

Gadget Insurance Guide

British Transport Police Federation Scheme Terms & Conditions

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DEMANDS AND NEEDS STATEMENT

Whilst reading this Demands and Needs Statement, You may wish to refer to the Definitions in Section 2 of this Guide if there are phrases You do not understand.

Gadget insurance has been designed for members of the British Transport Police Federation scheme who wish to benefit from cover for their Gadget against Accidental Damage, Theft, Loss (mobile phones only), unauthorised phone usage and Mechanical and Electrical breakdown. This cover is provided as part of the British Transport Police Federation scheme, and You pay a subscription fee for access to the scheme, which includes this cover.

You may already possess alternative insurance for some, or all of the features and benefits provided by this Gadget insurance cover. It is Your responsibility to investigate this.

We have only provided You with information and have not provided You with any recommendation or advice about whether this coverage for the Gadget meets Your specific insurance demands and needs.

Gadget insurance does not cover everything. You should read this Guide carefully to make sure it provides the insurance cover You need.

IMPORTANT INFORMATION

Who benefits from the cover?

This Guide sets out the cover, Terms & Conditions, claims procedures, cover limit, exclusions, territorial limits and period of cover that apply to You (and any other Beneficiary) under the contract of insurance between the Policyholder and the Insurer. Premiums are paid by the Policyholder, You do not pay any Premium for this cover. The cost of this cover is included in Your subscription fee to the British Transport Police Federation scheme.

You (and any other Beneficiary) are covered for the benefits available under the Gadget insurance.

These Terms and Conditions are not a contract of insurance but summarise the Gadget insurance cover which is held by the Policyholder.

Although You do not have Your own insurance policy directly with the Insurer, the benefits set out in these Terms & Conditions are made available under Gadget insurance held by the Policyholder for the benefit of (and in trust for) the Beneficiaries, the Insurer has authorised You, to notify them and make a claim under the Gadget insurance on the Policyholder's behalf. Your appointment as the Policyholder's agent is subject to You:

- a. Not altering the basis upon which the Gadget insurance is held in trust by the Policyholder for the Beneficiaries;
- b. being limited to the sole purpose of making a claim under the Gadget insurance directly to the Insurer;
- c. providing no rights whatsoever to commence legal proceedings as the Policyholder's agent;
- d. not permitting any act or omission undertaken by You (or any other beneficiary) to affect any claims or any other rights of the Policyholder (or any other Beneficiary) under the Gadget insurance.

In the event of a claim (section 6-Making a claim)

In the event of a claim, You must give accurate answers to the best of Your knowledge, to the questions asked. If You do not answer the questions truthfully it could result in Your insurance cover being invalid and could mean that all or part of a claim may not be paid.

Contracts (Rights of Third Parties) Act 1999

We, the Insurer and You do not intend any term of this insurance cover to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

Cancellation Rights

This insurance cover is provided to You as part of Your British Transport Police Federation scheme. If You cancel Your subscription to the British Transport Police Federation scheme, then all cover provided in this Guide will end immediately.

Joining the scheme:

1. Provided they are actively at work Serving Officers may join the scheme at the same time as they become a member of the British Transport Police Federation.
2. 'Late joining' officers may join the scheme at any time providing they are actively at work in their normal occupation and number of contracted hours, have not been medically advised against working, and have not been absent from work due to ill health or injury in the 8 weeks preceding their application.
3. Partners* may join the scheme provided they are able to satisfy the Health Declaration detailed in the partner application form. Partner cover will cease immediately an officer leaves the scheme or when the officer or the partner attain age 70, whichever happens first.
4. Special constables may join the scheme providing they have been actively on duty for 8 consecutive shift days preceding the application to join, have not been medically advised against working, and have not been absent from

their usual occupation due to ill health or injury in the same period.

*Definition of Partner - a partner is defined as your legal spouse or civil partner. If you are not married or you do not have a civil partner, a person who is co-habiting with you and has done so for at least six months prior to joining the scheme and is financially dependent or interdependent with you.

Payment of premiums: Premiums for Serving Officers are collected lunar monthly by salary deduction and by lunar monthly direct debit for special constables and Retired Officers, unless alternative arrangements have been agreed. Monthly subscription payments must be maintained to remain a member of the scheme and to qualify for benefits. Career breaks, maternity leave, secondment or living overseas Federation to discuss whether cover can continue and to arrange premium payment throughout the applicable period.

Transfer, resignation or dismissal Serving officers/Special constables who transfer to another force, resign or are dismissed from the police service are not eligible to remain in the scheme and all cover, including partner membership, will cease.

Retirement from the Police Service Not applicable to special constables. Serving officers upon retirement from the police service may remain in the scheme as a retired member, with benefits applicable to their age.

Transfer into the retired officer scheme must be agreed with the Federation prior to retirement as individuals are not eligible to join the scheme after their retirement date.

