

**SUMMARY OF GADGET AND MOBILE PHONE INSURANCE COVER**

<b>INSURER</b>	This insurance is arranged by Gadget Cover which is a trading name of Supercover Insurance Ltd and underwritten by Zenith Insurance Plc, 846-848 Europort, Gibraltar. Supercover Insurance Ltd and Zenith Insurance Plc are part of the Markerstudy Group of Companies. Supercover Insurance Ltd is registered in England and Wales, registration no. 03058631. Registered Office: 45 Westerham Road, Bessels Green, Sevenoaks, Kent TN13 2QB. Authorised and regulated by the Financial Conduct Authority (No. 313806). 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. Information concerning both companies can be checked on the Financial Services Register at <a href="http://www.fca.org.uk/register">www.fca.org.uk/register</a> or by contacting the Financial Conduct Authority on 0800 111 6768.
<b>LEVEL OF COVER</b>	The policy entitles <b>you</b> to repair or replacement of <b>your gadget(s)</b> , once all relevant paperwork has been received, and extends to provide cover for up to 180 days in any one annual period of insurance whilst <b>you</b> are abroad. Depending on the level of cover <b>you</b> have selected the policy will cover the <b>gadget</b> shown on <b>your</b> application up to a maximum sum insured. The intention of this policy is to put <b>you</b> back in the same position as immediately prior to the loss or damage. It is not a replacement as new policy.
<b>TERM OF THE POLICY</b>	This is an annual policy that can be paid monthly or annually. If <b>you</b> pay annually then <b>you</b> will have paid for the full annual premium at point of sale. If <b>you</b> pay monthly, <b>your</b> premium will be charged monthly by Direct Debit for a minimum term of 12 months.
<b>CANCELLATION</b>	<b>You have the right to cancel this policy at any time. You</b> must put any cancellation request in writing. <b>You</b> will, for a period of 14 days from the date <b>you</b> receive <b>your</b> Policy documentation, have a right to cancel this policy and receive a full refund of premium. To exercise <b>your</b> right to cancel please contact Supercover Insurance Ltd.  After the 14 day withdrawal period <b>you</b> pay <b>your</b> premium on a monthly basis <b>your</b> policy will be cancelled at the next monthly anniversary of the date <b>your</b> policy commenced. There will be no refund of premium due as the premium paid will have only been in respect of the cover already received. If a claim has been made by <b>you</b> <b>we</b> will not refund any premium and <b>you</b> must still pay <b>us</b> the remaining annual premium. If <b>you</b> pay <b>your</b> insurance premium annually and providing no claim has been made under the policy <b>you</b> will receive a proportionate refund of premium based on the unused <b>period of cover</b> under the policy. Policy cover will cease from the date <b>we</b> receive <b>your</b> cancellation instructions or from a later date at <b>your</b> request. If a claim has been made <b>we</b> will cancel <b>your</b> cover but not refund any premium.  <b>There is a cancellation charge of £10 for cancelling your policy outside of the withdrawal period.</b>
<b>IN THE EVENT OF A CLAIM</b>	All claims must be reported to Supercover Insurance Ltd on 0203 794 9294 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. Correspondence should be sent to Supercover Insurance Ltd, Waterside House, 20 Riverside Way, Uxbridge, UB8 2YF.

**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.

<b>BENEFIT</b>	<b>SCOPE OF COVER</b>	<b>UNUSUAL EXCLUSIONS &amp; LIMITATIONS (see also overleaf)</b>
<b>Accidental damage cover (Section A)</b>	<b>We</b> will pay for repair or replacement costs if <b>your gadget(s)</b> is/are damaged as the result of an accident.	<ul style="list-style-type: none"> <li>• Excludes:</li> <li>- damage caused by <b>you</b> deliberately damaging or neglecting the <b>gadget</b>; or</li> <li>- damage caused by routine servicing, inspection, maintenance or cleaning; or</li> <li>- any cosmetic damage; or</li> <li>- any damage whatsoever if the serial number has been tampered with in any way; or</li> <li>- loss or damage resulting from <b>your gadget</b> being left on any motor vehicle roof, bonnet or boot.</li> </ul>

