



GADGET INSURANCE

POLICY SUMMARY

SUMMARY OF COVER

We have created this document to give you an overview of some of the important elements of your insurance policy. This is not the complete information and you will need to read the policy wording for the full terms and conditions of the policy.

ABOUT US

Insurancefair is a trading name of Travel Insurance Facilities Group PLC who are authorised and regulated by the Financial Conduct Authority (FRN:306537).

INSURER

This insurance is arranged by Bastion Insurance Services Ltd, administered by Travel Insurance Facilities Group PLC t/as Insurancefair, and underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ

Bastion Insurance Services, Travel Insurance Facilities Group PLC t/as Insurancefair and UK General Insurance Limited are authorised and regulated by the Financial Conduct 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.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

LEVEL OF COVER

In return for the payment of your premium we will provide insurance for your gadgets during the period of cover as stated in your Schedule of Insurance. This policy only covers your gadgets when in the care of you or a member of your immediate family. The single article limit for any single gadget is £1500.

Cover under this insurance is subject to the terms, conditions, and limitations shown below or as amended in writing by us.

This is an annual policy that can be paid monthly or annually. If you pay annually then you will have paid for the full annual premium at point of sale. If you decide to pay monthly, you will be guided to a separate website page where you will enter into a finance agreement with Orchard Finance. Your premium will be charged monthly by Direct Debit for a minimum term of 12 months.

CANCELLATION

You may cancel the insurance, without giving reason, by sending us written notice and returning the insurance documents within 14 days of it starting or (if later) within 14 days of you receiving the insurance documents if you are a new customer or 14 days from the renewal date if you are an existing customer.

On receipt of your written notice of cancellation you will receive a full refund of all premium paid provided that no claim has been paid by us and you do not intend to make a claim under this insurance.

If a claim has been made by you we will not refund any premium and if you are paying by monthly instalments you must still pay us the remaining annual premium.

If you do not exercise your right to cancel during the 14-day period, your policy will continue as normal.

If you cancel your direct debit this does not mean that you have cancelled your policy.

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, accidental damage, breakdown and accidental loss.

Your gadgets must be in good condition and full working order prior to taking out this policy. If there is evidence that the damage, theft or loss occurred prior to the policy start date, your claim will be refused and no premium refund will be due.

CONDITIONS AND LIMITATIONS

1. Unless we have agreed differently with you, English Law and the decisions of English courts will govern this insurance.
2. This insurance covers only gadgets bought in the countries within the territorial limits of the policy. Cover applies throughout the territorial limits of the policy only.
3. The gadget(s) must not be more than 24 months old unless otherwise specified on your Schedule of Insurance and any additional premium has been paid, must be purchased in the UK as new, or if refurbished, purchased directly from the manufacturer, and you must be able to evidence ownership when it is requested. Evidence of ownership should include the make, model and IMEI/serial number of the gadget and must be in your name or, you must be in possession of a gift receipt.

4. You must provide us with any receipts, documents or evidence of ownership, that it is reasonable for us to request.

5. This insurance may only be altered, varied or its conditions altered or premium changed by us giving you 30 days' notice in writing.

6. You cannot transfer the insurance to someone else or to cover any other gadget(s) without our written permission.

7. You must take all available precautions to prevent any loss or damage.

8. Cover excludes costs of payments recoverable from any party, under the terms of any other contract, guarantee, warranty or insurance.

9. In respect of your annual policy being paid by monthly premiums, if the Direct Debit premium payment is cancelled by you or collection of the premiums unsuccessful at any given point, then we will write to you giving 30 days' notice of cancellation (see cancellation section below) and any outstanding premium for the cover received will become due, unless the situation is reflected when we next attempt to collect the payment.

IN THE EVENT OF A CLAIM

1. You must:

- Notify the claim administrators on 0330 102 8698 or by e-mailing gadgetclaims@directgroup.co.uk as soon as possible but ideally within 48 hours of the discovery of any incident likely to give rise to a claim under this insurance. If the incident happened outside of the UK, please notify the claims administrators within 48 hours of your return to the UK;
- Report the theft of accidental loss of any gadget 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 and a lost property number in support of an accidental loss claim;
- Provide us with details of the claims and any other contract, guarantee, warranty or insurance that may apply to the loss including but not limited to household insurance. Where appropriate a rateable proportion of the claim may be recovered direct from these insurers;
- Return your completed claim form and evidence of ownership to the claim administrators within 30 days of the incident date along with any other requested information.

Please note that any delay in reporting an incident to the claim administrators, your airtime provider, or the policy may invalidate your right to claim under the policy.

1. If we replace your gadget(s) the damaged or lost item becomes our property. If it is returned or found you must notify us and send it to us if we ask you to.

2. There is a policy excess for all claims which must be paid before your claim can be approved. The policy excess amount is shown in your certificate schedule.

Claims are administered by Direct Group on behalf of UK General Insurance Ltd.

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

COMPLAINTS PROCEDURE

Complaints regarding:

SALE OF THE POLICY

Please contact Insurancefair who arranged this insurance on your behalf. You can get in touch on: 0203 824 0745 or responses@insurancefair.co.uk

Complaints regarding:

CLAIMS/SERVICE

It is the intention to give you the best possible service but if you feel you do have any question of concerns about this insurance or the handling of your claim, you should in the first instance contact the customer service director. The contact details are:

Claims Administrators
Customer Relations
Direct Group
Quay Point
Lakeside Boulevard
Doncaster
DN4 5PL

E-mail: gadgetcomplaints@directgroup.co.uk

Telephone: 0345 074 4788

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

The claims administrators will make every effort to resolve your complaint immediately. If they cannot resolve your complaint by the end of the next working day they will acknowledge your complaint within 5 days of receipt and will do their best to resolve the problem within four weeks by sending you a final response letter.

If they are unable to resolve your complaint in this time they will write to advise you of progress and will endeavour to resolve your complaint within the following four weeks.

If you are still dissatisfied after receiving their final response letter, you may refer your complaint to the Financial Ombudsman Service at the following address:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

www.financial-ombudsman.org.uk

You have the right of referral within six months of the date of your final response letter. Whilst we and our UK service providers are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure above does not affect your right to take legal action.

FINANCIAL SERVICES COMPENSATION SCHEME

The Financial Services Compensation Scheme covers this policy. You may be entitled to compensations from this scheme if we cannot meet our liabilities under this policy. Further information about compensation scheme arrangements is available at www.fscs.org.uk or by telephoning 0207 740 4100.