

# Gadget Insurance Insurance



## Insurance Product Information Document

Company: Insurance Republic

Product: Gadget Insurance

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

### What is this type of Insurance?

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



#### What is insured?

- ✓ Accidental Damage  
*including Liquid Damage  
including Malicious Damage*
- ✓ Theft
- ✓ Loss
- ✓ Unauthorised Calls, Texts or Data Use



#### What is not insured?

- ✗ Any claim if the serial number, IMEI (international mobile equipment identity) or simgate has been tampered with any way
- ✗ The failure of any electrical or mechanical component in Your Electrical Equipment due to a sudden and unforeseen fault, which causes Your Electronic Equipment to stop working in the way the manufacturer intended
- ✗ Any claim made, or any event causing the need for a claim to be made, that occurs in the first 14 days after the Commencement Date or within 14 days of the change or addition of Electronic Equipment to Your Policy for any Electronic Equipment added or amended during the Period of Insurance.
- ✗ Any expense incurred arising from not being able to use the Electronic Equipment, or any costs other than the repair or replacement cost of the Electronic Equipment
- ✗ Breakdown or liquid damage to Accessories of any kind
- ✗ Reconnection costs or subscription fees of any kind
- ✗ Items purchased from an on-line auction site unless from a VAT registered supplier



#### Are there any restrictions on cover?

- ! Cover is limited to one claim per insured peril, per item (Sections A, B, C, D, and E) during any single Period of Insurance
- ! This cover is limited to one replacement per insured item per Period of Insurance
- ! This insurance only covers Equipment bought and used in the UK, the Isle of Man and the Channel Islands
- ! The Electronic Equipment must be less than 36 months old (18 months for laptops) 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



## Where am I covered?

- ✓ Cover is offered for the geographical area shown on your Policy Schedule.



## What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



## When and how do I pay?

You can pay your premium as a one-off payment. Payment can be made by debit or credit card.



## When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



## How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it 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, no refund of the premium will be payable.

## Your Insurer

This insurance is 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.

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. 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. This can be checked on the Financial Services Register at <https://register.fca.org.uk> or by calling them on 0800 111 6768 or 0300 500 8082.

## Making a claim

If you need to make a claim, please obtain a claim form as soon as possible after the event by contacting us in one of the following ways;

- Calling us on 01285 626 020
- Emailing us at [claims@trent-services.co.uk](mailto:claims@trent-services.co.uk)
- Writing to us at Trent – Services (Administration) Ltd, Trent House, Love Lane, Cirencester, Gloucestershire, GL7 1XD

On all correspondence please tell us you are insured by Insurance Republic and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your claim as quickly as possible.

## Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below:

### Complaints regarding the SALE OF THE POLICY

Name: Insurance Republic

Address: Insurance Republic, 30 Worthing Road, Horsham, West Sussex, RH12 1SL

Email: [complaints@insurancerepublic.co.uk](mailto:complaints@insurancerepublic.co.uk)

### Complaints regarding CLAIMS

Name: Trent – Services (Administration) Ltd

Address: Trent – Services (Administration) Ltd, Trent House, Love Lane, Cirencester, Gloucestershire, GL7 1XD

Tel: 01285 626 020

**On all correspondence please tell us you are insured by Insurance Republic and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.**

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service

Exchange Tower, London E14 9SR

Tel: 0800 023 4 567 or 0300 123 9 123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The above complaints procedure is in addition to your statutory rights as a consumer.

## What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).