If You no longer wish to subscribe to the British Transport Police Federation scheme, please contact the British Transport Police Federation office in writing: British Transport Police Federation, Federation Office, 134 Thurlow Road, West Dulwich, London SE21 8HN or email info@btpfed.co.uk

International Sanctions

This insurance cover will not provide any cover or benefit to the extent that either the cover or benefit would violate any applicable sanction, law or regulations of the United Kingdom, the United Nations, the European Union, United States of America or any other applicable economic or trade sanction, law or regulations.

The Insurer will decline claims to persons, companies, governments and other parties to whom this is prohibited under national or international agreements or sanctions.

ABOUT US AND OUR INSURANCE SERVICES

1. Whose products We offer

We are an insurance intermediary that offers various products. This product is underwritten by AWP P&C S.A. which is a French company authorised in France, acting through its UK Branch.

2. The services will We provide You with

We have not provided You with a personal recommendation as to whether this insurance cover is suitable for Your specific needs, so You must decide for Yourself whether it is or not. You must make a reasoned decision based on the information provided ([BTPF - Group Insurance - Scheme Booklet - last updated 21 May 2025 \(9\).pdf](#)). You can cancel this insurance cover at any time should You decide the cover is no longer suitable by cancelling Your subscription to the British Transport Police Federation scheme.

What You will pay Us for this service

You will only pay the subscription for the British Transport Police Federation scheme for Your insurance cover. You will not pay Us a fee for arranging this on Your behalf. We are paid for our services by the insurance company, AWP P&C S.A. The nature of such payment is a mixture of commission and other fees based on Our costs for administering Your insurance cover.

3. Who regulates Us

Your insurance cover is distributed and administered by [Advisory Insurance Brokers Limited, trading as Everywhen](#), who are authorised and regulated by the Financial Conduct Authority under registration number [4043759](#). This can be checked on the FCA's register by visiting the FCA's website at www.fca.org.uk/register.

Your insurance cover is underwritten by AWP P&C S.A. a company registered in France with ID No. 519490080 RCS Bobigny, Registered Office 7 Rue Dora Maar, 93400 Saint-Ouen, France acting through its UK Branch, AWP P&C, registered in the United Kingdom. Registered Branch No. BR015275. Registered Office: 102 George Street, Croydon CR9 6HD. Authorised and regulated by L'Autorite de Controle Prudentiel et de Resolution in France. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority under register number 534384 and limited regulation by the Prudential Regulation Authority

4. What to do if You have a complaint

For all complaints, please see the 'Making an enquiry or complaint' section of this Guide.

5. Cover under the Financial Services Compensation Scheme (FSCS)

For Your added protection, AWP P&C S.A. is covered by the FSCS. You may be entitled to compensation from the scheme if the Insurer cannot meet their obligations to You, such as not being able to pay a claim. The scheme covers 90% of any claim to do with Us arranging this insurance cover, with no upper limit. Further information about the compensation scheme arrangement is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100, or by visiting their website at www.fscs.org.uk.

1-Introduction

Thank You for choosing this Gadget insurance cover to protect Your Gadget.

General Information

These Terms & Conditions as part of your British Transport Police Insurance scheme, form the basis of the insurance cover provided.

Cover under the Gadget insurance is subject to the terms, conditions, and limitations shown below or as amended in writing by Us.

We have tried to make this Guide simple and easy to understand while also clearly describing the Terms & Conditions of Your coverage.

This Gadget insurance cover has been issued as part of your British Transport Police Federation scheme.

In return for Your compliance with all Terms and Conditions of this insurance cover We will provide the insurance described in this Guide. If we do not say that something is covered, You should assume that it is not covered.

You will also notice that some words are capitalised. These words are defined in the "Definitions" section. Headings are provided for convenience only and do not affect Your coverage in any way.

It is important that You retain Your original Proof of Purchase (original invoice, receipts and any supporting documentation of Your purchase) of the Gadget as this forms part of the Terms and Conditions.

This Gadget Insurance does not cover You for Cosmetic Damage which does not affect the functionality of the Gadget such as scratches, dents, and discolouration.

Please take time to read all parts of the Guide to make sure it meets Your needs and that You understand the cover provided, the general exclusions and general conditions that apply.

If there is anything You do not understand, or any statement is incorrect, please contact Us by email at enquiries@officerinsurancecover.co.uk or via phone 0345 266 8985

Eligibility

You must continue to be a fully paid up member of the British Transport Police Federation scheme. The insurance cover is valid for Gadgets purchased in Your Country of Residence: The United Kingdom.

This insurance cover is only valid for individuals whose permanent Country of Residence is the United Kingdom. Please note that this must remain as Your Country of Residence throughout the Period of Insurance in order for Your insurance cover to be valid. If you are unsure if you meet this eligibility requirement, please see the definitions in Section 2 of these Terms and Conditions.

