

**keyfacts**®

# **Corporate Smartphone and Gadget Insurance Policy Summary**

Please contact the administrator by email at [admin@covercloud.co.uk](mailto:admin@covercloud.co.uk) or by phone on 0345 812 0030 if you need any documents to be made available in braille and/or large print and/or in audio format.

## Type of Insurance and Cover

This insurance is designed to protect you if your gadget is accidentally damaged, lost or stolen or it suffers a mechanical or electronic breakdown outside of the manufacturer's guarantee period. It also covers unauthorised calls, texts, downloads and data use in conjunction with a claim for the gadget. Which of the coverages apply depends on the cover level you selected when purchasing this insurance, which is shown on your Policy Schedule.

We will only cover the following items: E-Readers, digital cameras, games consoles, MP3/MP4 players, mobile phones, smart watches, satellite navigation devices, tablets, video cameras and virtual reality headsets.

## Duration of the Policy

The Period of Insurance is shown in the Policy Schedule. It is normally 12 months unless cancelled.

## Cancellation of the Policy

### Your Cancellation Rights

You can cancel your policy within 14 days of the policy start date or, if later, 14 days of the date you receive your Policy Document. We will refund any premiums you have paid as long as you have not made a claim and do not intend to make a claim.

If you cancel after this 14 day period you will receive a pro-rata refund less an administration fee of £15. If the refund does not exceed £15 there will be no refund. Cancellations will not be backdated.

### The Insurer's Cancellation Rights

We reserve the right to cancel this policy immediately if you commit fraud. If we cancel your policy, we will do so in writing to the most recent address we have for you.

Your policy also will end automatically if you do not pay any premium when it becomes due. If this happens, you will be contacted requesting payment within 14 days. If we do not receive payment within this period, you will be written to again notifying you that your policy will be cancelled from the date of your first missed payment.

## How to Make a Claim

If you need to make a claim, please log into your online account at [www.covercloud.co.uk](http://www.covercloud.co.uk) and select 'Making a Claim'. This will provide you with step by step instructions on how to submit your claim and details of the information required.

If you require assistance, you can contact customer services on 0345 812 0030. Lines are open 9am to 5.30pm (Monday to Friday).

## How to Complain

Our aim is to provide you with a high quality service at all times, although we do appreciate there may be instances where you feel it is necessary to lodge a complaint.

The full complaints procedure is confirmed in your Policy Document and is available on request. However, if you wish to make a complaint, the first step is to contact the administrator:

Acumen Insurance Services Limited  
St Clare House  
30-33 Minorities  
London  
EC3N 1PE

Tel: 0345 812 0035  
Email: [admin@covercloud.co.uk](mailto:admin@covercloud.co.uk)

Alternatively, you may refer your complaint directly to Lloyd's:

Complaints at Lloyd's  
Fidentia House  
Walter Burke Way  
Chatham Maritime  
Kent  
ME4 4RN

Tel: +44 (0)20 7327 5693  
Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)  
Web: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

You may ultimately have the right to refer your complaint to the Financial Ombudsman Service, which is an independent service in the UK for settling disputes between consumers and businesses providing financial services.

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Tel: 0800 0234 567  
(calls to this number are free on mobile phones and landlines).

Tel: 0300 1239 123  
(calls to this number cost no more than calls to 01 and 02 numbers).

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The complaints procedure does not affect your right to take legal action.

## The Insurers, Administrator and Coverholder

This insurance was arranged by CoverCloud Insurance. CoverCloud Insurance is a trading style of Acumen Insurance Services Limited, an appointed representative of Maintenance Assist Ltd, which is authorised and regulated by the Financial Conduct Authority (FCA) Register number 516611. Acumen Insurance Services Limited is also a member of the same group as Crispin Speers & Partners Ltd, St. Clare House, 30-33 Minorities, London EC3N 1PE, which is a Coverholder at Lloyd's. Acumen Insurance Services Limited administers this insurance and is referred to as the administrator in the Policy Document

The insurance is underwritten by Lloyd's Syndicate 4444 which is managed by Canopus Managing Agents Limited. Canopus Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Lloyd's Syndicate 4444 is referred to as "we", "us" and "our" in this Policy Document.

## Compensation Scheme

The parties above are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if they are unable to meet their obligations to you under this contract. Further information can be obtained from:

Financial Services Compensation Scheme  
10th Floor  
Beaufort House  
15 St. Botolph Street  
London  
EC3A 7QU

Tel: 0800 678 1100 (Freephone)  
or: 020 7741 4100  
Web: [www.fscs.org.uk](http://www.fscs.org.uk)

## Significant or Unusual Exclusions or Limitations that apply to all cover levels

### To buy this insurance you must be:

- aged 18 or over at the time of purchasing this insurance
- a permanent resident in the United Kingdom, the Channel Islands or the Isle of Man

### The gadget must:

- not have been lost, stolen or damaged before the start date of this insurance
- not have been purchased second hand, at auction or from an online auction website
- if it is a refurbished item, have been purchased directly from the manufacturer or network provider (not from an online outlet or high street retail provider) or been obtained from The Replacement Service (TRS)
- be under 3 years old (5 years old only if a CoverCloud policy renewal) at the policy start date and in good condition and in full working order

Cover is limited to gadgets used in the United Kingdom, the Channel Islands and the Isle of Man and for up to 90 days abroad.

