



**multigadget**  
insure

## POLICY WORDING



## INSURER INFORMATION

This insurance is arranged by Supercover Insurance Limited and underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Supercover Insurance Limited and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

## YOUR DEMANDS AND NEEDS

This policy meets the demands and needs of those who wish to insure against the cost of replacing hand-held **gadgets** that are stolen, lost, break down or are damaged accidentally.

## A)INTRODUCTION

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 cover. This policy only covers **your gadget** when in the care of **you** or a member of **your immediate family**. Cover under this insurance is, subject to the terms, conditions, and limitations shown below or as amended in writing by **us**.

This is an annual insurance policy. Unless **we** have agreed differently with **you**, English law and the decisions of English courts will govern this insurance.

## B)DEFINITIONS

The words and phrases defined below have the same meaning wherever they appear in bold in this policy document.

**Accidental loss** means that the **gadget** has been accidentally left by **you** in a location and **you** are permanently deprived of its use.

**Evidence of ownership** - A document to evidence that the **gadget you** are claiming for belongs to **you**. This can be a copy of the till receipt, delivery note, gift receipt or, if the **gadget** is a mobile phone, confirmation from **your** Network Provider that the mobile phone has been used by **you**.

**Gadget/s** – the portable items insured by this policy, which were purchased as new by **you**. The items can be any of the following; mobile phone (including iPhone), iPad, Tablet, satellite navigation unit, iPod, MP3 player, laptop, camera, portable DVD player, portable gaming consoles, or LCD monitors or phablets.

CRITERIA: **We** can only insure **gadgets** that are:

- Purchased as new in the UK with **evidence of ownership** available;
- Purchased as refurbished in the UK direct from the Manufacturer or Network Provider with **evidence of ownership** available;
- Gifted to **you** as long as **you** are able to provide a Gift receipt;
- Not more than 18 months old at the time the policy purchased.
- In good condition and full working order at the time this policy is purchased.

**Immediate family** – your mother, father, son, daughter, brother, sister, spouse, domestic partner who resides at the same address as **you**.

**Period of Cover** – Please refer to **your** Insurance Certificate for the inception date and end date of **your** cover.

**Precautions** – all measures that it would be reasonable to expect a person to take in the circumstances to prevent **accidental loss**, damage or theft of **your gadgets**.

**Proof of usage** – means evidence that the **gadget** has been in use since policy inception. Where the **gadget** is a mobile phone, this information can be obtained from **your** Network Provider. 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.

**Unattended** – not within **your** sight at all times and out of **your** arms-length reach.

**We, us, our** – UK General Insurance Limited on behalf of Great Lakes Insurance SE.

**You, your** – the person, who is named as the policyholder in the Insurance Certificate.

## C) WHAT IS COVERED?

**We** will cover each of **your gadgets** up to a maximum sum insured which is shown on **your** policy schedule for the following:

### 1. Accidental Damage

**We** will pay repair costs if **your gadget** is damaged as the result of an accident, including minor screen cracks. If **your gadget** cannot be repaired, **we** will replace it.

### 2. Theft

If **your gadget** is stolen **we** will replace it. Where only part or parts of **your gadget** have been stolen, **we** will only replace that part or parts.

### 3. Accidental Loss

If **you** lose **your** mobile phone, tablet or smartwatch **we** will replace it. No other **gadget** is insured for accidental loss.

### 4. Breakdown

**We** will pay repair costs if **your gadget** is damaged as a direct result of electrical or mechanical breakdown occurring outside of the manufacturers guarantee period. If **your gadget** cannot be repaired, **we** will replace it. This cover is not available on laptops.

### 5. Worldwide Cover

**Your gadget** is covered for up to 90 days abroad within any 12 month period. Replacement or repair can only be dealt with once **you** are back in the UK.

### 6. Fraudulent Call Cover

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.

## D) WHAT IS NOT COVERED?

### 1. Accidental damage/Breakdown

**You will not be covered for loss or damage caused by;**

- i. **you** deliberately damaging or neglecting the **gadget**;
- ii. **you** not following the manufacturer's instructions;
- iii. routine servicing, inspection, maintenance or cleaning;
- iv. loss caused by a manufacturer's defect or recall of the **gadget**;
- v. repairs that have not been pre-approved by **us**.

