

keyfacts®

Smartphone, Gadget and Laptop Insurance

Policy Summary

INTRODUCTION

Some important facts about your Smartphone, Gadget & Laptop Insurance are summarised below. This summary does not describe all the terms and conditions of the policy. To ensure full understanding of the cover provided by this policy it is recommended that this document is read alongside the policy wording.

INSURER

This insurance policy has been arranged by CoverCloud a trading style of Acumen Insurance Services Limited and is underwritten by UK General Insurance Limited on behalf of Ageas Insurance Limited. Acumen Insurance Services Limited 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 or by calling them on 0800 111 6768.

TYPE OF INSURANCE AND COVER PROVIDED

Your Smartphone, Gadget & Laptop Insurance provides cover as summarised below:

This Policy Will Cover	Significant Exclusions
<p>Repair costs if your smartphone, gadget or laptop is damaged as a result of an accident or contact with liquid or breaks down within the United Kingdom and up to a maximum of 90 days in total worldwide, in any single 12 month period</p> <p>If the damaged property cannot be repaired, we will provide a replacement item</p> <p>If you have chosen the loss or theft cover option, cover will be provided if an insured item is lost or stolen</p> <p>Cover is also provided if a breakdown of your electronic equipment occurs outside of the manufacturer's guarantee or warranty period</p> <p>This policy offers replacement only and is not a replacement as new policy. If your insured item cannot be replaced with an identical item of the same age and condition, we will provide a replacement item of comparable specification or value taking into account the age and condition of the original item</p>	<p>The insurer will not be liable for:</p> <ul style="list-style-type: none">• Any property that is more than 18 months old or 36 months if you are renewing an existing CoverCloud Gadget policy• Any loss or theft where the insured item was left unattended outside of your home• Any loss where the insured item is a laptop• Any claim made within the first 14 days of the start date of your policy or within 14 days of you adding an item to your policy• Any claim if the serial number or simgate has been tampered with in any way• Items purchased from an on-line auction site• Damage caused as a result of:<ul style="list-style-type: none">- you deliberately damaging or neglecting the property- you not following the manufacturer's instructions- routine servicing, inspection, maintenance or cleaning- a manufacturer's defect or recall of the property- repairs carried out by persons not authorised by us

LIMIT OF INDEMNITY

Cover is limited to 3 claims during any single Period of Insurance of which one may be a claim that results in the item being replaced.

EXCESS

The excess amount which the insured shall be liable for on each and every claim made against this policy is detailed on your policy schedule.

DURATION OF COVER

This policy lasts from the date of inception of this insurance as detailed on the policy schedule for a period of 12 months.

CANCELLATION RIGHT

If you decide that for any reason that this policy does not meet your insurance needs, then please return it to the insurance broker or agent who provided this policy to you within 14 days of issue. On the condition that no claims have been made or are pending, we will then refund your premium in full. If you wish to cancel your policy after 14 days you will not be entitled to a refund.

The Insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 30 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) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms & conditions

Provided the premium has been paid in full you will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

GOVERNING LAW

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated.

MAKING A CLAIM

Call TrinityM Ltd on: 0207 138 8498
or email: trinityclaims@covercloud.co.uk

UK General Insurance Limited is an insurers' agent and in the matters of a claim act on behalf of Ageas Insurance Limited

HOW TO MAKE A COMPLAINT

We realise that things can go wrong and there may be occasions when **You** feel that **We** have not provided the service **You** expected. When this happens **We** want to hear about it so **We** can try to put things right. If **You** have cause for complaint it is important **You** know **We** are committed to providing **You** with an exceptional level of service and customer care.

Complaints regarding claims:

In writing to:

TrinityM Ltd
PO Box 568
Tonbridge
TN9 9LT

By telephone to: 0207 138 8498

By email to: trinityclaims@covercloud.co.uk

In all correspondence please state that **Your** insurance is provided by UK General Insurance Limited and quote scheme reference 05817B.

If **Your** complaint about **Your** claim cannot be resolved by the end of the next working day, TrinityM Ltd will pass it to:

Customer Relations Department
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

Complaints regarding the sale of the policy:

If **You** wish to lodge a complaint against any aspect of CoverCloud's service in the sale of **Your** policy please contact **Us** as follows:-

In writing to:

Acumen Insurance Services
Tourism House
Woodwater Park
Pynes Hill
Exeter
Devon
EX2 5WS

By telephone to: 0345 812 0030
By email to: admin@covercloud.co.uk

We will acknowledge receipt of your complaint within one working day and do our best to resolve the problem within 4 weeks. Please quote our policy reference in any communication to enable us to deal with matters as quickly as possible. If we cannot we will let you know when an answer may be expected. We expect the majority of complaints will be quickly and satisfactorily resolved at this stage.

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
Harbour Exchange Square
London
E14 9SR

Tel: 0300 123 9123

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.

FINANCIAL SERVICES COMPENSATION SCHEME

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the event that Ageas Insurance Limited 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 obtain further information about compensation scheme arrangements from the FSCS by visiting www.fscs.org.uk.

CONSUMER INSURANCE (DISCLOSURE & REPRESENTATIONS) ACT 2012

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 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.

Failure to provide answers in-line with the requirements of the Act may mean that your policy is invalid and that it does not operate in the event of a claim.

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.