

Gadget and Mobile Phone Cover

Insurance Product Information Document

Company: Zenith Insurance plc, Authorised Insurers, registered in Gibraltar No 84085. Registered Office: 846-848 Europort, Gibraltar. Zenith 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 and 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, tablet or smartwatch we will replace it (if cover selected and mentioned on your policy schedule)
- ✓ 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 £2500.
- ✓ 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 £500 the excess is £50
 - Between the value of £501 and £999 the excess is £75
 - Over £1000 the excess fee is £100.
- ✗ 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 is 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, tablet or smartwatch.
- ✗ 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.



Are there any restrictions on cover?

- ! The gadget must not be more than 18 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.
- ! The intention of this policy is to put you back in the same position as immediately prior to the loss or damage. The maximum amount we will pay to repair or replace a gadget will be its original purchase price less the policy excess. This is not a replacement as new policy.



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?

If you pay annually then you will pay for the full annual premium at point of sale. If you pay monthly, your premium will be charged monthly via a subscription administered by Stripe, registered to the card you provided at purchase.



When does the cover start and end?

Cover will start on the date you choose will last for one calendar year providing the premium is paid.



How do I cancel the contract?

You may cancel the insurance, without giving reason, by contacting WeCovr through live chat within the app or by emailing hello@wecovr.com.