Career breaks, maternity leave, secondment or living overseas

If You go on a career break, maternity leave, or secondment, You must contact the British Transport Police Federation office as soon as possible to arrange for premium payments to continue. Failure to arrange for continued premium payments may result in the cancellation of Your cover.

Parties to this Insurance cover

- **Insurer:** AWP P&C S.A.
- **You / Your / Insured Person / Beneficiary:** You, the sole owner or gifted recipient (with appropriate Proof of Purchase and gifting) of the Gadget.
- **Policyholder:** the organisation who has concluded an insurance policy with the Insurer and who pays the Premium, the British Transport Police Federation.
- **Us / We / Our / Administrator:** Advisory Insurance Brokers Limited, trading as Everywhen
- **Claims Handler:** Citymain Administrators Ltd.

For circumstances where You have purchased the gadget Family Add On, **You / Your / Insured Person / Beneficiary** refers to You, Your spouse (through marriage, marriage-like relationship with a provable joint residence for at least 6 months or registered civil partnership) and Your children, stepchildren, foster children, adopted children or children in the process of adoption living with the Beneficiary (under the age of 18 must have You as a parent/guardian as the named Policy Holder), must be the owner or gifted recipient (with appropriate Proof of Purchase and gifting) of the Gadget, be 18 years of age Beneficiary or over and a Permanent UK Resident, The list of beneficiaries, Your personal details and address are noted in Your Certificate of Insurance.

We understand that certain situations can make managing insurance matters more challenging. If You find it difficult to understand or engage with Our services due to personal circumstances such as a vulnerability, or any other reason, please call Us and inform one of Our agents. Our team is trained to recognise and respond to the needs of all customers, ensuring that You are treated with the utmost care and respect.

2-Definitions

The general definitions of terms or phrases used within the Guide, are explained below and have the same meaning wherever they appear. The terms are identified with capitalised letter(s) in the text of this Guide.

Term	Definition
Accidental Damage	Damage caused by an unexpected and non-deliberate event occurring at a definable time and place and impairing the functionality or safe use of the Gadget. It can be caused by drop; fall; impact; liquid.
Administrator/We/Us/Our	Advisory Insurance Brokers Limited, trading as Everywhen 6 Bevis Marks London EC3A 7BA 0345 266 8925 The Administrator administers this insurance cover on behalf of the Insurer.
Claims Handler	Citymain Administrators Ltd. The claims handler administering and settling claims under this insurance cover on behalf of the Insurer.
Consumable Parts	Parts of Your Gadget that are designed to wear out or be used up over time, and which You can replace Yourself by following the manufacturer's instructions. Examples include batteries, ear tips, screen protectors, ink cartridges, and other items that may need replacing to keep the Gadget working normally.
Cosmetic Damage	Any damage that does not impact the Gadget's safe usage or functionality including gouges, scratches, kinks, dents and discolouration or any other cause as determined by the Claims Handler.
Country of Residence	The country where You have Your main home and spend more than 6 months of the year. Your Country of Residence must be the United Kingdom in order to be eligible for this insurance cover.
Cover Start Date	The date from which Your Gadget is registered under the British Transport Police Federation scheme.
Domestic Use	Any use of Your Gadget which is intended to be performed in Your home and / or for Your private use.
Excess	Fixed amount of an insurance claim that You must pay before the Claims Handler settles Your claim.
Explosion	The sudden expulsion of energy caused by the propensity of gases or vapours expanding outwards.
British Transport Police Federation scheme	The insurances offered by the British Transport Police Federation.
Fire	A Fire that starts accidentally or spreads on its own from where it began.
Gadget	Your new or Refurbished gadget purchased by You or purchased for You, supplied with a 12 month warranty from a VAT registered UK supplier insured by Us: mobile phones, headphones, air pods, ear buds iPads, tablets, cameras, laptops, portable gaming consoles, iPods, MP3 players, e-readers, Kindles, smart watches, smart glasses, sat nav's or portable media players
Gadget Purchase Date	The date on which the Gadget was purchased new or Refurbished with a warranty from a UK VAT registered supplier or retailer.

