



# Gadget Protect

**keyfacts**<sup>®</sup>

**This is a policy summary only. It does not contain the full terms and conditions of the contract.**

For full details of all the policy terms, conditions and exclusions, please refer to the policy booklet (a copy is available on request) the relevant sections along with the main exclusions and limitations are listed below.

The policy entitles you to repair or replacement of your gadget, once all relevant paperwork has been received and extends to cover up to 90 days whilst you are abroad. This insurance will cover the gadget up to a maximum sum of £500 or £1000 depending upon the level of cover you choose and up to a maximum of 2 claims in any 12 month period.

This is subject to the terms, conditions, and limitations shown below or as amended in writing by us.

**THE INSURER**

This policy is provided on behalf of Nice 1 Limited registered in England under company No 6082902. Registered Office: Nice 1 House, Broad Lanes, Bilston, West Midlands WV14 0RQ. Nice 1 Limited is authorised and regulated by the Financial Conduct Authority. FCA Reference Number (FRN) is 650309. Their name, address and regulatory status can be checked by visiting the FCA website at <http://www.fca.org.uk> The Financial Conduct Authority (FCA) is the independent watchdog set up by the government to regulate financial services in the UK, and to protect the rights of the retail customer. This insurance is arranged by Supercover Insurance Ltd with UK General Insurance Limited on behalf of:

Great Lakes Reinsurance (UK) SE, Registered in England No.SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.

Supercover Insurance Ltd and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting them on 0800 111 6768.

**LANGUAGE AND LAW APPLYING TO THIS INSURANCE**

This insurance is written in English and all communications about it will be in English. Unless we have agreed otherwise with you, English law will apply to this insurance.

**POLICY COVER**

**A. Accidental damage**

**What we will cover**

We will pay for repair costs if your gadget is damaged as the result of an accident.

**What we will not cover**

- Accidental damage caused by:
  - you deliberately damaging or neglecting the gadget;
  - routine servicing, inspection, maintenance or cleaning; or
  - any cosmetic damage

**B. Theft**

**What we will cover**

If your gadget is stolen we will replace it.

**What we will not cover**

- Theft from any motorbike or motor vehicle where you or someone acting on your behalf is not in the vehicle, unless the gadget has been concealed in a closed boot, locked pannier, closed glove compartment or other closed internal compartment and all the vehicle's windows and doors closed and locked and all security systems have been activated. A copy of the repairer's account for such damage, or other evidence of damage must be supplied with any claim;
- Theft from any building, land or premises unless force, resulting in damage to the building or premises, was used to gain entry or exit. A copy of the repairer's account for such damage, or other evidence of damage must be supplied with any claim
- when away from your home, or when in your home with invited guests / tradesmen or other people; unless the gadget is concealed on or about your person when not in use, or it is stored in a locked room or secured receptacle (such as a locked safe, locked locker or closed desk drawer)
- Theft where the gadget has been left unattended when it is away from your home;
- Any theft not reported to the police within 48-hours and a crime reference number obtained;
- Any theft of a mobile phone which has not been reported to your airtime provider within 24 hours of you discovering the theft;

## C. Accidental loss

### What we will cover

If you lose your mobile phone we will replace it. No other gadget is insured for accidental loss.

### What we will not cover

- The loss of gadget other than your mobile phone
- where the circumstances of the loss cannot be clearly identified, i.e. where **you** are unable to confirm the time and place of the loss.
- Any loss not reported to the police within 48-hours and a loss reference number obtained;
- Any loss of a mobile phone which has not been reported to your airtime provider within 24 hours of you discovering the loss;

## D. Breakdown

### What we will cover

Electrical or mechanical breakdown that occurs outside the manufacturers guarantee period.

### What we will not cover.

- loss caused by a manufacturer's defect or recall of the gadget;

### General conditions applicable to all sections

- The gadgets must be less than 36 months old with valid evidence of ownership when the policy is started. This insurance does not cover gadgets purchased outside of the UK, or any gadgets purchased second hand.
  - There is an excess fee for all claims which must be paid before your claim can be approved.
    - If your claim is for a gadget up to the value of £250 (when new) the excess fee is £25 for any claim.
    - If your claim is for a gadget between the values of £251 - £999 (when new) the excess fee is £50 for any claim.
    - If your claim is for a gadget over the value of £999 (when new) the excess fee is £75 for any claim.

## HOW TO CLAIM

If you need to report a claim, please contact our helpline on 0203 794 9297 Monday to Friday 9am to 6pm.

## CONSUMER INSURANCE ACT

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct. You must tell us of any changes to the Answers you have given as soon as possible. Failure to advise us of a change to your Answers may mean that your policy is invalid and that it does not operate in the event of a claim

## WHAT TO DO IF YOU HAVE A COMPLAINT

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should in the first instance contact Supercover's Customer Services Director.

The contact details are:

The Customer Services Director, Waterside House, 20 Riverside Way, Uxbridge, UB8 2YF

Tel: 0203 794 9297

Email [complaints@supercoverinsurance.com](mailto:complaints@supercoverinsurance.com)

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

In the event you remain dissatisfied and wish to make a complaint, you can do so by contacting the following:

The Customer Relations Manager, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.

Tel: 0845 218 2685. Calls cost 5 pence per minute, plus your phone company's access charge

Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Tel: 0800 023 4567

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

**YOUR RIGHT TO CHANGE YOUR MIND**

We hope you are happy with the cover this policy provides, however, if having examined your policy you decide not to proceed with the insurance, you will have 14 days to cancel it and get a full refund, starting on the day you receive the policy documentation or the start date of the period of cover whichever is the later.

Outside of this, you may cancel this insurance at any time by giving us 30 days notice in writing. No refund of premiums paid will be given.

**FINANCIAL SERVICES COMPENSATION SCHEME**

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk)