

# British Transport Police Federation – Gadget insurance

## Insurance Product Information Document

COMPANY : AWP P&C S.A.

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Product: **Accidental Damage, Theft, Loss and Extended Warranty**

This document only provides a basic summary of policy cover. The full Terms and Conditions of the policy are shown in the policy document, which You should read carefully to ensure You have the cover You need.

[Full pre-contractual and contractual information are provided in the documents relating to the insurance policy.](#)

## What is this type of insurance?

Accidental Damage, Theft, Loss and Extended Warranty is insurance providing repair or replacement to Your Gadget in certain events.



### What is insured?

- ✓ The following events are insured for Your Gadget for which You have purchased the cover:
  - Accidental Damage caused by drop; fall; impact; liquid
  - Mechanical and electrical breakdown occurring after the expiration of the manufacturer's warranty
  - Theft
  - Accidental Loss (mobile phones only)
  - Unauthorised phone usage (up to £2,500) (before you report loss/theft to your network.
  - Repair or replacement If your claim is approved, we will **repair** or **replace** (replacement is a **refurbished device** of the same model/condition or nearest equivalent available).
- ✓ Limit of Liability: Original Purchase Price paid for the Gadget subject to the following:
  - Mobile phones: £1,500
  - Headphones / AirPods / Earbuds: £250
  - All other Gadgets: £1,000

An **Excess** applies per valid claim. This is the fixed amount of any insurance claim that You must pay in full before We process Your claim.

#### Excess (per valid claim):

- **£50** (Gadgets valued up to £499.99)
- **£75** (Gadgets valued £500–£999)
- **£100** (Gadgets valued £1,000 and above).



### What is not insured?

Please refer to the Terms and Conditions for an exhaustive list of exclusions that are not covered by the insurance cover.

The main exclusions are:

- ✗ Accidental Damage caused by Fire, Vandalism, Explosion, Lightning, High Voltage.
- ✗ Cosmetic Damage.
- ✗ Accessories other than In Box Accessories.
- ✗ Consumable Parts.
- ✗ Commercial use.
- ✗ Gross Negligence.
- ✗ Damage caused by external events.
- ✗ Sand intrusion.
- ✗ All damages due to loss of battery capacity.
- ✗ Faulty software or software / data retrieval.
- ✗ Pixel defects not covered by the manufacturer's guidelines.
- ✗ Use of the Gadget for commercial or other non-Domestic use.
- ✗ Wear and tear.
- ✗ Pre-existing damage or fault with Your Gadget.
- ✗ Unauthorised usage costs if loss/theft not reported within 24 hours.
- ✗ Unauthorised Repairs.
- ✗ Your subscription to the British Transport Police Federation insurance scheme has been cancelled.



### Are there restrictions on cover?

- ! The gadget must be:
  - A mobile phone, headphones, air pods, ear buds, iPad, tablet, camera, laptop, portable gaming console, iPod, MP3 player, e-reader, Kindle, smart watch, smart glasses, sat nav or portable media player. No other items will be covered under this policy.
- ! You must be aged 18 years or older.
- ! The United Kingdom must be and remain Your country of residence.
- ! The Gadget must be purchased by You or gifted to You.
- ! You must not be aware of any existing damage to or other fault with Your Product when purchasing the cover.
- ! Only incur a repair cost, incur any transportation costs (including but not restricted to shipping, logistics, postal and/or carrier costs) or incur any replacement costs once You have Our authority to do so.
- ! The Gadget must be less than 96 months old, in good condition and full working order at the time of policy inception
- ! There is a single article limit of £1500 for Mobile Phones, £250 for Headphones, AirPods, Earbuds and £1000 for all other Gadgets



## Where am I covered?

- The insurance cover is only valid for Gadgets purchased in Your Country of Residence.
- Your Gadget is insured whilst in the UK and Worldwide while travelling, excluding destinations where the UK FCDO advises against all but essential travel



## What are my obligations?

- To prevent the policy being cancelled or voided and/or claims being reduced or refused, You must:  
**When joining this cover and when taking out this policy**
  - provide complete and accurate information to the Administrator of the cover and keep Proof of Purchase and SIM devices Proof of Usage.
- **Once the policy cover is in effect**
  - For the period of the insurance cover, You must, to the best of Your ability, keep the Gadget in good working order, and take reasonable care to prevent or, at least, minimise the risk of Accidental Damage or Theft or Loss.All claims must be reported within 30 days of the insured event.
- **In the event of a claim**
  - provide complete and accurate information, including Proof of Purchase, when claiming and if the Gadget becomes damaged, stolen or destroyed during the term of the insurance cover, You must report Your claim as soon as possible so that the Gadget can be repaired, retrieved and does not deteriorate further.
  - the Excess must be paid by You after the initial assessment confirms that the claim is covered. The amount payable can be found in Your policy wording.
  - You must report the Theft of any Gadget to the police within 24 hours of discovery and obtain a crime reference number in support of a Theft claim.



## When and how do I pay?

This insurance cover is provided to You as part of Your subscription to the British Transport Police Federation insurance scheme.



## When does the cover start and end?

If You cancel Your group subscription to the British Transport Police Federation insurance scheme, then all insurance cover under this cover will end immediately.



## How do I cancel the contract?

This cover is provided to You as part of Your British Transport Police Federation insurance scheme. If You no longer wish to subscribe to the British Transport Police Federation insurance scheme, please contact Your British Transport Police Federation office.