Gross Negligence	A voluntary disregard of the need to use reasonable care by You or by a user of the Gadget.
High Voltage	Electric potential large enough to cause injury or damage to the Gadget.
In Box Accessories	Additional components as included in the original delivery as provided by the manufacturer (e.g. remote controllers, strap or bands, chargers).
Insurer	AWP P&C S.A. UK Branch.
Lightning	The direct transfer of Lightning to the Gadget.
Limit of Liability (Indemnity)	The maximum amount that will be paid for repairs or replacement, as stated in Section 4 of this Guide.
Loss	Not being in possession of or not being able to recover, the Gadget due to an unintentional event, not caused by Theft or taken without permission.
Mechanical or Electrical Breakdown	Sudden and unforeseen breakdown or failure of a component which requires immediate repair or replacement for the functionality or safe use of Your Gadget.
Original Purchase Price	The purchase price of Your Gadget as stated on Your Proof of Purchase (including VAT). The Original Purchase Price does not mean the Gadget's official list price of the manufacturer. Only in circumstances where the purchase price of the Gadget cannot be determined because it is bought in combination with other products or services, the list price of the manufacturer as at the Gadget Purchase Date will be the Original Purchase Price.
Period of Insurance	The duration of the insurance cover.
Permanent UK Resident	You live in the UK as Your main home and either: <ul style="list-style-type: none"> • You are a UK citizen; or • You have official permission from the Home Office to live and work in the UK on a permanent basis (for example, indefinite leave to remain or settled status). This means You do not need to apply to the Home Office for further permission to stay in the UK.
Premium	The amount to be paid by the British Transport Police Federation for Your insurance cover. It includes insurance premium tax at the prevailing rate.
Proof of Purchase	A Proof of Purchase (e.g. named and dated VAT invoice) is the document that proves that Your Gadget was purchased by You on the Gadget Purchase Date. The document has to include certain means of identification of the Gadget, including manufacturer, type / model, serial number and/or IMEI number and Your details.
Proof of Usage	Evidence that the SIM enabled Gadget has been in use since the insurance cover started. Your Network Provider can give You this Information.
Reasonable Precautions	You must take care of Your Gadget as any careful owner would, even if You did not have this insurance. This means doing what is reasonable to prevent Loss, Accidental Damage, or Theft. For example: <ul style="list-style-type: none"> • Do not leave Your Gadget Unattended in a public place where it could easily be taken. • When in a vehicle, keep it completely out of sight in a locked compartment and ensure the vehicle is

	locked. No claims will be paid for Gadgets left Unattended in publicly accessible places unless You took steps that would reasonably prevent Theft or Accidental Damage in those circumstances.
Refurbished	A Gadget restored by a UK VAT registered retailer to its original condition in terms of performance and appearance supplied with a 12-month warranty.
Terms & Conditions	Details the general rules applicable to all contracts. You will find listed in the Guide the general exclusions and general conditions applicable to the insurance cover. Please note that only the Terms & Conditions laid out in the Guide are valid for the insurance cover. Your statutory rights are not affected.
Theft	The dishonest act of taking Your Gadget with the intention of permanently depriving You of Your Gadget.
Type of Cover	The classification of insurance protection provided by Your insurance cover.
Unattended	Your Gadget is not within Your direct sight and immediate reach. This includes situations where You have left it somewhere You cannot physically see or quickly access it. The only exception is when it is locked away and completely out of sight in a secure place (for example, in a locked cupboard, safe, or the locked boot or glove compartment of a vehicle).
Vandalism	Malicious or deliberate damage to Your Gadget.
Worldwide Coverage	Your Gadget is covered while You are travelling outside your Country of Residence. Cover continues while You are abroad, but it does not apply in countries or regions where the Foreign, Commonwealth & Development Office (FCDO) advises against all but essential travel. You can check the latest travel advice at: www.gov.uk/foreign-travel-advice .

3-General Conditions

The following conditions apply to the whole of this insurance cover.

Insurable persons and objects

This insurance cover is only valid if You are:

- aged 18 years or over;
- a fully paid up member of the British Transport Police Federation scheme; and
- Your permanent Country of Residence is the United Kingdom.

This insurance cover is only valid for the Gadget when:

- purchased by You / purchased for You / purchased by You for a Beneficiary, and
- used in accordance with the manufacturer's guidelines, and
- used for Domestic use, and
- is less than 96 months old, in good condition and in full working order at the time You are registered under the British Transport Police Federation scheme.

After qualifying for the insurance cover, We may invalidate Your insurance cover and have no liability for any associated claims if You have made any false declarations to Us upon applying for the insurance cover or during the

claims process (see Section 6 - Making a claim).

Expiry date of the insurance cover

- The insurance cover will expire if either You have cancelled Your subscription of the British Transport Police Federation scheme or the Insurer cancelled Your insurance cover, as detailed in the Cancellation rights section of these Terms and Conditions.

Insurance cover from Cover Start Date

ACCIDENTAL DAMAGE AND THEFT:

Cover will start once You become a fully paid up member of the British Transport Police Federation scheme.

LOSS (Mobile phones only):

Cover will start once You become a fully paid up member of the British Transport Police Federation scheme.

UNAUTHORISED PHONE USAGE (up to £2,500):

Cover will start once You become a fully paid up member of the British Transport Police Federation scheme.

MECHANICAL AND ELECTRICAL BREAKDOWN

Cover will start once You become a fully paid up member of the British Transport Police Federation scheme, but not before the expiry of the manufacturer's warranty.

