

Gadget Travel Insurance

This insurance is arranged by Supercover Insurance Ltd and underwritten by UK General Insurance Limited on behalf of: Great Lakes Reinsurance (UK) SE, Registered in England No.SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ. Supercover Insurance Ltd and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by contacting them on 0800 111 6768.

INTRODUCTION

In return for the payment of **your** premium **we** will provide insurance for **your gadgets** during the period of cover, subject to the terms, conditions, and limitations shown below or as amended in writing by **us**. This insurance policy is designed to cover **you** for the duration of **your** trip. Unless **we** have agreed differently with **you**, English law and the decisions of English courts will govern this insurance. Cover under this insurance is subject to the terms, conditions, and limitations shown below or as amended in writing by **us**.

IMPORTANT INFORMATION

We have not provided **you** with a personal recommendation as to whether this product is suitable for **your** needs so **you** must decide **yourself** whether it is or not. **You** have made a decision based on the information made available to **you**. This policy meets the demands and needs of those who wish to insure their **gadgets** against theft, damage, breakdown and, for mobiles phones – **accidental loss** whilst on **your** trip.

DEFINITIONS

Accidental loss: means that the **gadget** has been accidentally left by **you** in a location and **you** are permanently deprived of its use.

Evidence of ownership: A document to evidence that the **gadget you** are claiming for belongs to **you**. This can be a copy of the till receipt, delivery note, gift receipt or, if the **gadget** is a mobile phone, confirmation from **your** Network Provider that the mobile phone has been used by **you**.

Gadgets: the portable electronic items insured by this certificate, purchased by **you** in the UK, Isle of Man or the Channel Islands; that is no more than 5 years old at point of policy purchase. Items must have been purchased as new or in the case of refurbished items, purchased directly from the manufacturer, and **you** must be able to evidence ownership of **your gadget**. **Gadgets** can include: Mobile Phones, iPads, Tablets, Camera's, Laptops, Portable Gaming Consoles, iPods/MP3 Players, E-readers/ Kindles, Smart Watches, Sat Nav's, and Portable DVD Players.

Home: the permanent residence shown on **your** Schedule of Insurance.

Immediate family: **your** mother, father, son, daughter and spouse. **Immediate family** also includes **your** domestic partner (domestic partner is defined under this policy as someone **you** are living with in a long-term permanent relationship as if **you** are married to them).

Precautions: all measures that it would be reasonable to expect a person to take in the circumstances to prevent **accidental loss**, damage or theft of **your gadgets**.

Proof of usage: means evidence that the **gadget** has been in use since policy inception. Where the **gadget** is a mobile phone, this information can be obtained from **your** Network Provider. For other **gadgets**, in the event of an accidental damage claim this can be verified when the **gadget** is sent to **our** repairers for inspection.

Terrorism: means any act, including but not limited to the use of force or violence of the threat thereof, of any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government, committed for political, religious, ideological or similar purposes, including the intention to influence any government to put the public or any section of the public in fear.

Unattended: not within **your** sight at all times and out of **your** arms-length reach.

We, us, our: UK General Insurance Ltd, on behalf of Great Lakes Reinsurance (UK) SE.

You, your: the person, who owns the **gadgets** as stated on the Certificate of Insurance.

WHAT WE WILL COVER

We will cover **your gadgets** worldwide, subject to the territorial limits up to a maximum sum of £1000.

The total amount payable in aggregate in each period of cover is £1000, and the maximum value per single **gadget** that can be claimed for is £1000.

If **you** have purchased an annual multi-trip insurance, the maximum duration of any single trip is 100 days.

1. **Accidental Damage.** **We** will arrange a repair if **your gadget** is damaged as a result of an accident or malicious damage. If **your gadget** cannot be repaired **we** will replace it.
2. **Theft.** If **your gadget** is stolen **we** will replace it. Where only part or parts of **your gadget** have been stolen, **we** will only replace that part or parts.
3. **Accidental Loss.** If **you** lose **your gadget** **we** will replace it. Please note laptops are not insured for **accidental loss**.
4. **Breakdown.** If **your gadget** suffers electrical breakdown which occurs outside of the manufacturers guarantee period, then **we** will repair it. If **your gadget** cannot be repaired, **we** will replace it. This cover is not available on laptops.
5. **Unauthorised Call/Data Use.** If **your** mobile phone is lost or stolen and is used fraudulently, **we** will reimburse **you** for the costs upon receipt of **your** itemised bill, up to a maximum value of £1000. This includes calls, messages, downloads and data made / used from the time it was lost or stolen up to a maximum of 24 hours from discovery of the incident.
6. **Liquid Damage.** If **your gadget** is damaged as a result of accidentally coming into contact with any liquid, **we** will repair it. If it cannot be repaired **we** will replace it.

