



Gadget Insurance

Terms and Conditions

in partnership with
 COLLINSON

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Introduction

You must read this Policy Document and the **certificate schedule** together, to make sure everything **you** have told **us** is correct. The **certificate schedule** tells **you**:

- The period during which the policy is in force.
- What items are covered.
- What level of cover applies to **your** insurance.
- What **excess** applies to **your** claims.
- Details about **your** insurer.

Please check both documents carefully to make sure they give **you** the cover **you** want.

Please read both documents carefully. There are some exceptions and/or exclusions relating to the cover provided by this policy, and it is important that **you** read the section called "What is not covered."

If any details in this Policy Document are wrong, please contact **our scheme administrator** as soon as reasonably possible. Please keep this policy and **your certificate schedule** in a safe place.

This insurance is arranged by insurance2go which is a trading name of Loyal Insurance Services Ltd.

Loyal Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 430316.

This insurance is underwritten by Collinson Insurance. 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. Registered in England number 01708613. These details can be checked on the Financial Services Register by visiting: www.fca.org.UK.

Your Responsibilities

Under the Consumer Insurance Act, **you** must take reasonable care to provide accurate and complete answers to all the questions **you** are asked when **you** buy, make changes to, or renew this policy.

You must tell **our** administrator as soon as possible if any of the information in **your certificate schedule** is wrong or if **you** wish to make a change to **your** policy.

If **you** do not provide accurate and complete answers to the questions **you** are asked, or **you** fail to tell **our** administrator of any wrong information or changes **you** wish to make, **you** may not be able to make a claim, **we** may charge **you** more premium, **we** may not pay any claim in full or **your** policy could be invalid.

Important Information

We have not given **you** a recommendation as to whether this product is suitable for **your** needs. **You** must decide whether it is or not.

This policy meets the demands and needs of those who wish to insure their **gadget** against **accidental damage** and **breakdown**. Additional cover options include **accidental loss**, and **theft**, where applicable.

The level of coverage depends on:

1. What type of **gadget you're** insuring.
2. Whether **you** chose Essential or Full Cover.

Your gadget must be in good condition and working properly when **you** start the policy. If there's evidence that **damage, loss**, or **theft** happened before **your** policy started:

1. **We** might refuse **your** claim.
2. **We** won't refund **your** premium.

Eligibility for cover

You can buy this policy provided that.

- (a) **You** are a **permanent UK resident**.
- (b) **You** are over the age of 18 years old at the time **you** bought this policy.
- (c) **You** own the **gadget** shown on **your certificate schedule**.
- (d) **You** can provide **proof of purchase**.
- (e) The **gadget** is
 - i No more than 36 months old.
 - ii In good condition and full working order when **you** bought this policy.
 - iii Was purchased as new in the **UK** or;
 - iv Your Mobile Phone was bought by you as a refurbished, or second-hand item including a minimum 12-month warranty for mechanical and electrical breakdown, from a UK registered company. If the device was bought via a third-party supplier, such as an auction site or online marketplace, then the end supplier of the goods must be a UK registered company; or;
 - v Meets the above criteria and was gifted to **you** as long as **you** are able to provide a **UK** gift receipt.

Definitions

Some words in this policy have specific meanings wherever they appear in **bold** in this **policy document**. and the **certificate schedule**.

Accessories	Additional items, such as chargers, carrying cases, headphones, hands-free mounting kits, and USB cables. SIM cards and wearables are not covered.
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.
Accidental loss /Accidentally lost	Where the gadget has been accidentally lost by you and you are now permanently deprived of its use.
Breakdown	A sudden mechanical or electrical failure of your gadget , which stops it working as it should.
Business Use	A gadget provided or paid for by your employer in connection to your employment.
Certificate Schedule	The separate document we send you following the purchase of the policy including details of you , your device, your Limit of liability and excess .
E-wallet	A digital wallet on your gadget , an online service, or software program that allows you to pay for goods and services.