How to cancel Your insurance cover

Termination by You:

- This insurance cover is provided to You as part of Your British Transport Police Federation scheme. If You cancel Your subscription of British Transport Police Federation scheme, then all cover under this insurance cover will end immediately.
- If You no longer wish to subscribe to the British Transport Police Federation scheme, please contact Your British Transport Police Federation office.

CANCELLATION

- Where You have requested to cancel Your subscription to the British Transport Police Federation scheme, it will be cancelled immediately.

Termination by the Insurer:

The Insurer may be entitled to terminate Your insurance cover with immediate effect if You:

- Have acted dishonestly or provided incomplete information when taking out the insurance cover;
- Have purposely misrepresented or failed to disclose the facts when submitting a claim;
- Have committed or attempted to commit fraud.

In the event that We elect to terminate Your insurance cover, We will notify You in writing.

If You go on a career break, maternity leave, or secondment, You must contact the British Transport Police Federation as soon as possible to arrange for premium payments to continue. During this period, premium payments may switch from salary deduction to direct debit or another payment method agreed with the British Transport Police Federation. Failure to arrange for continued premium payments may result in the cancellation of Your cover.

Geographic scope of coverage

The insurance cover is only valid for Gadgets purchased in Your Country of Residence.

Your Gadget is insured while You are abroad for trips. Please note, any repairs or replacements must be carried out in the UK by repairers approved by the Claims Handler.

This insurance cover excludes countries where the Foreign Commonwealth and Development Office (FCDO) have advised against all but essential travel. You can check the FCDO travel advice at www.fco.gov.uk.

Contractual amendments

Written Confirmation: Any amendments to the insurance cover requires written confirmation by Us.

Contractual amendment by the Insurer

From time to time, it may be necessary to make changes to these Terms & Conditions as a result of regulatory reasons. You will be given minimum of 30 days' notice of any proposed changes by email. If You do not agree with these changes, and You no longer wish to subscribe to the British Transport Police Federation scheme, please contact Your British Transport Police Federation office and You may cancel Your cover at the next monthly renewal.

Your obligations

You have to observe the following obligations to keep insurance cover:

- To comply with all the Terms & Conditions in this Guide.
- To inform Us as soon as possible of any changes to the insured risk (for example if the United Kingdom is no longer Your Country of residence) that arise and that may affect the insurance cover.
- To provide Us with complete and accurate information when purchasing the insurance cover and making a claim.
 - If costs are incurred due to false or untruthful information provided by You which would otherwise not have arisen had the information provided been accurate, the Insurer reserve the right to demand payment of these costs.
- To take Reasonable Precautions, to the best of Your ability, to keep the Gadget in good working order and take reasonable care to prevent or, at least, minimise the risk of damage.
 - If the Gadget becomes damaged or destroyed during the term of the insurance cover, You must as soon as reasonably practical notify Us and, where necessary provide Us with the Gadget so that We may examine it.

In the event of Gross Negligence by You which breaches one of the above obligations, Your insurance cover may be invalidated and if that happens, the Insurer will have no liability for associated claims or may reduce the benefits payable commensurate with the severity of Your Gross Negligence.

4-Summary of Insurance cover

What is insured?

The table summarises Your coverage details

Insurance cover feature	
Accidental Damage	Yes
Accidental Loss (mobile phones only)	Yes
Unauthorised phone usage (up to £2,500)	Yes
Electrical and Mechanical breakdown	Yes
Theft	Yes

Benefits and Claim Limits

- Upon the acceptance of Your claim, at the Claim Handler's discretion Your Gadget will either be repaired or replaced as described below and only after payment of the Excess has been received and all subscriptions are paid and up-to-date.
- In the event a claim has been approved, the Insurer will cover the postage costs.
- Should a replacement be required to fulfil Your claim, the original Gadget shall become the property of the Insurer and You are required to transfer the ownership of the Gadget to the Insurer. If Your mobile phone is lost or stolen and is used fraudulently after the Loss or Theft and before You report the Loss or the Theft to Your network/airtime provider, the Insurer will reimburse You for the costs up to £2,500 upon receipt of Your itemised bill from Your network/airtime provider.

Benefit	Description	Limit
Repair	<ul style="list-style-type: none"> Cover includes the costs required for the repair of the damaged Gadget. 	Limit of liability: <ul style="list-style-type: none"> £1,500 for mobile phones £250 for headphones, Airpods, and Earbuds £1,000 for all other Gadgets
Replacement	<ul style="list-style-type: none"> In case of replacement, You will receive a Refurbished Gadget. The value of Your Gadget will decrease over time due to wear and tear, usage and technological obsolescence. The replacement Gadget will be the same condition and model or the nearest equivalent model in terms of functionalities of the Gadget which is commercially available at the time of Your claim (same colour cannot be guaranteed). 	Limit of liability: <ul style="list-style-type: none"> £1,500 for mobile phones £250 for headphones, Airpods, and Earbuds £1,000 for all other Gadgets

The Excess is dependent on Your Gadget's Original Purchase Price, the depreciation of Your Gadget, and type of insurance cover. The Excess is fixed at £50 (for devices valued up to £499.99), £75 (for devices valued between £500 and £999), and £100 (for devices valued at £1,000 and higher).