<p><b>Theft cover (Section B)</b></p>	<p>If <b>your gadget</b> is stolen <b>we</b> will replace it.</p> <p>Where only a part or parts of <b>your gadget</b> have been stolen, <b>we</b> will only replace that part or those specific parts.</p>	<ul style="list-style-type: none"> <li>• Excludes theft from a building or premises (including <b>your home</b> or place of work) if the theft does not involve forcible and violent entry to or exit from a building; and</li> <li>• Excludes theft when away from <b>your home</b>, or when in <b>your home</b> with invited guests / tradesmen or other people; unless the <b>gadget</b> is concealed on or about <b>your</b> 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; and</li> <li>• 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</li> <li>• Excludes theft from other motor vehicles where no-one is in the vehicle and the <b>gadget</b> has not been concealed in a closed boot, closed glove compartment or other closed internal compartment within the vehicle .</li> <li>• Excludes theft from all other locations; <ul style="list-style-type: none"> <li>- if the <b>gadget</b> has been left in the possession of a third party (other than a member of <b>your</b> immediate family) at the time of the incident; or</li> <li>- if the <b>gadget</b> is left <b>unattended</b>; or</li> <li>- if <b>you</b> fail to take <b>precautions</b> to prevent the theft.</li> </ul> </li> </ul>
BENEFIT	SCOPE OF COVER	UNUSUAL EXCLUSIONS & LIMITATIONS (continued)
<p><b>Accidental Loss (Section C)</b></p> <p><b>This is an optional benefit and is only covered if shown on your Schedule of Insurance and you have paid an additional premium.</b></p>	<p>If <b>you</b> accidentally or unintentionally lose <b>your</b> mobile phone or tablet <b>we</b> will replace it.</p> <p>Only applies to mobile phones and tablets.</p>	<p>The policy <b>will not pay</b>;</p> <ul style="list-style-type: none"> <li>- for losses where circumstances cannot be clearly defined, (i.e. <b>you</b> are unable to confirm the time and place <b>you</b> last had <b>your gadget</b>); or</li> <li>- for losses resulting from the <b>gadget</b> being left on any motor vehicle roof, bonnet or boot.</li> </ul>
<p><b>Breakdown (Section D)</b></p>	<p><b>We</b> will cover electrical breakdown that occurs outside of the manufacturer's guarantee period.</p> <p>Does not apply to laptops or PCs.</p>	<p><b>We</b> will not pay:</p> <ul style="list-style-type: none"> <li>• For repairs or other costs resulting from: <ul style="list-style-type: none"> <li>- wear and tear or gradual deterioration of performance; or</li> <li>- a manufacturer's defect or recall of the <b>gadget</b>.</li> </ul> </li> <li>• For repairs carried out by persons not authorised by <b>us</b>.</li> </ul>
<p><b>Unauthorised call/Data use (Section E)</b></p>	<p>If <b>your</b> mobile phone is lost or stolen and is used fraudulently, <b>we</b> will reimburse <b>you</b> for the costs upon receipt of <b>your</b> itemised bill.</p>	<p>The maximum <b>we</b> will pay in respect of unauthorised call/data use is £2500 any one claim.</p> <p><b>You</b> must report the loss or theft to <b>your</b> airtime supplier within 24 hours of discovery of the loss.</p>
<p><b>E-Wallet Protection (Section F)</b></p>	<p>If <b>your gadget</b> is <b>accidentally lost</b> or stolen, and the claim is covered by <b>your</b> policy, <b>we</b> will refund the cost of unauthorised transactions made using <b>your</b> e-Wallet facility up to a maximum of £500 and within the first 24 hours of discovering the theft or accidental loss of <b>your gadget</b>.</p>	<p>Excludes:</p> <ul style="list-style-type: none"> <li>• any expense incurred as a result of not being able to use the <b>gadget</b>, or any loss other than the repair or replacement costs of the <b>gadget</b> unless relating to unauthorised use of <b>your</b> e-Wallet facility up to the maximum value of £500;</li> <li>• any claim for the cost of unauthorised use of <b>your</b> e-Wallet facility unless the claim for the theft or accidental loss of <b>your gadget</b> is covered under <b>your</b> policy;</li> <li>• any claim for the cost of unauthorised use of <b>your</b> e-Wallet facility where <b>you</b> have not followed all conditions relating to security of the PIN;</li> </ul> <p>NOTE: This cover will only apply if there is no problem from such losses from <b>your</b> bank or card provider.</p>
<p><b>Liquid damage (Section G)</b></p>	<p>If <b>your gadget</b> is damaged as a result of accidentally coming into contact with any liquid, <b>we</b> will repair or replace it.</p>	<p>Excludes:</p> <ul style="list-style-type: none"> <li>- damage caused by <b>you</b> deliberately damaging or neglecting the <b>gadget</b>; or</li> <li>- damage caused by routine servicing, inspection, maintenance or cleaning; or</li> <li>- any cosmetic damage; or</li> <li>- any damage whatsoever if the serial number has been tampered with in any way; or</li> <li>- any damage whatsoever if <b>you</b> fail to take <b>precautions</b> to prevent the loss or damage.</li> </ul>