Excess / Early Excess	The amount you must pay when you make a claim on your policy and as confirmed on your certificate schedule . The Excess is subject to an additional Early excess within the first 31 days of a policy inception or change to device(s) on cover. The amount will be detailed on your Certificate schedule .
Gadget	The portable electronic gadget(s) that meet the eligibility for cover requirements on page 4 are insured by this policy and shown on your certificate schedule .
Home Games Console	A gaming device that does not have integrated speakers or screen and must be plugged into a mains power supply at all times and must be connected to a TV or computer monitor to be used.
IMEI Number	The International Mobile Equipment Identity number which is the unique number that will be used to identify your gadget .
Immediate Family	your husband, wife, civil partner, partner, parents, children, brothers, or sisters who permanently live with you .
Limit of Liability	The most we will pay for a claim as shown on your certificate schedule . This is your claim limit.
Malicious Damage	Damage to your gadget caused by someone else on purpose.
Period of Insurance	Is the period for which you are insured under this policy, as shown on your certificate schedule .
Permanent UK Resident	A permanent UK resident means you live in the UK and are either a UK Citizen, or you have received the appropriate documents from the Home Office showing you can live, work and have settled in the UK permanently. Essentially, you are authorised to stay in the UK indefinitely and without the need to reapply to the Home Office for an extension.
Proof of Exchange	The original document provided to you from either a retail outlet or a retailer website that evidences a like for like exchange of your gadget .
Proof of Purchase	An original receipt and any other documentation required by us to prove your gadget was purchased from a UK registered company and that it is owned by you including the date of purchase, make, model, serial and IMEI Number of your gadget , where applicable.
Proof of Usage	Evidence that the gadget has been in use since the policy started. Where the gadget is a SIM enabled device, your Network Provider can give you this information.
Reasonable Precautions	You must not leave your gadget unattended if it is in a place where it is accessible to the general public. We will not pay any claims for a gadget left unattended in publicly accessible places.

Scheme Administrator	Citymain Administrators Limited a company registered in England and Wales with company number 3979666 with a registered address of 3000 Lakeside, North Harbour, Western Road, Portsmouth, PO6 3FQ.
Theft/ Stolen	The unauthorised, dishonest taking of the gadget specified on your certificate schedule by another person with the intention of permanently depriving you of its use.
Unattended	Not within your sight at all times and out of your 'arms-length' reach.
Unauthorised Usage	Calls, texts and data usage or downloads made by any person without your permission from your gadget .
United Kingdom ("UK")	England, Wales, Scotland, and Northern Ireland, excluding the Channel Islands and the Isle of Man.
We, Us, Our	Collinson Insurance.
You, Your	The person who owns the gadget covered by this policy, as stated on your certificate schedule as 'the Insured'

Protecting your Gadget

You must take all **reasonable precautions** to protect **your gadget** against **accidental damage, accidental loss, malicious damage** and **theft** and act as if **your gadget** were not insured. **Your gadget** must not be left **unattended** and if **you** do leave **your gadget unattended, you** must keep **your gadget** out of sight and locked away, such as locked safely in **your** own home.

Understanding This Policy

If **you** need to receive this, or any other communications in a different format, please tell **our scheme administrator** and they will be pleased to help **you**.

1. Annual policies

- Starts on the date shown on **your** certificate
- Lasts for 12 months
- **You** pay the premium annually
- Policies automatically renew if **we** do not hear from **you**.

2. Monthly policies

- Starts on the date shown on **your** certificate
- Lasts for one month at a time
- Continues if **you** keep paying monthly premiums
- Ends if **you** stop paying
- Policies automatically renew each month if **we** do not hear from **you**.

Any premiums that are collected by direct debit will be collected by **our scheme administrator**. Any other method of payment will be collected by Insurance2go.

Our scheme administrator will help **you** with any questions **you** may have about this policy, help **you** with any changes **you** need to make to this policy and will deal with any claims which are made by **you** under this policy. Please also contact **our scheme administrator** if any details in **your certificate schedule** are wrong and they will send **you** a replacement **certificate schedule**. **You** can contact **your scheme administrator** at:

Citymain Administrators Limited

3000 Lakeside
North Harbour
Western Road
Portsmouth
PO6 3FQ.

Telephone: 0333 999 7905 (local rate call). Email: info@citymain.com

Certification of Cover

This Policy Document and **your certificate schedule** sets out the contract between **you** and **us**. In return for the payment of **your** premium **we** will provide the insurance cover detailed in **your certificate schedule** and this Policy Document, subject to the terms and conditions, and exclusions shown in this Policy Document for all claims occurring during the **period of insurance**.

We and **our scheme administrator** have entered into a separate agreement under which **we** have authorised **our scheme administrator** to send these documents to **you** on **our** behalf.

Geographical Area

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.

* Please note, any repairs or replacements must be carried out in the **United Kingdom** by repairers or retailers approved by **us**.

What is Covered?

Some of these sections that **you** can be covered for are optional. **You** should read this Policy Document as well as **your certificate schedule** which confirms the sections under which **you** are insured.