The Excess will be collected by the Claims Handler through by card payment or other methods as may apply from time to time and will be collected for each individual valid claim.

5-Exclusions

Exclusions with regard to the Gadget or other objects:

The following are excluded from the insurance cover:

- Objects other than Gadgets as defined within this Guide.
- Consumable Parts: Parts of the Gadget that can be replaced by You as detailed in the manufacturer's operating guidelines, the replacement of which might be required to restore the functionality of the Gadget.
- When the Gadget is lent out by You.
- Counterfeit objects or objects without CE marking or a comparable certification mark (this marking signifies that objects sold in the UK have been assessed to meet high safety, health, and environmental protection requirements).
- Accessories including In Box Accessories.
- Objects with serial number or IMEI number removed, defaced or altered.
- The Excess applicable to each and any claim under the insurance cover.
- Postage other than shipment costs during the handling of a claim.

Excluded Events:

The following events are excluded from the insurance cover:

1. Outside Period of Insurance: Any incident that occurred before the Cover Start Date or after the insurance cover expiry date of Your subscription to the British Transport Police Federation scheme.
2. Pre-existing damage or fault with Your Gadget.
3. Faults or failures covered by the manufacturer's warranty.
4. Any breakdown of the Gadget if the type of fault would not have been covered under the manufacturer's warranty.
5. Any incomplete in-warranty repair.
6. Damage caused by use not in accordance with the manufacturer's instructions (e.g. wrong installation, assembly).
7. Damage caused by serial production faults as well as damages related to recall campaigns conducted by the manufacturer.
8. Use of the Gadget for commercial or other non-personal use.
9. You acting illegally or breaking any government prohibition or regulation or illegal use of the Gadget.
10. Gross Negligence or improper use of Your Gadget.
11. Intentionally caused damage: Damage created by deliberate acts or omissions on the part of the You or a Beneficiary or damage caused to Your Gadget by an authorised user.
12. Damage due to Fire, Lightning, High Voltage, Explosion, Vandalism.
13. Any event arising from software and operating system's faults or changes.
14. Damage as a result of wear and tear, erosion, corrosion, oxidation as a result of long term exposure to air and humidity or other deterioration caused by or naturally resulting from ordinary use or exposure including but not limited to gradually developing flaws or fractures.
15. Cosmetic Damage and damage or malfunctions that can be rectified by cleaning the Gadget or with ordinary maintenance which does not impact the functionality, operation or safe use of the Gadget. Cosmetic Damage includes but is not limited to scratches; dents; kinks; discoloration; small cracks and marks.
16. Problems with services by a third party (e.g. Your network provider).
17. Any damage or fault caused whilst Your Gadget is in the possession of a courier / postal company or any other form of delivery service where the service is not provided as part of the repair as arranged by the Claims Handler.
18. Any claim when the Gadget was in the possession of any third party (other than a member of Your immediate family) at the time of the event giving rise to the claim.
19. Any claim where You cannot supply the required evidence such as Proof of Usage or Proof of Purchase.
20. The cost of any calls made from Your Gadget, or downloads to your Gadget or purchases made from your e-wallet.
21. Any claim where Your Gadget was purchased outside of the UK or second hand non-refurbished Gadgets (including but not limited to Gadgets purchased from auction houses or auction websites).
22. Any repair costs that You have instructed or paid for without the Claims Handler's authorisation.
23. Damage caused by external events such as storms; natural forces; floods; nuclear energy; and land subsidence; insect infestation; electro-magnetic pulse, whether man-made or naturally occurring, seepage, pollution or contamination; ionizing radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning nuclear fuel or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear machinery or any part of it; pressure waves from aircraft and other flying objects travelling at or above the speed of sound.
24. Damage directly or indirectly caused by, resulting from or in connection with war, invasion, revolution or any act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss. For the purpose of this exclusion an act of terrorism means the use, or threatened use, of biological, chemical and/or nuclear force by any person or group of people whether acting alone or on behalf of or in connection with any organization(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear and/or any act deemed by the government of the Country of Residence to be an act of terrorism.
25. The cost of any unauthorised calls if the Loss or Theft of Your mobile phone has not been reported lost or stolen to the Claims Handler within 24 hours of discovery.
26. Any expense incurred as a result of not being able to use the Gadget, or any loss other than the repair or replacement costs of the Gadget unless relating to unauthorised call use for Your mobile phone up to the maximum value of £2,500.

6-Making a claim.

