

# Gadget Insurance

## Policy Summary

This policy summary does not contain the full terms of the policy, which can be found in the policy document.

Please contact the *administrator* by email at [admin@covercloud.co.uk](mailto:admin@covercloud.co.uk) or by phone on 0345 812 0030 if you need any documents to be made available in braille and/or large print and/or in audio format.

## **Type of Insurance and Cover**

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This insurance is designed to protect you if your gadget is accidentally damaged, lost or stolen or it suffers a mechanical or electronic breakdown outside of the manufacturer's guarantee period. It also covers unauthorised calls, texts, downloads and data use in conjunction with a claim for the gadget. Which of the coverages apply depends on the cover level you selected when purchasing this insurance, which is shown on your Policy Schedule.

We will only cover the following items: E-Readers, digital cameras, games consoles, laptop computers, headphones, MP3/MP4 players, mobile phones, smart watches, satellite navigation devices, tablets, video cameras and virtual reality headsets.

### **Duration of the Policy**

The Period of Insurance is shown in the Policy Schedule. It is normally 12 months unless cancelled.

## **Cancellation of the Policy**

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### **Your Cancellation Rights**

You can cancel your policy within 14 days of the policy start date or, if later, 14 days of the date you receive your Policy Document. We will refund any premiums you have paid as long as you have not made a claim and do not intend to make a claim.

If you cancel after this 14 day period you will receive a pro-rata refund less an administration fee of £15. If the refund does not exceed £15 there will be no refund. Cancellations will not be backdated.

### **The Insurer's Cancellation Rights**

We reserve the right to cancel this policy immediately if you commit fraud. If we cancel your policy, we will do so in writing to the most recent address we have for you.

Your policy also will end automatically if you do not pay any premium when it becomes due. If this happens, you will be contacted requesting payment within 14 days. If we do not receive payment within this period, you will be written to again notifying you that your policy will be cancelled from the date of your first missed payment.

## **How to Make a Claim**

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If you need to make a claim, please log into your online account at [www.covercloud.co.uk](http://www.covercloud.co.uk) and select 'Making a Claim'. This will provide you with step by step instructions on how to submit your claim and details of the information required.

If you require assistance, you can contact customer services on 0345 812 0030. Lines are open 9am to 5.30pm (Monday to Friday).

## **How to Complain**

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Our aim is to provide you with a high quality service at all times, although we do appreciate there may be instances where you feel it is necessary to lodge a complaint.

The full complaints procedure is confirmed in your Policy Document and is available on request. However, if you wish to make a complaint, the first step is to contact the administrator:

Acumen Insurance Services Limited  
St Clare House, 30-33 Minories, London EC3N 1PE

Tel: 0345 812 0035  
Email: [admin@covercloud.co.uk](mailto:admin@covercloud.co.uk)

Alternatively, you may refer your complaint directly to Lloyd's:

Complaints at Lloyd's, Fidentia House, Walter Burke Way,  
Chatham Maritime, Kent, ME4 4RN

Tel: +44 (0)20 7327 5693  
Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)  
Web: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

You may ultimately have the right to refer your complaint to the Financial Ombudsman Service, which is an independent service in the UK for settling disputes between consumers and businesses providing financial services.

Financial Ombudsman Service  
Exchange Tower, London, E14 9SR

Tel: 0800 0234 567  
(calls to this number are free on mobile phones and landlines).

Tel: 0300 1239 123  
(calls to this number cost no more than calls to 01 and 02 numbers).

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

The complaints procedure does not affect your right to take legal action.

## **The Insurers, Administrator and Coverholder**

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This insurance was arranged by CoverCloud Insurance. CoverCloud Insurance is a trading style of Acumen Insurance Services Limited, an appointed representative of Maintenance Assist Ltd, which is authorised and regulated by the Financial Conduct Authority (FCA) Register number 516611. Acumen Insurance Services Limited is also a member of the same group as Crispin Speers & Partners Ltd, St. Clare House, 30-33 Minories, London EC3N 1PE, which is a Coverholder at Lloyd's. Acumen Insurance Services Limited administers this insurance and is referred to as the administrator in the Policy Document

The insurance is underwritten by Lloyd's Syndicate 4444 which is managed by Canopus Managing Agents Limited. Canopus Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Lloyd's Syndicate 4444 is referred to as "we", "us" and "our" in this Policy Document.

## **Compensation Scheme**

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The parties above are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if they are unable to meet their obligations to you under this contract. Further information can be obtained from:

Financial Services Compensation Scheme  
10th Floor, Beaufort House, 15 St. Botolph Street  
London, EC3A 7QU

Tel: 0800 678 1100 (Freephone)  
or: 020 7741 4100  
Web: [www.fscs.org.uk](http://www.fscs.org.uk)

