



**multigadget**  
insure

This is a policy summary only. It does not contain the full terms and conditions of the contract. For full details of all terms, conditions and exclusions, please refer to the full policy wording.

**key facts**®



## 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.

## 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

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 each gadget up to the single article limit and is limited in total to the maximum sum insured. Both the single article limit and maximum sum insured are shown on your policy schedule. This is subject to the terms, conditions, and limitations shown below or as amended in writing by us.

### **A. Accidental damage**

#### **What we will cover**

We will pay for repair costs if your gadget is damaged as the result of an accident, including minor screen cracks.

#### **What we will not cover**

- Accidental damage caused by:
  - you deliberately damaging or neglecting the gadget; or
  - 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. Where only part or parts of your gadget have been stolen, we will only replace that part or parts.

#### **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; or
- 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, tablet or smartwatch 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 or tablet;
- Any loss 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; or
- 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. This cover is not available on Laptops.

#### **What we will not cover**

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

### **E. Worldwide Cover**

#### **What we will 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.

### **F. Fraudulent Call Cover**

#### **What we will 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.

#### **What we will not cover**

- 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.

## GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS

The gadgets must be 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. There is an excess fee of £50 for all claims which must be paid before your claim can be approved.

## HOW TO CLAIM

If you need to report a claim, please contact our helpline on 0203 794 9300 Monday to Friday 9am to 6pm.

## 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.

## 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:

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. 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: 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 €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**

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.

## **FINANCIAL SERVICES 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).