## 2. Theft

### You will not be covered for theft;

- i. 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;
- ii. from any building, or premises (including **your** home and workplace) 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;
- iii. 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);
- iv. where the **gadget** has been left **unattended** when it is away from **your** home;
- v. where all available **precautions** have not been taken.

## 3. Accidental Loss

### You will not be covered for accidental loss;

- i. Of any gadget other than **your** mobile phone, tablet or smartwatch;
- ii. 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;

## 4. General exclusions

### Cover will not be provided for;

- i. Any **gadget** for which **you** cannot provide **evidence of ownership**. **Gadgets** must be less than 18 months old when the policy is started.
- ii. 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**.
- iii. An excess fee of £50 for all claims which must be paid before **your** claim can be approved.
- iv. Wear and tear, including but not limited to: replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials, or gradual deterioration of performance.
- v. Cosmetic damage other than minor screen cracks of any kind, including scratches, dents and other visible defects that do not affect safety or performance.
- vi. Loss of or damage to accessories of any kind.
- vii. Reconnection costs or subscription fees of any kind.
- viii. The cost of any unauthorised calls following the theft, **accidental loss** or damage of a mobile phone unless the theft or loss of the mobile phone has been reported to the Service Provider within 24 hours.
- ix. **Accidental Loss** where the circumstances of the loss cannot be clearly identified, i.e. where **you** are unable to confirm the time and place where **you** last had **your gadget**.
- x. Any claim for a **gadget** where **proof of usage** cannot be provided or evidenced.
- xi. War - any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
- xii. Terrorism - any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
- xiii. Radiation - any direct or indirect consequence of:
  - a. Irradiation, or contamination by nuclear material; or
  - b. The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or

- c. Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

**xiv.** Sonic Boom - damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

**xv.** Electronic Data - any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted. For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware. For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

**xvi.** Any indirect loss or damage resulting from any event which caused a claim under this policy.

**xvii.** Liability of whatsoever nature arising from ownership or use of the **gadgets**, including any illness or injury resulting from it.

**xviii.** Value Added Tax (VAT) where **you** are registered with HM Revenue and Customs for VAT.

**xix.** Any **gadget** that is not less than 18 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.

**xx.** Any claim for any **gadget** over the single article limit specified on **your** policy schedule.

## E) HOW CAN I CLAIM?

Telephone **0203 794 9300** Monday to Friday 9am to 6pm or Email : [gadgetclaims@directgroup.co.uk](mailto:gadgetclaims@directgroup.co.uk)

If **your gadget** is lost or stolen **you** need to do the following:

1. Notify Supercover Insurance as soon as possible but in any event within 28 days of any incident likely to give rise to a claim under this insurance;
2. Report the theft or **accidental loss** of any **gadget** to the Police within 48 hours of discovery and obtain a crime reference number in support of a theft claim or a lost property number in support of an **accidental loss** claim;
3. Report the theft or **accidental loss** of any mobile phone within 24 hours of discovery to **your** Airtime Provider and blacklist **your** handset.
4. If **your gadget** is damaged **you** must provide this **gadget** for inspection / repair.

**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; or
- 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.

## F) CONDITIONS

### 1) Claims settlement

1. 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. If the **gadget** cannot be replaced with an identical item of the same age and condition, **we** will replace it with one of comparable specification or the equivalent value taking into account the age and condition of the original **gadget**. **We** cannot guarantee that a 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 manufacturer's 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 if it suffers a breakdown.
3. In the event of a valid claim resulting in the replacement of the **gadget**, this policy will automatically cover the replacement **gadget**.

### 2) Claims conditions

- i. **You** must inform the police within 48 hours of discovery of any incident relating to theft, **accidental loss** or malicious damage, and obtain an incident report number. If the item is a mobile phone, **you** must also report the incident to **your** airtime provider.
- ii. **You** must provide **us** with details of the claim and any other contract, guarantee, warranty or insurance that may apply to the loss including but not limited to household insurance. Where appropriate a rateable proportion of the claim may be recovered direct from these insurers.
- iii. **You** must provide **evidence of ownership** for **your gadgets** to support any claim, and any other receipts or documents that it is reasonable for **us** to request. If **you** cannot provide **evidence of ownership** **your** claim will not be valid.
- iv. **You** must pay the policy excess fee for any claim before **your** claim will be processed.
- iv. **You** cannot transfer the insurance to someone else without **notifying us** in writing and receiving confirmation from **us**.