Significant or Unusual Exclusions or Limitations	Policy Page
<p><b>To buy this insurance you must be:</b></p> <ul style="list-style-type: none"> <li>aged 18 or over at the time of purchasing this insurance</li> <li>a permanent resident in the United Kingdom, the Channel Islands or the Isle of Man</li> </ul>	3
<p><b>The gadget must:</b></p> <ul style="list-style-type: none"> <li>not have been lost, stolen or damaged before the start date of this insurance</li> <li>be owned by you or a member of your immediate family</li> <li>not have been purchased second hand, at auction or from an online auction website</li> <li>if it is a refurbished item, have been purchased directly from the manufacturer or network provider (not from an online outlet or high street retail provider) or been obtained from The Replacement Service (TRS)</li> <li>be under 3 years old (5 years old only if a CoverCloud policy renewal) at the policy start date and in good condition and in full working order</li> </ul> <p>Cover is limited to gadgets used in the United Kingdom, the Channel Islands and the Isle of Man and for up to 90 days abroad.</p> <p>You must upload your evidence of ownership, being your original receipt or invoice and, unless your gadget is already insured with CoverCloud, a photograph of the device whilst turned on. You can upload your evidence of ownership by logging in to your online account at: <a href="http://www.covercloud.co.uk/mypolicy">www.covercloud.co.uk/mypolicy</a></p> <p>If you do not upload the photograph within 14 days of the start date your policy will be cancelled and the premium returned.</p>	3
<p><b>We will not provide any cover for:</b></p> <ul style="list-style-type: none"> <li>any claim made within the first 14 days of the start date of the policy unless your policy is a renewal or you are replacing a gadget that is already insured with us.</li> <li>loss, theft, damage or breakdown as a result of not taking care of your gadget</li> <li>any policy excess. The specified excess is doubled after the first 2 claims per individual gadget</li> <li>any claim for a mobile phone unless it fitted with an active, functioning SIM card at the policy start date. In the event of a claim you will be required to produce evidence of usage from your network provider</li> <li>any gadget or accessories if you cannot provide evidence of ownership</li> <li>any mobile phone claim where evidence of usage is not provided</li> <li>any claim resulting from the failure of your gadget to correctly recognise or process any calendar date or time</li> <li>any costs or expenses which are not directly associated with the incident which caused the claim, or any loss other than the cost of repairing or replacing your gadget except any unauthorised calls/usage</li> <li>the cost of replacing any personalised ringtones or graphics or software or downloaded material</li> <li>reconnection costs or subscription fees of any kind</li> <li>any third party liability arising out of your use or ownership of your gadget, including any illness or injury resulting from it</li> <li>any loss or damage resulting from war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion or terrorist activity of any kind</li> </ul>	4 & 5

## Significant or Unusual Exclusions or Limitations

Significant Features and Benefits	Applicable Cover Level	Significant or Unusual Exclusions or Limitations	Policy Page
<p>This insurance covers gadgets against the specific risks below:</p> <ul style="list-style-type: none"> <li>Accidental damage, including:</li> <li>Cracked screens</li> <li>Damage caused by liquids</li> <li>Electrical and mechanical breakdown</li> </ul>	<p><b>Cover for Accidental Damage or Breakdown only applies if you have purchased the Standard, Premier or Elite cover level.</b></p>	<p>For the specific risks listed on the left we do not cover claims:</p> <ul style="list-style-type: none"> <li>for breakdown during the manufacturer's guarantee period</li> <li>covered under the warranty or guarantee provided by the manufacturer or retailer</li> <li>caused by you not following the manufacturer's instructions</li> <li>caused by a manufacturing defect or a gadget recall</li> <li>for the replacement of or adjustment to batteries or aerials</li> <li>resulting from repairs carried out by a repairer not authorised by us</li> <li>if the IMEI or serial number cannot be determined from your gadget</li> <li>that arises while your gadget is in the possession of anyone other than you or a member of your immediate family</li> <li>for the scratching, denting or marking which affects the appearance gadget but not its performance or functionality</li> </ul>	<p>4 &amp; 5</p>
<ul style="list-style-type: none"> <li>Theft</li> <li>Accidental loss</li> </ul>	<p><b>Cover for Theft only applies if you have purchased the Premier, Elite or Theft &amp; Loss cover level.</b></p> <p><b>Cover for Accidental Loss only applies if you have purchased the Elite or Theft &amp; Loss cover level.</b></p>	<ul style="list-style-type: none"> <li>if your gadget is stolen from a motor vehicle (including a motorcycle) unless all windows and doors were closed and locked (where the vehicle has them) and all security systems activated;</li> <li>if your gadget is stolen from unoccupied premises, unless there is evidence of violent and forcible entry to the premises;</li> <li>unless the incident is reported to the police within 48 hours of your discovery of the incident and you obtain a crime reference number from the police or lost property reference from them or a loss reporting service accredited by them</li> <li>for a mobile phone unless the loss or theft is reported to your network provider within 24 hours of your discovery of the incident;</li> <li>that happen while your gadget is in the possession of anyone other than you or a member of your immediate family.</li> </ul>	<p>4 &amp; 5</p>
<ul style="list-style-type: none"> <li>Unauthorised use up to £1,000 any one occurrence</li> </ul>	<p><b>Cover for Unauthorised Use only applies if you have purchased the Premier, Elite or Theft &amp; Loss cover level.</b></p>	<ul style="list-style-type: none"> <li>unless it results from a theft or accidental loss claim that is covered by this insurance; or</li> <li>for any costs incurred if your network provider fails to properly block your service.</li> <li>unauthorised calls, texts or data use where the theft or loss is not reported to the airtime provider within 24 hours of the theft or loss</li> </ul>	<p>4 &amp; 5</p>
<ul style="list-style-type: none"> <li>Accessories</li> </ul>	<p><b>Cover for Accessories only applies if you have purchased the Premier, Elite or Theft &amp; Loss cover level.</b></p>	<ul style="list-style-type: none"> <li>where the accessory is not accidentally lost, stolen or damaged at the same time as the gadget</li> </ul>	<p>4</p>