

Gadget and Mobile Phone Cover

Insurance Product Information Document

Company: Zenith Insurance Plc, Authorised Insurers, registered in Gibraltar No 84085. Registered Office: 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 Prudential Regulation Authority in respect of underwriting insurance business in the UK (No. 211787).

Product: Gadget and Mobile Phone Insurance

This document provides a summary of the key information relating to Gadget and Mobile Phone Cover and should be read in conjunction with your Policy Wording and Policy Schedule to ensure you understand the full terms and conditions that apply.

What is this type of insurance?

This Gadget and Mobile Phone policy entitles you to repair or replacement of your gadget(s), once relevant paperwork has been received, in the event of accidental damage, theft, accidental loss, breakdown or malicious damage. 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. Cover is also provided for fraudulent calls if your phone is lost or stolen.



What is insured?

- ✓ Repair costs if your gadget is damaged as a result of an accident, including minor screen cracks. If it cannot be repaired it will be replaced.
- ✓ If your gadget is stolen we will replace it
- ✓ If you accidentally or unintentionally lose your phone, tablet or smart watch we will replace it.
- ✓ If your gadget (other than laptops) suffers electrical breakdown which occurs outside of the manufacturer's guarantee period, we will repair it. If it cannot be repaired it will be replaced
- ✓ 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 of £2,500.
- ✓ If your gadget is intentionally or deliberately damaged due to the actions of another party, not including your immediate family, we will repair it. If it cannot be repaired it will be replaced.



Are there any restrictions on cover?

To be eligible for this policy, the following statements must be true to the best of your knowledge:

- You are a permanent resident in the UK and aged 18 and over
- Your gadget(s) are in good condition and full working order



What is not insured?

- ✗ Cover will not be provided for any gadget for which you cannot provide evidence of ownership and proof of usage
- ✗ If your claim is for a gadget up to the value of £500 (when new) the excess fee is £50 for any claim.
- ✗ If your claim is for a gadget between the values of £501 and £1000 (when new) the excess fee is £75 for any claim.
- ✗ If your claim is for a gadget over the value of £1000 (when new) the excess fee is £100 for any claim.
- ✗ Theft:
 - Where all available precautions have not been taken to protect your gadget
 - From a building, land or premises (including your home and workplace) that does not involve forcible and violent entry or exit from the building.
 - 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.
- ✗ Losses where the circumstances cannot be clearly defined, i.e. you cannot confirm the time and place you last had the mobile phone, tablet or smart watch.
- ✗ Breakdown or damage caused deliberately by you, by you not following the manufacturer's instructions, by routine servicing, maintenance or cleaning, or by a manufacturer's defect or recall
- ✗ Wear and Tear
- ✗ Cosmetic damage other than minor screen cracks that does not affect performance
- ✗ Accidental loss for any gadget other than a mobile phone, tablet or smart watch.
- ✗ Electrical breakdown of laptops

- Your gadget(s) were purchased as new in the UK, or purchased as refurbished in the UK direct from the Manufacturer or Network, with evidence of ownership

- Your gadget(s) must be, at the time the policy is purchased, less than 18 months old in the case of mobile phones (including iPhones) or less than 36 months old for all other gadgets.

- ✗ The cost of any fraudulent calls if the loss or theft of your mobile phone has not been reported lost or stolen to the service provider within 24 hours of discovery.
- ✗ Any claim arising from War, Terrorism, Nuclear Risk or Sonic Boom
- ✗ Value Added Tax (VAT) where you are registered with HM Revenue and Customs for VAT
- ✗ Any claim for any gadget over the single article limit specified on your policy schedule



Where am I covered?

Your gadgets are covered anywhere in the United Kingdom as standard. Cover is extended to outside the United Kingdom for up to a maximum of 180 days in any continuous 12 month period. Replacement or repair must be carried out in the United Kingdom.



What are my obligations?

- Premiums must be paid on time
- 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.



When and how do I pay?

You can pay your premium either monthly or annually by recurring DirectDebit payments through GoCardless.



When does the cover start and end?

Cover starts immediately and continues as long as you continue to pay the premiums or you choose to cancel. The policy will be cancelled by us if you fail to make payment. You don't need to renew this insurance if paying monthly. We will contact you if you are paying annually to remind you that the renewal is due.



How do I cancel the contract?

You have the right to cancel the policy at any time. If you cancel within 14 days of purchase (or on the day you receive the policy documents, if that's later), we'll refund any money paid – providing no claim has been made. If you cancel after the 14-day "cooling off" period, and pay monthly we won't refund your premium, but cover will continue until the end of the period for which you've paid.

If you cancel after the 14-day "cooling off" period and pay annually, providing no claim has been made under the policy you will receive a proportionate refund of premium based on the unused period of cover under the policy. To cancel, call 0191 519 4000 or email: info@multigadget.insure