

Can I insure more than one gadget?

Yes, by selecting the 'multi gadget' option, you can insure up to 10 gadgets under one policy.

Do I need to own my phone to insure it?

Yes. You will need to provide proof of ownership in order to make a claim.

Am I covered to take my phone abroad with me?

Yes. There is no limit on the amount of times you take the phone out of the country however, the duration should not exceed 30 days in any one period.

Why do I need insurance when I have a warrantee?

A warrantee will provide cover in the event of a mechanical failure during the first 12 months of ownership however, there is no cover for theft or loss in these circumstances. In addition, an insurance policy would provide protection against unauthorised data usage.

Am I covered against loss?

Yes. All Insurancefair gadget policies have loss cover included as standard with no additional premiums to be paid.

Why do you need an IMEI number?

The IMEI number is unique to your device. We need this to identify your handset in the event of a claim. If you cannot find your IMEI number, you can enter *#06# on your phone and it will automatically present you with your unique number.

Is there a difference between water damage and liquid damage?

Yes, there is. Some insurers specify water damage and not liquid damage and the difference is just that. Water damage cover restricts the eligibility for claiming to just damage as a result of water. So, if, for example, you spilt orange juice on your gadget, that would stop you from being able to claim. With Insurancefair Gadget you are insured against accidental damage irrespective of the liquid type, consistency or colour.

Is there a limit to the number of times I can claim?

Not as such. There is not limit to the amount of times you can claim however, we will only pay claims up to the value of the sum insured limit.

Is there a discount for insuring more than one gadget with you?

If you choose to have a multi gadget policy with us, the pricing is cheaper compared to insuring each item individually. Our multi gadget policies insure you based on the amount of cover you need, not the specific gadget.

Is there a maximum value per item on your multi gadget policies?

Yes. Our maximum cover per item is £1,500.

Do you cover drones?

No. Unfortunately, we do not provide cover for drones

What is the difference between a mobile phone and a single gadget policy?

Mobile phone insurance is specifically designed for mobile phones only. You will be asked to provide us with the make and model as well as the IMEI number of your phone. A single gadget policy is suited to other handheld devices such as tablets, e-readers, smartwatches, headphones and laptops. If you are not sure whether your gadget is covered by us, you can check out the policy wording or give us a call. We do not provide cover for drones or games consoles that plug in to the wall such as a Playstation and/or an Xbox.

Do I have to pay an excess?

Yes. The excess will depend on the value of your device. Check out the policy wording for the specific values.