support of an accidental loss claim. <p>Please note any delay in reporting an incident to Supercover Insurance Ltd, your Airtime Provider or the Police may invalidate your right to claim under the policy.</p>	
General Exclusions	<p>We will not pay any claim:</p> <ul style="list-style-type: none"> if the serial number of your gadget has been tampered with in any way; or if a SIM card registered in your name was not in your mobile phone or tablet at the time of the loss, damage or theft; or if the gadget was more than 36 months old at the time the policy is taken out; or for reconnection costs or subscription fees; or if the gadget has not been used between the time the policy was purchased and the time of the incident causing a need to claim under this policy purchased; or if you fail to take reasonable precautions to prevent the loss, damage or theft; or without being in receipt of the correct proof of purchase. For theft, loss or damage to accessories of any kind 	
COMPLAINTS PROCEDURE		



In the first instance contact the Customer Services Director at our service providers in the United Kingdom, Supercover Insurance Ltd. The contact details are:

The Customer Services Director,
Waterside House
20 Riverside Way Uxbridge UB8 2YF
Tel:
0203 794 9297
Email: complaints@supercoverinsurance.com

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

In the event that Supercover have not resolved matters within 8 weeks of you writing to them the problem can be referred to the Financial Ombudsman Service. Whilst Supercover and your Insurers are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure above does not affect your right to take legal action.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

All Zenith Insurance plc policies issued in the UK for individual customers or 'small businesses' are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if your insurer cannot meet its obligations (e.g. if it goes out of business or into liquidation or is unable to trade).

Further information about compensation scheme arrangements is available from the FSCS (www.fscs.org.uk telephone 0207 741 4100).