You should upload your evidence of ownership for your insured gadgets and accessories within 14 days to your online account at: [www.covercloud.co.uk/mypolicy](http://www.covercloud.co.uk/mypolicy). We cannot process any claim until we have received your evidence of ownership.

### We will not provide any cover for:

- loss, theft, damage or breakdown as a result of not taking care of your gadget
- which happens while an item of equipment is in possession of anyone other than you or an authorised person.
- any policy excess
- any claim for a mobile phone unless it fitted with an active, functioning SIM card at the policy start date. In the event of a claim you will be required to produce evidence of usage from your network provider
- any gadget or accessories if you cannot provide evidence of ownership
- any mobile phone claim where evidence of usage is not provided
- any claim resulting from the failure of your gadget to correctly recognise or process any calendar date or time
- any costs or expenses which are not directly associated with the incident which caused the claim, or any loss other than the cost of repairing or replacing your gadget except any unauthorised calls/usage
- the cost of replacing any personalised ringtones or graphics or software or downloaded material
- reconnection costs or subscription fees of any kind
- any third party liability arising out of your use or ownership of your gadget, including any illness or injury resulting from it
- any loss or damage resulting from war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion or terrorist activity of any kind

## Significant or Unusual Exclusions or Limitations

| This insurance covers gadgets against the specific risks below:   | Applicable Cover Level :  | For the specific risks listed on the left we do not cover claims:  | Policy Page |
|---|---|--|-------------|
| <ul style="list-style-type: none"> <li>Accidental damage, including:</li> <li>Cracked screens</li> <li>Damage caused by liquids</li> <li>Electrical and mechanical breakdown</li> </ul> | <p><b>Cover for Accidental Damage or Breakdown only applies if you have purchased the Standard, Premier or Elite cover level.</b></p> | <ul style="list-style-type: none"> <li>which is covered under the warranty or guarantee provided by the manufacturer or retailer;</li> <li>caused by deliberate damage or the neglect of an item of equipment;</li> <li>caused by you not following the manufacturer's instructions;</li> <li>caused by routine servicing, inspection, maintenance or cleaning;</li> <li>caused by, or arising from, a manufacturing defect or recall;</li> <li>for the replacement of or adjustment to fittings, batteries or aerials;</li> <li>resulting from repairs carried out by a repairer not authorised by us;</li> <li>if the IMEI or serial number cannot be determined from an item of equipment, or if the IMEI or serial number has been tampered with in any way;</li> <li>resulting from wear and tear or the gradual deterioration of performance; or</li> <li>for the scratching, denting or marking of an item of equipment which affects the appearance of that item but does not affect its performance or functionality in any way.</li> </ul> | 4 & 5       |

| <b>This insurance covers gadgets against the specific risks below:</b>                               | <b>Applicable Cover Level :</b>  | <b>For the specific risks listed on the left we do not cover claims:</b>   | <b>Policy Page</b> |
|--|--|--|--------------------|
| <ul style="list-style-type: none"> <li>• Theft</li> <li>• Accidental loss</li> </ul>                 | <p><b>Cover for Theft only applies if you have purchased the Premier or Elite cover level.</b></p> <p><b>Cover for Accidental Loss only applies if you have purchased the Elite cover level.</b></p> | <ul style="list-style-type: none"> <li>• if an item of equipment is stolen from a motor vehicle (including a motorcycle) unless all windows and doors were closed and locked (where the vehicle has windows and doors), it was hidden out of sight and all security systems were activated;</li> <li>• if an item of equipment is stolen from an unoccupied premises, unless there is evidence of violent and forcible entry to the premises;</li> <li>• unless the incident is reported to the police within 48 hours of your discovery of the incident and you obtain a crime reference number or lost property reference from the police;</li> <li>• unless the loss or theft of a mobile phone is reported to the network provider within 24 hours of your discovery of the incident; or</li> <li>• for the theft or accidental loss of a mobile phone unless it was fitted with an active, functioning SIM card (registered to you) at the time of the theft or accidental loss occurring.</li> </ul> | 4 & 5              |
| <ul style="list-style-type: none"> <li>• Unauthorised use up to £1,000 any one occurrence</li> </ul> | <p><b>Cover for Unauthorised Use only applies if you have purchased the Premier or Elite cover level.</b></p>  | <ul style="list-style-type: none"> <li>• unless it results from a theft or accidental loss claim which is covered by this insurance;</li> <li>• with any costs incurred if the network provider fails to properly block your service; or</li> <li>• where the theft or accidental loss has not been reported to your airtime provider within 24 hours of the theft or accidental loss occurring.</li> </ul>  | 4 & 5              |
| <ul style="list-style-type: none"> <li>• Accessories</li> </ul>                                      | <p><b>Cover for Accessories only applies if you have purchased the Premier or Elite cover level.</b></p>   | <ul style="list-style-type: none"> <li>• where the accessory is not accidentally lost, stolen or damaged at the same time as the gadget</li> </ul>   | 4 & 5              |