

# Gadget and Mobile Phone Cover

## Insurance Product Information Document



**Company:** West Bay Insurance PLC, Authorised Insurers, registered in Gibraltar No 84085. Registered Office: 846-848 Europort, Gibraltar. West Bay Insurance PLC is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority and Prudential Regulation Authority in respect of underwriting insurance business in the UK (No. 211787).

### Product: Gadget & Mobile Phone Insurance

This document provides a summary of the key information relating to Gadget and Mobile Phone Cover and should be read in conjunction with your Policy Wording and Policy Schedule to ensure you understand the full terms and conditions that apply.

## What is this type of Insurance?

This Gadget and Mobile Phone policy entitles you to repair or replacement of your gadget or mobile phone, once relevant paperwork has been received, in the event of accidental damage, theft, accidental loss, breakdown, liquid damage or malicious damage. Cover is also provided for fraudulent calls if your phone is lost or stolen.



### What is insured?

- ✓ Repair costs if your gadget is damaged as a result of an accident. If it cannot be repaired it will be replaced.
- ✓ If your gadget is stolen we will replace it.
- ✓ If you accidentally or unintentionally lose your mobile phone we will replace it.
- ✓ If your gadget (other than laptops or computers) suffers electrical breakdown which occurs outside of the manufacturer's guarantee period, we will repair it. If it cannot be repaired it will be replaced.
- ✓ If your gadget is damaged as a result of accidentally coming into contact with any liquid, we will repair it. If it cannot be repaired it will be replaced.
- ✓ If your mobile phone is accidentally lost or stolen and is used fraudulently, we will reimburse you for the costs upon receipt of your itemised bill up to the maximum of £2,500.
- ✓ If your gadget is intentionally or deliberately damaged due to the actions of another party, not including your immediate family, we will repair it. If it cannot be repaired it will be replaced.



### What is not insured?

- ✗ An excess fee for any claim, which depends on the gadget's value when new:
  - Up to the value of £250 the excess is £25 claim,
  - Between the £251 and £999 the excess is £50,
  - Over £999 the excess fee is £75.
- ✗ Theft:
  - Where all available precautions have not been taken to protect your gadget.
  - From a building or premises that does not involve forcible and violent entry or exit from the building.
  - From motor vehicles where no-one in the vehicle and all the doors and windows have not been locked and all security systems have not been activated, or where the item has not been concealed in a locked boot, locked glove box or other locked internal compartment.
- ✗ Losses where the circumstances cannot be clearly defined, i.e. you cannot confirm the time and place you last had the gadget.
- ✗ Breakdown or damage caused deliberately by you, by you not following the manufacturer's instructions, by routine servicing, maintenance or cleaning, as a result of the use of non-original accessories, or by any computer virus or similar.
- ✗ Wear and Tear
- ✗ Cosmetic damage that does not affect performance
- ✗ Accidental loss for any gadget other than a mobile phone.
- ✗ Electrical breakdown of laptops or computers.
- ✗ The cost of any fraudulent calls if the loss of theft of your mobile phone has not been reported lost or stolen to the service provider within 24 hours of discovery.
- ✗ Any claim arising from War, Terrorism, Nuclear risk or Sonic Boom
- ✗ Loss of data or software
- ✗ Value Added Tax (VAT) where you are registered with HM Revenue and Customs for VAT.
- ✗ Any expense incurred as a result of not being able to use the gadget if damaged, lost or stolen.
- ✗ Any loss of a SIM card.



## Are there any restrictions on cover?

- ! The gadget must not be more than 36 months old when the policy commences and purchased as new, or refurbished directly from the manufacturer or network provider.
- ! The gadget must have been purchased within the United Kingdom of Great Britain & Northern Ireland, the Isle of Man and the Channel Islands and you must have valid evidence of ownership (not from online auctions),
- ! Cover excludes costs or payments recoverable from any party under the terms of any other contract, guarantee, warranty or insurance.



## Where am I covered?

Cover applies within the geographical limits of:

- ✓ Great Britain
- ✓ Northern Ireland
- ✓ The Channel Islands and the Isle of Man
- ✓ Worldwide for a maximum on 90 days in total in any single 12 month period of insurance.



## What are my obligations?

- Premiums must be paid on time
- You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct. You must tell us of any changes to the answers you have given as soon as possible. Failure to advise us of a change to your answers may mean that your policy is invalid and that it does not operate in the event of a claim.



## When and how do I pay?

Payment will be required when you take the policy out, or by instalment if your policy administrators can arrange this for you.



## When does the cover start and end?

Cover lasts for one year and the dates of cover are specified in your policy schedule.



## 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 to your agent within 14 days from the day 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, we will then refund your premium in full. Thereafter you may cancel the insurance cover at any time however no refund of premium will be payable.

## Making a claim

If you need to make a claim, please notify Davies Group Limited 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 Direct Group Limited within 48 hours of your return to the UK.

- Calling us on **0203 794 9297**
- Emailing us at **gadgetclaims@davies-group.com**

**On all correspondence, please tell us you have a Rhino Trade Insurance policy and provide the reference number shown in the policy wording along with the unique policy number from your policy certificate. 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**

Please contact your agent who arranged the Insurance on your behalf.

### Complaints regarding **CLAIMS**

Davies Group

PO Box 1291

Preston

PR2 0QJ

Tel: 0203 794 9300

Email: [gadgetcomplaints@davies-group.com](mailto:gadgetcomplaints@davies-group.com)

On all correspondence please tell us you are insured by Rhino Trade Insurance 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 £6.5million and which either; have up to 50 employees, or a balance sheet threshold of £5million. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service

Exchange Tower, London E14 9SR

Tel: 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?

West Bay Insurance PLC contributes to and is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if West Bay Insurance PLC is unable to meet its obligations. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk) or by writing to the FSCS at PO Box 300, Mitcheldean, GL17 1DY.