

# Gadget Insurance

## Insurance Product Information Document

Company:

**Fortegra Europe Insurance Company SE**

Intermediary:

**Citymain Administration Ltd**

Product:

**CoverCloud Gadget Insurance**

This product is underwritten by Fortegra Europe Insurance Company SE UK Branch, a branch of Fortegra Europe Insurance Company SE (Malta Company Registration Number C 84703; UK Branch registration number BR021916) who is authorised and regulated by the Malta Financial Services Authority.

Together with its UK Branch, Fortegra Europe Insurance Company SE is authorised by the Prudential Regulation Authority, is subject to regulation by the Financial Conduct Authority under registration number 805770 and limited regulation by the Prudential Regulation Authority. Details about the extent of the underwriter's regulation by the Prudential Regulation Authority are available from the underwriter on request.

The product is administered by Citymain Administrators Ltd (Firm Reference Number 306535) who are authorised and regulated by the Financial Conduct Authority (FCA) for the conduct of general insurance business. Details of the extent of Citymain Administration Ltd's authorisation and regulation by the Financial Conduct Authority are available from the Administrator on request.

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

### What is this type of insurance?

This cover meets the demands and needs of those who wish to insure their gadgets against theft, accidental loss, accidental damage and breakdown. This is not a "new for old" policy - your gadget will be repaired if possible, or replaced with a like for like refurbished model.



#### What is insured?

- ✓ **Accidental Damage** - sudden and unforeseen damage caused to your gadget by impact, fire, and/or liquid which was not deliberately caused by you or any other person.
- ✓ **Liquid Damage** - If your gadget is damaged as a result of accidentally encountering any liquid, we will repair it. If it cannot be repaired, we will replace it.
- ✓ **Breakdown** - If your gadget suffers internal failure which occurs outside of the manufacturers guarantee period, we will repair it.
- ✓ **Accessories** - items such as chargers, protective cases and memory cards up to a total value of £150 which are attached to your gadget excluding SIM cards, headphones and wearables. Evidence of ownership for accessories will need to be provided at point of claim.
- ✓ **Unauthorised Call/Data Use** - up to a value of £10,000.
- ✓ **Theft** - the unauthorised dishonest appropriation of the gadget specified on your Schedule of Insurance, by another person with the intention of permanently depriving you of its use. Theft claims must be accompanied by a valid police crime reference report (**this is an optional cover that can be added for an extra premium**).
- ✓ **Accidental Loss** - where the gadget has been accidentally left by you in a location and you are permanently deprived of its use (**this is an optional cover that can be added for an extra premium**).
- ✓ **Unlimited Worldwide Cover** - this policy is extended to include use of gadgets anywhere in the world for any trip.



#### What is not insured?

- ✗ Loss of data or software.
- ✗ You deliberately damaging, intentionally leaving or neglecting the gadget, servicing, inspection, maintenance or cleaning, any cosmetic damage.
- ✗ Theft where the gadget has been left unattended when it is away from your home and no evidence of forced entry is provided.
- ✗ The loss of the gadget(s) where the circumstances of the accidental loss cannot be clearly identified.
- ✗ Repair or other costs for routine servicing, inspection, maintenance or cleaning, wear and tear or gradual deterioration of performance, if the serial number has been tampered with in any way, or repairs carried out by persons not authorised by us.
- ✗ Any claim for fraudulent call use if your claim is not accepted or an itemised bill detailing the charges is not provided.



#### Are there any restrictions on cover?

- ! The insured gadget should be in good and working condition when the policy is purchased.
- ! You must be able to provide evidence of ownership in the event of a claim.
- ! The gadget(s) must have been sold with a minimum 12-month warranty and be not more than 36 months old at time of policy start (this does not apply to a policy renewal). You must be able to provide evidence of ownership when it is requested.
- ! The excess fee must be paid before any claim is settled.



## Where am I covered?

- ✓ Cover applies throughout the United Kingdom and is also automatically extended to include use of the gadgets anywhere in the world for any trip. No cover is provided for claims where you are travelling to a country where the Foreign and Commonwealth Development Office (FCDO) have advised against all but essential travel. You can check the FCDO travel advice at <https://www.gov.uk/foreign-travel-advice>.



## What are my obligations?

- An excess is payable for each successful claim. Details on the amount are on our website at <https://www.covercloud.co.uk/gadget-insurance> and on your Schedule of Insurance.
- To report lost or stolen gadgets to the Police and where applicable your network provider as soon as possible
- Tell us about your claim as soon as possible and ideally within 28 days
- You will need to send us proof of purchase/ownership of the gadget before we can settle your claim
- You must make a reasonable attempt to report a lost or stolen gadget missing to the place it was lost/stolen from
- You need to be able to provide your gadget to support a claim for damage or breakdown, if you are unable to provide this then this will be classed as a lost gadget
- Gadgets need to be in your possession and in good working order prior to the start date of the insurance



## When and how do I pay?

You can pay your premium in a one-off payment or in monthly instalments.



## When does the cover start and end?

Your cover will start and end on the dates stated in your Schedule of Insurance.



## How do I cancel the contract?

You have the right to cancel this policy within 14 days of the purchase date. We will provide a full refund of premium paid, unless you have made a claim or there has been an incident likely to result in a claim.

If you wish to cancel your insurance after the initial 14-day withdrawal period you can do so by using the website contact form at <https://www.covercloud.co.uk/contact-us>.

If a claim has been made, we will not refund any premium and if you pay for the policy monthly, you must still pay us the remaining annual premium. For policies paid monthly, your policy will be cancelled at the next monthly anniversary of the date your policy commenced. For policies where the premium is paid annually, you will receive a proportionate refund of premium based on the unused period of cover under the policy.