

# Gadget Insurance

## Insurance Product Information Document

**Company:** AmTrust Europe Limited, whose registered office is at Market Square House, St James's Street, Nottingham, NG1 6FG, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial services register number 202189.

**Product:** iSmash Insurance Ultimate Policy

You will be provided with a schedule of insurance and a policy terms and conditions handbook which together form your contract of insurance. Please read these documents together and in full to understand your cover. If you have any queries, contact us as per the details below.

## What is this type of insurance?

Gadget Insurance. A policy that offers protection for multiple types of portable devices - Mobile Phones, Smart Phones, Laptops, Tablets, Desktops, Digital Cameras, PC Monitors, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, Wearable Technology (such as a Smart Watch or a Health and Fitness Tracker).



### What is insured?

- ✓ **Theft** - The taking of the gadget by a third party with the intention of permanently depriving you of it, using force, threat of violence or by pickpocket. Theft claims must also be accompanied by a valid Police crime reference report, loss property reports and numbers on their own will not be accepted in support of a Theft claim
- ✓ **Loss** - Means that the gadget has been accidentally left by you in a location and you are permanently deprived of its use.
- ✓ **Accidental Damage** - The sudden unforeseen accidental damage to your gadget.
- ✓ **Liquid Damage** - Unforeseen liquid ingress resulting in damage to your gadget.
- ✓ **Mechanical Breakdown** - the actual breaking or burning out of any part of your gadget whilst in ordinary use arising from internal electronic, electrical or mechanical defects in the gadget.
- ✓ **Cracked Screen** - Damage to the screen, or rear glass, on your gadget that affects normal use or is a safety issue.
- ✓ **£150 Accessory Cover** - Items such as, but not limited to, chargers, protective cases, carrying cases and hands-free mounting kits, but excluding the SIM card and Wearable Technology or any item defined as an insurable device within the Gadget Criteria.
- ✓ **Malicious Damage by third party** - The intentional or deliberate actions of another party, not including immediate family, which causes damage to your gadget.



### What is not insured?

- ✗ Malicious damage caused by insured or a member of their immediate family.
- ✗ Gadgets over 36 months of age at policy inception.
- ✗ Any gadget where you are unable to provide proof of purchase.
- ✗ Any damage whilst the gadget is in possession of a third party.
- ✗ If the gadget is left unattended there must be evidence that forced entry was required to access the device.
- ✗ Where you knowingly leave your gadget somewhere where you can't see it but others can and it is at risk of being lost, stolen or damaged.



### Are there any restrictions on cover?

- ! Cover for insured and immediate family - Spouse, partner or parents or your children, brothers or sisters who permanently reside with you at the address registered with us.
- ! Cover available to resident of the UK, excluding Channel Islands or Isle of Man.
- ! Maximum 120 days of international cover in a 12-month period.
- ! You cannot claim for any amount greater than the replacement value of the gadget insured
- ! Any voided manufacturer's warranty will not automatically be reinstated. All repairs are provided with a 3-month warranty and replacements with a 12-month warranty.
- ! An excess is applicable in respect of every claim for each gadget being claimed. The excess amount is dependent on the value of the gadget and the peril claimed for. Where the incident occurs within the first 31 days of the initial policy inception date an additional excess is payable over and above the standard excess.



## Where am I covered?

- ✓ UK, excluding Channel Islands and the Isle of Man. 120 Days Worldwide excluding where the Foreign and Commonwealth office (FCO) have advised against all (but essential) travel.



## What are my obligations?

- ◆ Enter all pre-sale information as accurately as possible.
- ◆ Read your policy carefully to ensure you have the cover appropriate to your needs.
- ◆ Inform us as soon as possible if there are any changes to the devices on cover or if it is likely you will need to make a claim.
- ◆ You should take reasonable care to protect your gadgets against accident, theft or loss.
- ◆ Your policy has an excess payable in the event of a claim, ensure you are aware of the amount.
- ◆ In the event of a claim you will need to provide the following:
  - **Proof of Purchase** - the purchase receipt provided at the point of sale that gives details of the gadget(s) purchased (including any accessories), or similar documents that provide proof that you own the gadget(s) and enables the age of the gadget(s) to be reasonably identified. The receipt should include confirmation of the IMEI or serial number of the gadget(s) (where possible) and detail the UK VAT registration number of the company (or the equivalent tax if purchased overseas). Delivery notes are not an acceptable form of proof of purchase.
  - **Proof of Usage** - Evidence that shows the gadget has been in use since policy inception and up to the event giving rise to the claim. Where the gadget is a mobile phone this evidence can be obtained from your Network provider. For other gadgets, such as laptops, in the event of an accidental damage claim this may be determined through inspection by our repairer.
  - **Photographic ID** - To assist with the combating of insurance fraud.
  - **Proof of Address** - To assist with the combating of insurance fraud.
  - **Proof of Travel** - If the event occurred outside of the UK.
  - **Police Report** - In the event that the gadget has sustained malicious damage by a third party. Theft claims must also be accompanied by a valid Police crime reference report, loss property reports and numbers on their own will not be accepted in support of a Theft claim.
  - **Proof of Blacklisting** - If you have a device that uses a sim card, you must have your device blacklisted if it has been stolen. You must provide proof of this from your network provider. This will show when the device was blacklisted, the IMEI number, and is obtainable for all types of contract, including "pay as you go".



## When and how do I pay?

You can choose to pay your insurance premium annually using either Direct Debit or VISA/MasterCard or monthly by Direct Debit.



## When does the cover start and end?

Your cover starts immediately. Annual policies end after 12 months, notification of the end date will be sent to you approximately 30 days prior to this. Monthly policies will provide continuous cover until you notify Customer Support that the policy is no required.



## How do I cancel the contract?

- ◆ You may cancel the insurance anytime by contacting Customer Support on 0203 183 7443 or [gadget.sales@ismashinsurance.com](mailto:gadget.sales@ismashinsurance.com).
- ◆ If you cancel within the first 14 days of receiving your insurance documents whether for new business or at the renewal date you will receive a full refund provided that no claim has been made and you do not intend to make a claim.
- ◆ If you have a monthly policy and you cancel after the first 14 days of receiving your insurance documents your cover will continue until the end of the period for which you have already paid.
- ◆ If you have an annual policy and you cancel after the first 14 days of receiving your insurance documents, we will cancel your policy on receipt of your notice of cancellation. We will then return the proportionate premium for the period that you have not been insured, subject to deduction of an administration fee of £15.00, provided you have not made a claim during the period of insurance. If a claim has been made during the period of insurance, no refund of premium will be given.