

Gadget Insurance

Insurance Product Information Document

Company: Collinson Insurance

Product: Gadget Insurance Full Cover

Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846.

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and insurance certificate. It is important that you read all these documents carefully.

What is this type of Insurance?

This cover meets the demands and needs of those who wish to insure their gadgets against theft, accidental damage, breakdown, malicious damage, accidental loss and theft. This is not a replacement as new policy. Your gadget will be repaired, if possible, or replaced with a like for like refurbished model.



What is Insured?

- ✓ **Accidental Damage** - Any damage, including damage caused by fire and/or liquid damage, caused to your gadget which was not deliberately caused by you or any other person.
- ✓ **Breakdown** - A sudden mechanical or electrical failure of your gadget, which stops it working as it should.
- ✓ **Malicious Damage** - Damage to your gadget caused by someone else on purpose.
- ✓ **Accidental Loss** - The gadget has been accidentally lost by you and you are now permanently deprived of its use.
- ✓ **Theft** - The unauthorised, dishonest taking of the gadget by another person with the intention of permanently depriving you of its use.
- ✓ **E Wallet Protection** – If your gadget is lost or stolen we will refund the cost of any unauthorised transactions made from your E-wallet (limited to credit and/or debit card payments).
- ✓ **Unauthorised Use** – If your gadget is lost or stolen we will refund the cost of any unauthorised calls, messages and downloads made from your gadget.
- ✓ **Accessories** - Additional items, such as chargers, carrying cases, headphones, hands-free mounting kits, and USB cables. SIM cards and wearables are not covered.



What is not Insured?

- ✗ Theft or accidental loss of home games consoles or headphones.
- ✗ The policy excess.
- ✗ Any gadget not owned by you.
- ✗ Any claim where you have not taken reasonable precautions to protect your gadget.
- ✗ Any gadget where you cannot provide proof of purchase, proof of exchange or proof of usage.
- ✗ Any theft of your gadget from any premises, building, or vehicle unless force resulting in damage to the building, premises or vehicle was used to gain entry or exit, and signs of force are visible.
- ✗ Any gadget used for business use.
- ✗ Any claim for theft, loss, or malicious damage unless reported to the police.
- ✗ Any gadget purchased as refurbished or second hand without a supplier's 12- month warranty, covering breakdown.
- ✗ Any gadget not bought from a UK registered company.
- ✗ Any loss of or damage to information, data or software contained in or stored on your gadget.

Are there any restrictions on cover?



- ! You must be 18 years or over, a permanent resident of the UK and must own the gadget.
- ! The gadget must be no older than 36 months old.
- ! The most we will pay for accessories is £150.
- ! The most we will pay for E Wallet protection is £100.
- ! The most we will pay for Unauthorised use is £1,000.
- ! You will have to pay an additional excess if you make a claim within 31 days of the policy first starting



Where am I covered?

- ✓ This policy covers a gadget bought and used in the UK. Cover is also provided under this policy where you use your gadget anywhere in the world except in countries where the Foreign Commonwealth and Development Office (FCDO) have advised against all but essential travel. You can check the FCO travel advice at www.fco.gov.UK.



What are my obligations?

- You must take reasonable care to answer all questions carefully and accurately as not doing so could invalidate your insurance and ability to claim.
- Notify us when an incident arises which may be the subject of a claim.
- Contact us if anything you have told them when you have taken out this insurance changes.
- You must provide us with evidence to support your claim, this will include things like proof of purchase, proof of exchange or proof of usage.



When and how do I pay?

You can pay monthly or annually by direct debit or card.



When does the cover start and end?

Your cover will start on the date of purchase and the policy will continue monthly/annually and will automatically renew unless you tell us otherwise.



How do I cancel the contract?

You may cancel the insurance by contacting us within 14 days of it starting or you receiving the insurance documents, whichever is later. We will refund to you any premium you have paid to us as long as you have not made a claim.

You may cancel the insurance cover after 14 days by contacting us. If you have an annual policy, we will return to you a refund of any premium paid for the remaining period of insurance, unless you have made a claim. If you have a monthly policy, we will not give you back any premium.

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