Policy Feature	Essential	Full Cover (Not available for Headphones or Home games consoles)
Accidental damage (Any item)	✓	✓
Mechanical Breakdown (Any item)	✓	✓
Malicious damage (Any item)	✓	✓
Liquid damage (Any item)	✓	✓
Worldwide cover (Any item)	✓	✓
Accidental loss (Not available on Headphones or Home games console Cover)	X	✓
Theft (Not available on Headphone or Home games consoles Cover)	X	✓
E-wallet protection (Not available on Headphone or Home games consoles Cover)	X	✓
Unauthorised usage (Not available on Headphone or Home games consoles Cover)	X	✓
Accessories	✓	✓

ACCIDENTAL DAMAGE (including liquid damage)

If **your gadget** is **accidentally damaged**:

- **We'll** repair or replace it up to the claim limit.
- If only part of it is **damaged**, **we'll** only repair or replace that part.
- Repair or replacements may include unbranded parts.

Where the claim is for an item that requires a physical connection to another device to make it functional, for example, **Home games console** plugged into a television / monitor / screen, **we** will not pay for repairs to **damage** caused to the connected device, such as if the television / monitor / screen is damaged whilst connected to the **Home games console**.

MECHANICAL BREAKDOWN

If **your gadget** suffers a **breakdown**:

- **We** will repair or replace it.

We will only repair or replace **your gadget** if the **breakdown** happens outside the manufacturer's guarantee period and that the issue can be replicated by **our** engineers.

MALICIOUS DAMAGE

If **your gadget** suffers **malicious damage**:

- **We** will repair or replace it.
- If only part of it is damaged, **we'll** only repair or replace that part.

ACCESSORIES

If **we** agree a claim in respect of **your gadget**, **we** will replace any **accessories** that have been **accidentally damaged, maliciously damaged, accidentally lost or stolen** at the same time as **your gadget** up to a maximum value of £150.

If **our scheme administrator** agrees to replace **gadget** following a claim and **your** replacement **gadget** is not compatible with **your accessories**, **we** will reimburse **you** for the costs of replacement of those **accessories** which aren't compatible with **your** replacement **gadget** up to a maximum value of £150.

Full Cover

As well as the above-mentioned cover, the following are also covered if **you** have purchased Full Cover, this will be listed on **your certificate schedule**.

Full Cover is not available for headphones and **home games consoles** cover.

ACCIDENTAL LOSS

If **your gadget** is **accidentally lost**:

- **We** will replace **your gadget**.
- If only part of it is lost, **we'll** only replace that part.

This cover is not available on Headphone or **Home games consoles** cover.

THEFT

If **your gadget** is **stolen**:

- **We** will replace **your gadget**.
- If only part of it is lost, **we'll** only replace that part.

This cover is not available on Headphone or **Home games consoles** cover.

E-WALLET PROTECTION

If **you** selected the option to insure **your gadget** against **accidental loss** or **theft**, **we** will refund the cost of any unauthorised transactions made from **your E-wallet** (limited to credit and/or debit card payments) via **your gadget** after it was **accidentally lost** or **stolen**, using an **E-wallet** facility (providing an **E-wallet** (and/or **gadget**) PIN has been set for all transactions) up to a maximum of £100 per claim.

Cover for **E-wallet** Protection will only apply if there is no protection from such losses from **your** bank or financial institution.

This cover is not available on headphones or **home games consoles** cover.

UNAUTHORISED USAGE

If **you** selected the Full Cover option to insure **your gadget** against **accidental loss** and **theft**, **we** will refund the cost of any unauthorised calls, messages and downloads made from **your gadget** after the time it was **accidentally lost** or **stolen** up to a maximum of £1,000. Cover will only apply to **unauthorised usage** which happens within 24 hours of discovery of the **accidental loss** or **theft** of **your gadget**. In the event of **unauthorised usage** of **your gadget** following **accidental loss** or **theft**, itemised bills must be provided to support **your** claim.

This cover is not available on headphones or **home games consoles** cover.

General Cover Information

1. The intention of this policy is to put **you** back in the same position as immediately prior to the loss or damage. It is not a replacement as new policy. If the **gadget** cannot be replaced with an identical **gadget** of the same age and condition, **we** will replace it with one of comparable specification or the equivalent value taking into account the age and condition of the **gadget** at the time the claim is made. All replacement **gadgets** come with a 3-month warranty*. **We** cannot guarantee that the replacement **gadget** will be the same colour as the original item.