We understand that each claim can be very different. Each individual set of circumstances will be considered before the Claims Handler makes a decision.

When can You first make a claim?

You cannot make a claim before the Cover Start Date. If your claim is for Electrical or Mechanical Breakdown and is during Your Gadget's warranty period, You will need to contact the manufacturer or seller of the warranty.

You can contact the Claims Handler at the following e-claim portal www.federations.eclaimcity.co.uk or email claims@citymain.com or phone 0333 188 2257.

Please quote the following verification code: **D7K9Q2**

You will also be asked to provide your collar/ employee number.

- You must report Your claim within 30 days of the insured event so that the Gadget can be repaired and does not deteriorate further.
- If there is a delay in telling the Claims Handler about an insured event, Your claim will still be considered. However, if the delay has made the problem worse, increased the cost of the claim, or affected the Claims Handler's ability to investigate, the claim amount may be reduced to reflect this.
- You must make Your claim fully and truthfully and provide any further information the Claims Handler requests from You.

When You contact the Claims Handler they will let You know what information is required from You and at a minimum the following information will be required:

- Your insurance cover information;
- A description of what occurred to Your Gadget;
- The Proof of Purchase of the Gadget (original invoice, receipts and any supporting documentation);
- **Specific Obligations in case of Theft and Loss (mobile phones only)**
 - Evidence of the damaged Gadget and/or the break-in or damage caused to Your property as a result of the Theft must be provided with Your claim. 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. Please note any delay in reporting an incident to Your network/airtime provider or the police, may invalidate Your right to claim under the insurance cover. Lost property reports will not be accepted in support of a Theft claim.
 - Specific obligations in case of Loss of mobile phones: A written confirmation from an appropriate authority or company of when the Loss was reported and that the Insured object has not been located must be provided with Your claim.
 - For a Gadget stolen from any vehicle unless the Gadget was completely hidden from view within a glove compartment or boot, the vehicle's windows and doors had been closed and locked and all security systems had been activated and violent and forcible entry to the vehicle has been used. A copy of the repairer's account for such damage to the vehicle must be supplied with any claim.
 - For SIM enabled Gadgets: You must (and provide evidence of) upon request blacklist Your Gadget, where applicable, with Your telephone network provider.
 - For Unauthorised phone usage: You must provide evidence of the use of Your mobile phone after You have reported the Theft of the mobile phone.

What to do once Your claim is approved?

You should:

- Where possible, back up and delete any data in Your Gadget. the Claims Handler shall not be liable for the loss of any data howsoever caused. All Gadgets sent to be repaired will be wiped of any data before any action by authorised repairs for confidentiality and data protection purposes.

- **FOR ALL GADGETS: Remove all screen locks and passcodes.**
- Remove and keep any additional object such as SIM cards, Micro SD storage cards and cases.
- Pack the Gadget not in the original box as this will not be returned, but rather suitable comparable packaging to prevent further damage during shipping.

What happens if You or someone on Your behalf declare false or incomplete information?

- If You provide the Claims Handler with incorrect or incomplete information, cover for the claim may not be provided.
- If You, or anyone acting on Your behalf, makes a claim which is in any way false, exaggerated or fraudulent or supports a claim with any false, exaggerated or fraudulent statements relating to the insurance risk or documents, You will lose all benefits. The Insurer may also recover the cost of any successful claims that have settled under this insurance cover and later discovered to be fraudulent, from You. The Insurer may record this on anti-fraud databases and may also notify other organisations.

What happens to Your claim if You have multiple insurances?

- If You are entitled to compensation under another insurance cover, public scheme or obligation arising from a law or a regulation You should notify the Claims Handler and the Insurer may decline Your claim. The Claims Handler will, however, cover You where it is eligible under this insurance cover for damage which is not covered by the other insurance cover, public scheme or legal obligation arising from a law or a regulation.
- If the Insurer does provide coverage up front at Your request, You assign Your right to compensation under another insurance cover, public scheme or any legal obligation arising from a law or regulation to the Insurer.
- If You have more than one insurance that covers You for the same incident, You should only submit the claim to one insurer and provide details of any other insurance to that Insurer. They will then contact anyone else who would have insured the Gadget for a contribution towards the costs.

Compensation claim against third parties / other insurers

In consideration for the payment of compensation and, up to its limit amount, the Insurer becomes a Beneficiary of the rights and actions that You have or are entitled to against anyone liable for the claim. If, by Your act, the Insurer is no longer able to perform this action, the Insurer can be discharged of all or part of its obligations towards You.

Where another person or legal entity is liable for anything covered by Your insurance cover the Insurer is entitled to request coverage directly from that other party or the Insurer may recover the costs incurred from that other party (i.e. for repairing or replacing the Gadget).

