

# Mobile and Gadgets Insurance

## Insurance Product Information Document



### Company: Smart-Cover Insurance Services    Product: Mobile and Gadgets Insurance

Smart-Cover Insurance Services is a trading name of Smart-Cover Direct Limited, an Appointed Representative of Asurit Limited who is authorised and regulated by the Financial Conduct Authority (FCA) Smart-Cover Direct Limited Reference Number: 600428

This document provides a summary of the key information relating to this Mobile and Gadgets policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of insurance?

This insurance policy protects your mobile phone/gadgets against any Accidental Damage or Breakdown.



#### What is insured?

- ✓ Accidental damage resulting in the gadget being unusable
- ✓ Theft of the gadget
- ✓ Theft of part(s) of the gadget
- ✓ Loss (optional cover – please refer to your policy schedule)
- ✓ Breakdown, sudden mechanical or electrical failure which results in the sudden stoppage of the gadget's normal functions
- ✓ Liquid damage
- ✓ Charges for unauthorised texts sent on a mobile phone
- ✓ Charges for unauthorised calls made on a mobile phone
- ✓ Charges for unauthorised use of data on a mobile phone
- ✓ Like for like replacement if the gadget is non-repairable
- ✓ Dedicated helpline open 6 days a week



#### What is not insured?

- ✗ Loss of any item that is not a Mobile Phone;
- ✗ Any claim if the serial number, IMEI (international mobile equipment identity) or sim gate has been tampered with in any way;
- ✗ The failure of any electrical or mechanical component in Your Electronic Equipment due to a sudden and unforeseen fault, during the period of the manufacturer's warranty.
- ✗ Claims arising from any consequence, howsoever caused, by Computer Viruses, including but not limited to a Computer Virus resulting in Electronic Data being lost, destroyed, distorted, altered or otherwise corrupted.



#### Are there any restrictions on cover?

- ! The Electronic Equipment must be less than 18 months old at the Commencement Date of the insurance, with valid Proof of Purchase. All items must have been purchased as new from a VAT registered company and must be in full working order at the Commencement Date of this policy.
- ! This insurance only covers Electronic Equipment bought and used in the UK, the Isle of Man and the Channel Islands. Cover includes the use of the Electronic Equipment anywhere in the world up to a maximum of 90 days in total, in any single 12 month period. Any repairs or replacements must be carried out in the UK by repairers or retailers approved by Us.
- ! You must Report the Theft or Loss of Your Electronic Equipment to the police within 24 hours of discovery and obtain a crime reference number in relation to the Theft of the item, and a lost property number in relation to the Loss of the item;
- ! You must provide Us with any receipts, Proof of Purchase or documents to support Your claim that are reasonable for Us to request. All Proof of Purchase must include the make, model and serial number of the Electronic Equipment and must be in Your name. If We do not receive the documents We have requested from You or if any documents submitted by You are not acceptable to Us. It may delay Your claim, or We may decline to pay Your claim, if these documents are not provided upon request.
- ! Any claim reported to Us within the first 45 days of Your policy will be subject to a £250 Excess fee. After the first 45 days of Your policy Any claim reported to Us after the first 45 days of Your policy will be subject to a £50 Excess fee. Any claim for the loss of Your Mobile Phone will be subject to a £100 Excess fee.



#### Where am I covered?

- ✓ In the UK



## What are my obligations?

### You must:

- Observe and keep to the terms of the policy
- Cooperate fully with the contractor and us
- Allow the insurer at any time to take over and conduct in your name any claim, proceedings or investigation.
- When making a claim, You will be required to provide particulars of the claim, proof of purchase and proof of the damage. In order to deal with Your claim fairly and promptly, We may require You to complete and return a claim form which will be provided. The consideration of Your claim may be delayed pending receipt of the requested information.



## When and how do I pay?

You can pay either via your Bank Card or via Direct Debit. You also have three payment frequencies to choose from which are A) Monthly, B) Quarterly, C) Annually.



## When does the cover start and end?

Please refer to the policy schedule.



## How do I cancel the contract?

If you find this policy unsuitable, you can cancel this policy anytime by contacting us on 03333449559, you can also choose to send an email at [enquiries@smart-cover.co.uk](mailto:enquiries@smart-cover.co.uk) and if you wish to write to us, then please refer to the below address:

1st Floor, AGF House 3-5  
Rickmansworth Road, Watford, WD18 0GX.

Should you choose to cancel the policy within 14 days of receiving the policy documents or the start date of your policy (whichever is later), you will receive a full refund of any premiums paid and the cancellation will be effective immediate. This Policy will be cancelled on request once any outstanding payments have been received. If you have made a claim during the policy period, we reserve the right to deduct the cost of that claim from any refund of premium which is due to you. We will tell you if we are making this deduction.