

# Gadget Insurance

## Insurance Product Information Document

**Company:** AmTrust Europe Ltd Registered in England & Wales. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority under firm reference number 202189

**Product:** Optional TIGA Gadget Add-on Insurance Policy

This document is a summary of the policy and does not contain the full terms and conditions of the cover which can be found in the policy document. It is important that you read the policy document along with your schedule carefully.

### What is this type of insurance?

This product is designed to protect multiple types of portable electronic devices if they are lost, accidentally or maliciously damaged or stolen.

The portable electronic devices (gadgets) include: mobile phones, smart phones, laptops (including custom built), tablets, digital cameras, games consoles, video cameras, camera lenses, Bluetooth headsets, Bluetooth speakers, satellite navigation devices, e-readers, head/ear phones, smart watches or a wrist worn health and fitness trackers.



#### What is insured?

- ✓ **Accidental Damage** - If your gadget is damaged accidentally we will repair your gadget. Where your gadget is beyond economical repair we will replace your gadget with a refurbished device of the same specification.
- ✓ **Loss** - If you have accidentally left your gadget somewhere and you no longer have it we will replace your gadget with a refurbished device of the same specification.
- ✓ **Malicious Damage** - If your gadget is maliciously damaged by someone else we will repair your gadget. Where your gadget is beyond economical repair we will replace your gadget with a refurbished device of the same specification.
- ✓ **Theft** - If your gadget is stolen we will replace your gadget with a refurbished device of the same specification.



#### What is not insured?

- ✗ The excess which is payable for any claim. The amount is shown in your schedule of benefits.
- ✗ Any loss, theft or accidental damage if the gadget is left as checked-in baggage or if it is confiscated or kept by customs, other officials or authorities, or where you deliberately leave your gadget where you can't see it.
- ✗ Any theft or loss where the manufacturer security, such as Apples Find My, is not switched on at the time of the incident and throughout the claims process.
- ✗ Any theft or loss unless it is reported to the appropriate local police authorities within 24 hours of discovering it is gone and you have a Police Crime Reference number.
- ✗ Any claim that happens while you are not on a trip.
- ✗ Any claim where proof of usage cannot be given if you are claiming for a device which has a SIM.
- ✗ Any claim involving theft or loss unless reported to your network provider (if applicable) within 24 hours of discovering it has gone and getting a blacklist placed on the IMEI of the gadget.
- ✗ Theft of the gadget from an unoccupied premises or vehicle, unless there is evidence of violent or forcible entry.
- ✗ Any claim for loss of data or accessories.
- ✗ Any claim for cosmetic damage.
- ✗ Any claim where you leave your gadget somewhere unattended for example - where your gadget is left in a coach or bus while you are sightseeing or at the side of a pool.



#### Are there any restrictions on cover?

- ! Cover is only available to residents of the UK, Channel Islands or Isle of Man.
- ! The most we will pay for any one claim will be the replacement value of your gadget and it will not exceed the maximum liability shown in the policy documentation.
- ! Replacement gadgets are issued with 12 months warranty, repairs with 3 months warranty.



### Where am I covered?

- ✓ Cover will apply whilst you travel in the area that you have chosen for your travel insurance. The area you have chosen will be shown on your insurance certificate or schedule.
- ✓ You will not be covered if you travel to a country or region where the Foreign and Commonwealth Office has advised against all travel or all but essential travel. For further details, visit [gov.uk/foreign-travel-advice](http://gov.uk/foreign-travel-advice).



### What are my obligations?

- You must take reasonable care to protect your gadgets against accident, theft or loss.
- You must give us accurate and complete answers to all questions we may ask you.

In the event of a claim you will need to provide the following:

- Proof of purchase.
- Proof that your gadget has been in use before the event giving rise to the claim.
- Photographic ID.
- Proof of Address.
- A Police report in the event of theft, loss or malicious damage by a third party.
- Proof of travel.
- Travel insurance documents.



### When and how do I pay?

The premium can be paid using one of the payment options given to you by the provider of this insurance.



### When does the cover start and end?

Your policy provides cover during the period shown on your travel insurance certificate or schedule.



### How do I cancel the contract?

This policy cannot be cancelled on its own but only along with the main travel insurance you bought it with. If you wish to cancel, please see the cancellation section within your main travel insurance policy.