

# Travel Gadget Insurance

## Insurance Product Information Document

Company: Rock Insurance Services Limited



Product: Gadget Insurance

Rock Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Registration Number 300317. This insurance is underwritten by UK General Insurance Limited on behalf of Watford Insurance Company Europe Limited who is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Registration Number 310101

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

### What is this type of insurance?

This cover will cover the cost of repairing or replacing your gadget if it is damaged or stolen.



#### What is insured?

This policy will cover up to three repair claims, including one replacement per gadget if necessary, in any one period of cover for the following:

- ✓ **Accidental Damage**  
Accidental damage, including liquid damage, to your gadget.
- ✓ **Theft**  
Theft of your gadget.
- ✓ **Breakdown**  
The breakdown of your gadget.
- ✓ **Liquid Damage**  
liquid damage, to your gadget.
- ✓ **Unauthorised calls, texts or data use**  
We will cover up to £100 for the cost of any unauthorised calls, texts or data use from the time of the theft or loss, to the time you call your airtime provider to tell them your gadget has been lost or stolen and arrange for it to be blacklisted.



#### What is not insured?

- ✗ Deliberate damage, neglect or Failure to follow manufacturer's operating instructions.
- ✗ Damage as the result of wear and tear.
- ✗ Any breakdown which occurs whilst the gadget is still within the manufacturer's warranty period.
- ✗ Claims for Theft where you have not reported this to the Police and obtained a crime reference number.
- ✗ Any claim where you did not report the theft to your airtime provider to arrange for your gadget to be blacklisted, as soon as possible after you discovered the theft or loss.
- ✗ Gadgets which are used for work or for commercial purposes.
- ✗ Any claims caused by or resulting from infectious or contagious disease.
- ✗ Gadgets already damaged or not in full working order, prior to the start of the period of cover.



#### Are there any restrictions on cover?

- ! You will need to pay an amount of each claim, known as the excess; this is per gadget.
- ! The electronic equipment must be less than 6 years old (except for laptops which must be less than 15 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.
- ! Cover is limited to three repair claims per single period of insurance. Cover is limited to one replacement per period of insurance per item, up to the amount specified in the Summary of Cover table.
- ! Claims will be settled by the repair of the gadget where possible. If a repair is not possible, we will provide you with a refurbished gadget of the same specification (same make, model, age, functionality and condition).



### Where am I covered?

✓ The protection under your Gadget Insurance starts and ends at the same time and applies in the same geographical areas as your Travel Insurance Policy and only when you are on a holiday.



### What are my obligations?

You must take reasonable care to supply accurate and complete answers to all the questions you are asked when you take out, or make changes to, this policy.

You must notify Rock as soon as possible if any of the information in your policy documents is incorrect or if you wish to make a change to your policy.

If you do not provide accurate and complete answers to the questions you are asked, or you fail to notify Rock of any incorrect information or changes you wish to make your policy may not operate in the event of a claim, we may not pay any claim in full or your policy could be invalid.

You must follow our claims process which can be found in your policy documentation.



### When and how do I pay?

You can pay your premium as a one-off payment when purchasing your Travel Insurance Policy.



### When does the cover start and end?

The period of this Policy will be the same as the period of your Travel Insurance Policy and is shown in your insurance certificate.



### How do I cancel the contract?

By telephone, email or post. If you cancel your policy within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.