WHAT WE WILL NOT COVER (EXCEPTIONS)

Your gadget is not covered for:

1. 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, closed glove compartment or other closed 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;
 - from any building or premises (including **your** holiday accommodation) unless the theft involves force in gaining entry to or exit from the building or premises resulting in damage to the building or premises. A copy of the repairer's account for such damage, or other evidence of damage must be supplied with any claim;
 - where **your gadget** was in the possession of a third party (other than a member of **your immediate family**) at the time of the event giving rise to a claim under this insurance;
 - when away from **your home**, unless the **gadget** is concealed on or about **your** person when not in use;
 - where the **gadget** has been left **unattended** when it is away from **your home** or holiday accommodation;
 - where all available **precautions** have not been taken.
2. Loss or damage caused by:
 - **you** deliberately damaging or neglecting the **gadget**;
 - **you** not following the manufacturer's instructions;
 - the use of non-original accessories.

3. Repair or other costs for:
 - routine servicing, inspection, maintenance or cleaning;
 - loss caused by a manufacturer's defect or recall of the **gadget**;
 - repairs carried out that have not been pre-approved by us;
 - **gadgets** which have previously had repairs carried out by non-manufacturer approved repairers;
 - wear and tear, including but not limited to: replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials, or gradual deterioration of performance;
 - cosmetic damage of any kind including scratches and dents;
 - if the serial number has been deliberately tampered with in any way.
4. Any kind of damage whatsoever unless the damaged **gadget** is provided for repair.
5. Any loss of a SIM (subscriber identity module) card.
6. Any claim for liquid damage to **your gadget/s** where the event causing the need to claim involved **you** taking **your gadgets** on a boat, other water vessel or whilst taking part in water activities.
7. 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 use for **your** mobile phone up to the maximum value of £1000.
8. In the event that **you** make a claim, an excess fee applies per **gadget** being claimed for, which must be paid to **us** before **your** claim can be settled. This is the first £25 of each claim for each **gadget** that was less than 3 years old at point of policy purchase, and £50 for each **gadget** that was more 3 years old but less than 6 years old at the time of policy purchase.
9. The cost of any unauthorised calls following the theft, **accidental loss** or damage of **your** mobile phone unless the theft or loss of the mobile phone has been reported to the Service Provider within 24 hours of discovery.
10. Any claim for a **gadget** where Proof of usage cannot be provided or evidenced.
11. **Accidental Loss** where the circumstances of the loss cannot be clearly identified, i.e. where **you** are unable to confirm the time and place of the loss.
12. Loss of or damage to accessories.
13. Any claim if the **gadget** has not been used after the date the insurance has been purchased.
14. Any theft, loss or damage that occurs to **your gadget/s** whilst travelling on public transport or on an aircraft unless they are being carried in **your** hand luggage or on **your** person.
15. Any **gadget** that is more than 6 years old, or that is without valid **evidence of ownership** when the policy is started. This insurance does not cover **gadgets** purchased outside of the UK, or any **gadgets** purchased second hand.
16. Any claim for any **gadget** over the value of the maximum sum for the level of cover **you** choose.
17. War Risk.
Terrorism, war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority.
18. Nuclear Risk.
Damage or destruction caused by, contributed to or arising from:
 - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.
19. Sonic Boom.
Damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
20. Loss of Data or Software.
Any loss of or damage to information or data or software contained in or stored on the **gadget** whether arising as a result of a claim paid by this insurance or otherwise.

21. Any indirect loss or damage resulting from the event which caused the claim under this policy.
22. Liability of whatsoever nature arising from ownership or use of the **gadget**, including any illness or injury resulting from it.
23. Value Added Tax (VAT) where **you** are registered with HM Revenue and Customs for VAT.

CLAIM SETTLEMENT

1. This policy offers replacement only and is not a replacement as new policy. If the **gadget** cannot be replaced with an identical refurbished **gadget** of the same age and condition, **we** will replace it with one of comparable specification or the equivalent value taking into account the age and condition of the original **gadget**. Where an equivalent refurbished item is not available, **we** will replace with new. **We** cannot guarantee to replace an item with one of the same colour.
2. Repairs will be carried out using readily available parts. Where possible **we** will use original parts but in some cases, unbranded parts may be used. In the event that any repairs authorised by **us** under this policy invalidate **your** manufacturer's warranty, **we** will repair or replace **your gadget** for the remaining period of **your** manufacturer's warranty in line with **your** manufacturer's warranty terms and conditions.
3. In the event of a valid claim resulting in the replacement of the **gadget**, this policy will automatically cover the replacement **gadget**.

CONDITIONS AND LIMITATIONS

1. Unless **we** have agreed differently with **you**, English law and the decisions of English courts will govern this insurance.
2. The **gadgets** must not be more than 6 years old, must be purchased as new, or if refurbished, purchased directly from the manufacturer, and with valid **evidence of ownership** at inception of the Certificate. All **evidence of ownership** must include the make, model and serial number of the **gadget** and must be in **your** name.
3. **You** must provide **us** with any receipts, documents or **evidence of ownership**, that it is reasonable for **us** to request.
4. This insurance may only be altered, varied or its conditions altered or premium changed by **us**, giving **you** 30 days' notice in writing.
5. **We** may cancel the policy by giving **you** 30 days' notice in writing. In the event of any claim **you** are responsible for the payment of any outstanding premium.
6. **You** cannot transfer the insurance to someone else or to any other **gadgets** without **our** written permission.
7. **You** must take all available **precautions** to prevent any loss or damage.
8. Cover excludes costs or payments recoverable from any party, under the terms of any other contract, guarantee, warranty, or insurance.