#### WARNING:

**We** will process **your** claim under the terms and conditions of this insurance based on the first reason notified to **us** for the claim.

If **your** claim is not covered and **you** then submit a claim having changed the reason, **we** will consider this as fraud. Details of all such cases will be passed to appropriate agencies for action.

#### CONSUMER INSURANCE ACT

**You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- a) supply accurate and complete answers to all the questions **we** or the administrator 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.

**You** must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out, make changes to and renew **your** policy. If any information **you** provide is not complete and accurate, this may mean **your** policy is invalid and that it does not operate in the event of a claim or **we** may not pay any claim in full.

## G) CANCELLATION

If **you** decide that for any reason, this Policy does not meet **your** insurance needs then please return it to Multi Gadget Insure within 14 days from the day of purchase or the day on which **you** receive **your** policy documentation, whichever is the later. On the condition that no claims have been made or are pending, **we** will then refund **your** premium in full.

Thereafter **you** may cancel the insurance cover at any time by informing Multi Gadget Insure however no refund of premium will be payable.

**We** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document 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.

## H) COMPLAINTS

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:

Direct Group  
PO Box 1291  
Preston  
PR2 0QJ

Tel: 0203 794 9300  
Email: [customer.relations@directgroup.co.uk](mailto:customer.relations@directgroup.co.uk).

Please ensure **your** policy number is quoted in all correspondence to assist a quick and efficient response. If **your** complaint cannot be resolved by the end of the third working day, **your** agent will pass it to:

The Customer Relations Manager,  
UK General Insurance Limited,  
Cast House,  
Old Mill Business Park,  
Gibraltar Island Road,  
Leeds, LS10 1RJ.  
Tel: 0345 218 2685  
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 €2million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,

Exchange Tower,  
London,  
E14 9SR.

Tel: 0300 123 9 123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

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.

## I) COMPENSATION SCHEME

Great Lakes Insurance SE, 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).

## J) DATA PROTECTION ACT 1998

Please note that any information provided to **us** will be processed by **us** and **our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

## THE CHECKS WE MAKE AND SHARING INFORMATION WITH OTHER ORGANISATIONS

Under the Data Protection Act 1998 **we** are required to tell **you** the following information. It explains how **we** may use **your** details and tells **you** about the systems **we** have in place that allow **us** to detect and prevent fraudulent applications and claims. The savings that **we** make help **us** to keep premiums and products competitive.

### Insurance Administration

Information **you** supply may be used for the purposes of insurance administration by Supercover Insurance Limited, **your** insurers and their agents and re-insurers. In assessing any claims made, **we** may undertake checks against publicly available information such as electoral roll, county court judgement, bankruptcy or repossessions. Information may also be shared with other insurers either directly or via those acting for the insurer such as loss adjusters or investigators.

### Fraud Prevention, Detection and Claims History

In order to prevent and detect fraud **we** may at any time share information about **you** with other organisations and public bodies including the Police. **We** may check and/or file **your** details with fraud prevention agencies and databases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this.

**We and other organisations may also search these agencies and databases to:**



- Help make decisions about the provision and administration of insurance, credit and related services for **you** and members of **your** household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage **your** accounts or insurance policies;
- Check **your** identity to prevent money laundering, unless **you** furnish **us** with other satisfactory proof of identity;

In addition **we** may undertake credit searches and conduct additional fraud searches (this may include requests for copy driving licences, utility bills and other documentation to establish the identity of any person applying for insurance).

## Other Insurers

Supercover Insurance Limited and **your** insurers may pass information about **you** and this policy to other insurance companies with which **your** insurers reinsure their business or who are dealing with a claim made under this policy. In addition, information may be passed to other insurance related organisations in common with industry practice. These companies may be located in countries outside the UK but within the European Economic Area (“EEA”).

On payment of a small fee **you** are entitled to receive a copy of the information **we** hold about **you**. If **you** have any questions, or **you**'d like to find out more about this notice **you** can write to the Data Protection Officer, Supercover Insurance Limited, Waterside House, 20 Riverside Way, Uxbridge, UB8 2YF.