

Gadget Insurance

Insurance Product Information Document

Company: **Inter Partner Assistance SA UK Branch (IPA)**

Product: **CoverCloud Gadget Insurance**

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

This insurance policy is arranged and administered by Acumen Insurance Services Ltd with Bastion Insurance Services Ltd and underwritten by Inter Partner Assistance SA UK Branch (IPA) which is fully owned by the AXA Partners Group.

What is this type of insurance?

This cover meets the demands and needs of those who wish to insure their gadgets against theft, accidental loss, accidental damage and breakdown. This is not a "new for old" policy - your gadget will be repaired if possible, or replaced with a like for like refurbished model.



What is insured?

- ✓ **Accidental Damage** - any damage, including damage caused by fire and/or liquid damage, caused to your gadget which was not deliberately caused by you or any other person. We will arrange a repair and if your gadget cannot be economically repaired, it will be replaced.
- ✓ **Liquid Damage** - If your gadget is damaged as a result of accidentally encountering any liquid, we will repair it. If it cannot be repaired, we will replace it.
- ✓ **Breakdown** - If your gadget suffers electrical breakdown which occurs outside of the manufacturers guarantee period, we will repair it.
- ✓ **Accessories** - items such as chargers, protective cases and headphones which are attached to your gadget and below the value of £150, excluding SIM cards and wearables. Evidence of ownership for accessories will need to be provided at point of claim.
- ✓ **Unauthorised Call/Data Use** - up to a value of £10,000.
- ✓ **Theft** - the unauthorised dishonest appropriation of the gadget specified on your Schedule of Insurance, by another person with the intention of permanently depriving you of its use. Theft claims must be accompanied by a valid police crime reference report.
- ✓ **Accidental Loss** - where the gadget has been accidentally left by you in a location and you are permanently deprived of its use (**this is an optional cover that can be added for an extra premium**).
Accidental Loss cover is only available for mobile phones, smartphones, tablets and smartwatches.
- ✓ **Unlimited Worldwide Cover** - this policy is extended to include use of gadgets anywhere in the world for any trip.



What is not insured?

- ✗ Loss of data or software.
- ✗ You deliberately damaging, intentionally leaving or neglecting the gadget, servicing, inspection, maintenance or cleaning, any cosmetic damage.
- ✗ Theft where the gadget has been left unattended when it is away from your home and no evidence of forced entry is provided.
- ✗ The loss of the gadget(s) where the circumstances of the accidental loss cannot be clearly identified.
- ✗ Repair or other costs for routine servicing, inspection, maintenance or cleaning, wear and tear or gradual deterioration of performance, if the serial number has been tampered with in any way, or repairs carried out by persons not authorised by us.
- ✗ Any claim for fraudulent call use if your claim is not accepted or an itemised bill detailing the charges is not provided.



Are there any restrictions on cover?

- ! The insured gadget should be in good and working condition when the policy is purchased.
- ! You must be able to provide evidence of ownership in the event of a claim.
- ! The gadget(s) must not be more than 1 year old, must be purchased from the UK, USA or Ireland as new, or if refurbished, purchased with a full 12-month warranty (this does not apply to a policy renewal). You must be able to provide evidence of ownership when it is requested.
- ! An excess fee applies which must be paid to us before your claim can be settled. Please note that if you make a claim in the first 30 days of policy commencement, an additional excess fee of £50 will apply. This only applies to new policies and not renewals or mid term adjustments.



Where am I covered?

- ✓ Cover applies throughout the United Kingdom and is also automatically extended to include use of the gadgets anywhere in the world for any trip. No cover is provided for claims where you are travelling to a country where the Foreign, Commonwealth & Development Office (FCDO) have advised against all but essential travel. You can check the FCDO travel advice at <https://www.gov.uk/foreign-travel-advice>.



What are my obligations?

- An excess is payable for each successful claim. Details on the amount are on our website at <https://www.covercloud.co.uk/gadget-insurance> and on your Schedule of Insurance.
- To report lost or stolen gadgets to the Police and where applicable your network provider as soon as possible
- Tell us about your claim as soon as possible and ideally within 48 hours
- You will need to send us proof of purchase/ownership of the gadget before we can settle your claim
- You must make a reasonable attempt to report a lost or stolen gadget missing to the place it was lost/stolen from
- You need to be able to provide your gadget to support a claim for damage or breakdown, if you are unable to provide this then this will be classed as a lost gadget
- Gadgets need to be in your possession and in good working order prior to the start date of the insurance



When and how do I pay?

You can pay your premium in a one-off payment or in monthly instalments.



When does the cover start and end?

Your cover will start and end on the dates stated in your Schedule of Insurance.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase. On the condition that no claims have been made or are pending, the premium will be refunded in full. If a claim is made by you, we will not refund any premium. If you wish to cancel your insurance after the initial 14-day withdrawal period you can do so by using the website contact form at <https://www.covercloud.co.uk/contact-us>.