CANCELLATION

Your right to change **your** mind. **You** may cancel this insurance, without giving reason within 14 days of it starting or (if later) within 14 days of **you** receiving the insurance documents, by contacting:

By writing to:	Talk to TIM, McGowan House, Waterside, The Lakes, Bedford Road, Northampton, NN4 7XD
By telephone:	0333 006 3212
By e-mail:	info@talktotim.co.uk

As long as **you** have not made a claim and do not intend to make a claim.

Cancellation after the withdrawal period. If **you** wish to cancel **your** insurance after the initial 14 day withdrawal period **you** can do so:

By writing to:	Talk to TIM, McGowan House, Waterside, The Lakes, Bedford Road, Northampton, NN4 7XD
By telephone:	0333 006 3212
By e-mail:	info@talktotim.co.uk

No refund of premium will be due.

CLAIMS PROCEDURE

1. **You** must:

- notify Supercover Insurance as soon as possible but in any event within 28 days of any incident likely to give rise to a claim under this insurance.

By writing to:	Supercover Insurance, Waterside House, 20 Riverside Way, Uxbridge, UB8 2YF
By telephone:	0203 794 9320
By e-mail:	claims@supercoverinsurance.com

- report the theft or loss of any mobile phone, within 24 hours of discovery to **your** Airtime Provider and blacklist **your** handset;
- report the theft or loss of any **gadgets** to the Police within 48 hours of discovery and obtain a crime reference number in support of a theft claim or a lost property reference in support of an **accidental loss** claim;
- provide **us** with details of the claim and any other contract, guarantee, warranty or insurance that may apply to the loss including but not limited to household insurance. Where appropriate a ratable proportion of the claim may be recovered direct from these Insurers.
- return **your** completed claim form and **evidence of ownership** to Supercover Insurance within 30 days of the incident date along with any other requested information.

2. If **we** replace **your gadgets** the damaged or lost item becomes **ours**. If it is returned or found **you** must notify **us** and send it to **us** if **we** ask **you** to.

UK General Insurance Limited are an agent of Ageas Insurance Limited and in the matters of a claim act on their behalf.

To help **us** improve **our** service **we** may record or monitor telephone calls.

WARNING

We will process **your** claim under the terms and conditions of this insurance based on the first reason notified to **us** for the claim. If **your** claim is not covered and **you** then submit a claim having changed the reason **we** consider this as fraud. Details of all such cases will be passed to appropriate agencies for action.

CONSUMER INSURANCE ACT

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct. **You** must tell **us** of any changes to the answers **you** have given as soon as possible. Failure to advise **us** of a change to **your** answers may mean that **your** policy is invalid and that it does not operate in the event of a claim.

COMPLAINTS

Complaints regarding **SALE OF THE POLICY**:

Please contact Staysure who arranged this insurance on **your** behalf. **You** can get in touch

By writing to:	Customer Services Manager, Talk to TIM, McGowan House, Waterside, The Lakes, Bedford Road, Northampton, NN4 7XD
By telephone:	0333 006 3212
By e-mail:	info@talktotim.co.uk

Complaints regarding **CLAIMS / SERVICE**:

It is the intention to give **you** the best possible service but if **you** do have any questions or concerns about this insurance or the handling of a claim **you** should in the first instance contact Supercover's Customer Services Director. The contact details are:

By writing to:	The Customer Services Director, Waterside House, 20 Riverside Way, Uxbridge, UB8 2YF
By telephone:	0203 794 3928
By e-mail:	complaints@supercoverinsurance.com

Please ensure **your** policy number is quoted in all correspondence to assist a quick and efficient response. In the event **you** remain dissatisfied and wish to make a complaint, **we** will forward **your** details to:

By writing to:	The Customer Relations Manager, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ
By telephone:	0345 218 2685
By e-mail:	customerrelations@ukgeneral.co.uk

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **you** are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

By writing to:	The Financial Ombudsman Service, Exchange Tower, London, E14 9SR
By telephone:	0800 023 4567
Website:	www.financial-ombudsman.org.uk

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

COMPENSATION SCHEME

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

DATA PROTECTION ACT 1998

Supercover Insurance Ltd does not pass any personal data about **you** to any third parties. When **you** apply for insurance and/or make a claim, **you** will be required to disclose relevant personal data about **yourself** to Supercover or their agents, including data which is deemed "sensitive" under the Data Protection Act 1998. **Your** explicit consent to the processing of this data, which is required under the Data Protection Act 1998, will be requested at the time of purchase or when **you** make a claim. Please note that any information that **you** provide to Supercover may be shared with other insurers, for the purpose of preventing fraudulent claims. All information provided by **yourself** will be used by Supercover its agents and associated companies, other insurers, regulators, industry and public bodies (including the police) and agencies to process this insurance and any upgrade to this insurance, handle claims relating to this insurance and prevent fraud.