Governing law and competent courts

The governing law is the law of England and Wales and all communications and documentation in relation to this insurance cover will be in English. Any disputes arising out or in connection with the insurance cover shall be brought before the competent England and Wales courts.

7-Making an enquiry or complaint

We aim to provide You with a first class insurance cover and service. However, there may be times when You feel We have not done so. If this is the case, please tell Us about it so that We can do Our best to solve the problem. If You make a complaint Your legal rights will not be affected. If Your complaint is regarding the provision of the cover, please contact Your British Transport Police Federation office who arranged the insurance on Your behalf.

Step1 If You have a complaint about something other than the provision of the cover please get in touch with Us

In the first instance:

Write to: FAO: Customer Relations Manager, Advisory Insurance Brokers Limited, trading as Everywhen 6 Bevis Marks
London EC3A 7BA

or Phone: 03452668925

Please supply Us with Your name, address, insurance cover number and claim number where applicable and enclose copies of relevant correspondence as this will help Us to deal with Your complaint, in the shortest possible time. We will do everything possible to ensure that Your query is dealt with promptly.

Step2:

If You are not satisfied with Our final response, You can refer the matter to the Financial Ombudsman Service for independent decision. Visit : www.financial-ombudsman.org.uk

Write to:

Financial Ombudsman Service, Exchange Tower,
London, E14 9SR.

Phone: 0800 023 4567 or 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

Privacy Notice

We care about Your personal data. For the purposes of this Privacy Notice, 'We / Us / Our' refers to AWP P&C S.A.

This summary and AWP P&C S.A.'s full privacy notice explain how AWP P&C S.A. protects Your privacy and uses Your personal data. Our full privacy notice is available at www.allianz-assistance.co.uk/privacy-notice/
If a printed version is required, please write to Customer Service (Data Protection), AWP P&C S.A.,
102 George Street, Croydon CR9 6HD.

Full details of the Advisory Insurance Privacy Notice can be found at [Privacy Policy - The Ardonagh Group](#)

- **How will We obtain and use Your personal data?**

We will collect Your personal data from a variety of sources including:

- Data that You or other people named on the insurance cover or Your representative(s) provide to Us;
- Data from Your insurance arranger or partners such as brokers, other Insurers or other companies who act as insurance distributors including the provider of goods and services associated with this insurance; and
- Data that may be provided about You from certain third parties, such as retailers of Your Gadget in the event of a claim.

We will collect and process Your personal data to comply with Our contractual obligations and/or for the purposes of Our legitimate interests including:

- Entering into or administering contracts with You;
- Informing You of products and services which may be of interest to You.

- **Who will have access to Your personal data?**

We may share Your personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes and to comply with our legal and contractual obligations;
- With Your insurance arranger or partners such as brokers, other Insurers or other companies who act as insurance distributors including the provider of goods and services associated with this insurance for contractual, regulatory and legal obligations including for the performance of Our services;
- With other service providers who perform business operations on Our behalf;

- Organisations who We deal with which provide part of the service to You such as in the event of a claim;
- To meet Our legal and regulatory obligations including providing information to the relevant ombudsman if You make a complaint about the product or service that We have provided to You.

We will not share information about You with third parties for marketing purposes unless You have specifically given Us Your consent to do so.

- **How long do We keep Your personal data?**

We will retain voice recordings for a maximum of two years and Your other personal data for a maximum of 10 years from the date the insurance relationship between Us ends. If We can do so, We will delete or anonymise certain areas of Your personal data as soon as that information is no longer required for the purposes for which it was obtained.

- **Where will Your personal data be processed?**

Your personal data may be processed both inside and outside the United Kingdom (UK) and the European Economic Area (EEA).

Whenever We transfer Your personal data outside the UK and the EEA to other Allianz Group companies, We will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, We take steps to ensure that personal data transfers outside the UK and the EEA receive an adequate level of protection.

- **What are Your rights in respect of Your personal data?**

You have certain rights in respect of Your personal data. You can:

- Request access to it and learn more about how it is processed and shared;
- Request that We restrict any processing concerning You, or withdraw Your consent where You previously provided this;
- Request that We stop processing it, including for direct marketing purposes;
- Request that We update it or delete it from Our records;
- Request that We provide it to You or a new insurer; and
- File a complaint.

- **Automated decision making, including profiling**

We carry out automated decision making and/or profiling when necessary.

Important Contact Details

If You would like a copy of the information that We hold about You or if You have any queries about how We use Your personal data, or for any other matter, You can contact Us as follows:

By post: 102 George Street, Croydon CR9 6HD.

Everywhen contact details: 6 Bevis Marks, 2nd floor, London, EC3A 7BA

Citymain Administrators Limited: 3000 Lakeside, North Harbour, Western Road, Portsmouth, PO6 3EN

By email: info@citymain.com

This Guide is available in large print,
audio and Braille.

Please contact Everywhen
and We will be pleased to organise an
alternative version for You.

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