<b>Accessories (Section H)</b>	If <b>your</b> claim for <b>your gadget</b> is approved, <b>we</b> will replace any <b>accessories</b> that were <b>accidentally lost</b> , stolen or damaged at the same time as <b>your gadget</b> up to a maximum value of £150.	Excludes - <b>accessories</b> that are not attached to <b>your gadget</b> at the time of the theft, loss or damage.
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## SIGNIFICANT & UNUSUAL GENERAL EXCLUSIONS/LIMITATIONS

<b>Excesses (All Sections)</b>	<p><b>You</b> will have to pay the amount of <b>excess</b> shown in <b>your</b> policy document. The <b>excess</b> must be paid before <b>your</b> claim can be approved. The <b>excess</b> varies depending on the type of <b>gadget you</b> have insured with <b>us</b> and the amounts payable are set out below:</p> <ul style="list-style-type: none"> <li>- If <b>your</b> claim is for a <b>gadget</b> up to the value of £500 (when new) the <b>excess</b> fee is £50 for any claim</li> <li>- If <b>your</b> claim is for a <b>gadget</b> over the value of £500 (when new) the <b>excess</b> fee is £75 for any claim</li> </ul>
<b>Reporting your loss (Claims Procedures)</b>	<p><b>You</b> must:</p> <ul style="list-style-type: none"> <li>• notify Supercover Insurance Ltd on 0203 794 9294 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</li> <li>• report the loss or theft of any mobile phone or tablet, within 24 hours of discovery to <b>your</b> Airtime Provider and blacklist <b>your</b> handset/tablet; and</li> <li>• report the theft or loss of any <b>gadgets</b> 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.</li> </ul> <p><b>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.</b></p>
<b>General Exclusions</b>	<p><b>We</b> will not pay any claim:</p> <ul style="list-style-type: none"> <li>• if the serial number of <b>your gadget</b> has been tampered with in any way; or</li> <li>• if the <b>gadget</b> was not less than 18 months old at the time the policy is taken out; or</li> <li>• for reconnection costs or subscription fees; or</li> <li>• if <b>you</b> are unable to evidence that the <b>gadget</b> has been used during the <b>period of cover</b>; or</li> <li>• without being in receipt of <b>evidence of ownership</b>.</li> </ul>

## COMPLAINTS PROCEDURE

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 9294 Fax: 0871 222 3228 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 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](http://www.fscs.org.uk) telephone 0207 741 4100).