



SUMMARY OF GADGET AND MOBILE PHONE INSURANCE COVER

INSURER	<p>This insurance is arranged by Supercover Insurance Ltd underwritten by Zenith Insurance Plc, 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 the Prudential Regulation Authority in respect of underwriting insurance business in the UK (Number 211787). Zenith Insurance Plc is a member of the Association of British Insurers</p> <p>Supercover Insurance Ltd is authorised and regulated by the Financial Conduct Authority (No. 313806).</p> <p>Information concerning both companies can be checked on the Financial Services Register at www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.</p>
LEVEL OF COVER	<p>The policy entitles you to repair or replacement of your gadget, once all relevant paperwork has been received, and extends to provide cover for up to 90 days in any one annual period of insurance whilst you are abroad.</p> <p>The type of policy you have will be shown in your insurance schedule The single article limit for this insurance is £1000</p>
TERM OF THE POLICY	<p>If you pay for your premiums monthly then your policy is a rolling monthly policy and is only in force if the monthly premium continues to be paid..</p> <p>If you pay for your policy annually, then your policy is an annual policy for which the full annual premium must be paid at inception and again at each renewal date.</p>
CANCELLATION	<p>You have the right to cancel this policy at any time. You must put any cancellation request in writing. You will, for a period of 14 days from the date you receive your Policy documentation, have a right to cancel this policy and receive a full refund of premium. To exercise your right to cancel please contact Supercover Insurance Ltd. Beyond the 14 day period, you will still be entitled to cancel this policy by contacting George Burrows on 01403 327719.</p> <p>For full details of the cancellation process, please refer to the Cancellation section in the policy document.</p>
IN THE EVENT OF A CLAIM	<p>All claims must be reported to Supercover Insurance Ltd on 0203 794 9318 as soon as is possible but ideally within 48 hours of the discovery of the incident. Thefts or accidental losses must also be reported to the Police within 48 hours of discovery and to the airtime provider as soon as possible but in any case within 24 hours of discovery</p> <p>Correspondence should be sent to Supercover Insurance Ltd, Waterside House, 20 Riverside Way, Uxbridge, UB8 2YF.</p>

SUMMARY OF COVER		
<p>This is a Policy Summary only. It does not contain the full terms and conditions of the contract. For full details of all policy terms, conditions & exclusions please refer to the policy document (a copy of which is available on request). The relevant sections of the policy document are listed below.</p>		
BENEFIT	SCOPE OF COVER	UNUSUAL EXCLUSIONS & LIMITATIONS (see also overleaf)
<p>Accidental damage cover (Section A)</p>	<p>We will pay for repair or replacement costs if your gadget is/are damaged as the result of an accident.</p>	<ul style="list-style-type: none"> Excludes: <ul style="list-style-type: none"> damage caused by you deliberately damaging or neglecting the item; damage caused by routine servicing, inspection, maintenance or cleaning; or cosmetic damage of any kind, including scratches, dents and other visible defects that do not affect safety or performance; or any damage whatsoever if the serial number has been deliberately tampered with in any way.
<p>Theft cover (Section B)</p>	<p>If your item of gadget is stolen we will replace it.</p> <p>Where only a part or parts of your gadget have been stolen, we will only replace that part or those specific parts.</p>	<ul style="list-style-type: none"> Excludes theft from any building 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; and Excludes theft 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); Excludes theft from any motor vehicle where you or someone acting on your behalf is not in the vehicle, unless the Gadget has been concealed in a locked boot, locked glove compartment or other locked 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; and Excludes theft from all other locations; <ul style="list-style-type: none"> if the gadget is left unattended; and if you fail to take all available precautions to prevent the theft.
<p>Accidental Loss (Section C)</p>	<p>If you accidentally or unintentionally lose your mobile phone we will replace it.</p> <p>Cover only applies to mobile phones.</p>	<p>The policy will not pay;</p> <ul style="list-style-type: none"> for losses where circumstances cannot be clearly defined, (i.e. you are unable to confirm the time and place you last had your gadget).



BENEFIT	SCOPE OF COVER	UNUSUAL EXCLUSIONS & LIMITATIONS (continued)
Breakdown (Section D)	We will cover electrical breakdown that occurs outside of the manufacturer's guarantee period.	We will not pay: <ul style="list-style-type: none"> for repairs or other costs resulting from: <ul style="list-style-type: none"> wear and tear or gradual deterioration of performance; or a manufacturer's defect or recall of the item of gadget; or for repairs that have not been pre-approved by us.
Liquid damage (Section E)	If your gadget is damaged as a result of accidentally coming into contact with any liquid, we will repair or replace it.	<ul style="list-style-type: none"> Excludes: <ul style="list-style-type: none"> damage caused by you deliberately damaging or neglecting the item; or damage caused by routine servicing, inspection, maintenance or cleaning; or any cosmetic damage including scratches, dents and other visible defects that do not affect safety or performance; or any damage whatsoever if the serial number has been deliberately tampered with in any way.
Fraudulent Call Cover (Section F)	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	<ul style="list-style-type: none"> Excludes: <ul style="list-style-type: none"> the cost of fraudulent call use where you have not reported the incident to your airtime provider within 24 hours of discovery of the incident the cost of fraudulent calls where your claim for your gadget is not covered
SIGNIFICANT & UNUSUAL GENERAL EXCLUSIONS/LIMITATIONS		
Excesses (All Sections)	In the event that you make a claim, an excess fee applies which must be paid to us before your claim can be settled. If your claim is for a gadget up to the value of £250 (when new) the excess fee is £25 for any claim. If your claim is for a gadget over the value of £251 (when new) the excess fee is £50 for any claim. .	
Reporting your loss (Claims Procedures)	You must: <ul style="list-style-type: none"> notify Supercover Insurance Ltd on 0203 794 9318 as soon as possible but ideally within 48 hours of the discovery of any incident likely to give rise to a claim under this insurance; and report the theft or loss of any mobile phone or tablet, within 24 hours of discovery to your Airtime Provider and blacklist your handset/tablet; and report the theft or loss of any Gadget to the Police within 48 hours of discovery and obtain a crime reference number in support of a theft and a lost property number in support of an accidental loss claim. <p>Please note any delay in reporting an incident to Supercover Insurance Ltd, your Airtime Provider or the Police may invalidate your right to claim under the policy.</p>	
General Exclusions	We will not pay any claim: <ul style="list-style-type: none"> if the gadget was more than 36 months old at the time the policy is taken out; or for reconnection costs or subscription fees; or you are unable to provide proof of usage if requested; or if you fail to take all available precautions to prevent the loss, damage or theft; or without being able to evidence ownership of the gadget; or for theft, loss or damage to accessories of any kind. 	
COMPLAINTS PROCEDURE		
<p>In the first instance contact the Customer Services Director at our service providers in the United Kingdom, Supercover Insurance Ltd. The contact details are: The Customer Services Director, Waterside House 20 Riverside Way, Uxbridge, UB8 2YF Tel: 0203 794 9318 Email: complaints@supercoverinsurance.com</p> <p>Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.</p> <p>In the event that Supercover have not resolved matters within 8 weeks of you writing to them the problem can be referred to the Financial Ombudsman Service. Whilst Supercover and your Insurers are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure above does not affect your right to take legal action.</p>		
FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)		
<p>All Zenith Insurance plc policies issued in the UK for individual customers or 'small businesses' are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if your insurer cannot meet its obligations (e.g. if it goes out of business or into liquidation or is unable to trade).</p> <p>Further information about compensation scheme arrangements is available from the FSCS (www.fscs.org.uk telephone 0207 741 4100).</p>		