* The 3-month guarantee period starts from the date **you** get the first repaired/replacement device sent to **you** as settlement of **your** claim and ends 3 months after the date of receipt of the first replacement device. If the policy is cancelled during the 3-month period, the warranty will also cease.

2. Repairs will be carried out using readily available parts. Where possible **we** will use original parts but, in some cases, unbranded parts may be used.
3. If **your gadget** is replaced this policy will automatically cover the replacement **gadget**
4. All blocks must be removed from **your gadget** before being sent for repair. This includes any personal pin locks or operator specific security blocks, including Find My iPhone. Failure to do so will result in **your** claim being delayed, and/or **your gadget** being returned to **you**.
5. If **your gadget** is intended to be used with a SIM-card, this policy will only provide **gadget** cover where **your gadget** is fitted with an active functioning SIM. In the event of a claim, **you** may be required to produce **proof of usage** from **your** network provider showing the **gadget** has been in use since policy started and up to the event giving rise to the claim. Where the device is being used on Wi-Fi only, for example where **you** may be abroad, **proof of usage** up to the date of **your** travel will be required and evidence of travel may also be required as part of **your** claim.
6. On claims for **accidental loss** and **theft**, cover for **E-wallet** Protection and **unauthorised usage** will only apply if **you** contact **your** network provider as soon as possible following discovery of the incident to place a call bar on **your gadget**.

Limit of liability

The most **you** can claim for **your gadget** is the replacement cost of each **gadget** as shown on **your certificate schedule**.

- The most **you** can claim for **accessories** is £150 per claim.
- The most **you** can claim for **E-wallet** protection is £100 per claim (Full Cover only).
- The most **you** can claim for **unauthorised usage** is £1,000 per claim (Full Cover only).

Policy Excess

There is a policy **excess** **you** must pay for every claim. This **excess** must be paid by **you** before **we** settle **your** claim.

The **excess** amount for each claim covered under this policy is as shown on **your certificate schedule**.

In an addition to the **Excess**, claims within the first 31-days of a policy's inception, or within 31-days of an adjustment to the device(s) on cover, are subject to an additional **Early excess** amount as detailed within **your insurance certificate schedule** provided upon purchase of the policy for each claim within the 31-day period. To proceed with a claim in the first 31 days, the **Excess**; **Early excess**; and the first month's premium (where paying by monthly installments) must be paid in full before a claim can be processed.

What is not Covered?

We will not cover the following:

1. The policy **excess**.
2. Any claim for a **gadget** not owned by **you** or where **you** cannot provide **proof of purchase** or **proof of exchange**.
3. Any claim for the **theft** of **your gadget** which is **stolen** from any vehicle, premises or building unless the vehicle's windows and doors have been closed and locked and all security systems have been activated. **Your gadget** must be out of view and locked in an enclosed storage compartment, boot, or luggage space. Violent and forcible entry to the vehicle must be used. A copy of the repairer's account for damage to the motor vehicle must be given to **us**.
4. **Theft** from a vehicle where the key has been 'cloned' or any technology has been used to force entry to the vehicle unless the vehicle has been **stolen** at the same time.
5. Any claim where **you** have not taken **reasonable precautions** to protect **your gadget**.
6. Any claim where the **proof of usage** is not provided.
7. **Any** claim when the **gadget** is being used for **business use**.
8. The cost of repair or replacement, under an approved claim, if **you** have not paid the **excess**, or **early excess** and first months premium where applicable.
9. Any **unauthorised usage** which results from circumstances other than a **theft** or because of **your gadget** being **accidentally lost**.
10. Any claim involving **theft**, **accidental loss**, or **malicious damage** unless **you** have reported the incident to the appropriate authorities as soon as reasonably possible following the discovery of the incident. **You** have received a crime reference or lost property reference number. Where the Police will not provide **you** with a lost property reference, **we** will accept, as an alternative, evidence that **you** have registered the ownership of **your gadget** with www.immobilise.com.
11. Any **gadget** purchased as refurbished or second hand without a supplier's 12- month warranty, covering **breakdown**.
12. 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.
13. Any **theft** or **accidental loss** of, or **accidental damage** to **your gadget** while anyone other than **you** or **your Immediate family** has it.
14. Any **accidental loss**, **theft**, **accidental damage** or **breakdown** to the SIM or memory card unless it accompanies a valid claim for **your gadget**.
15. Any **accidental damage**, **malicious damage** or **breakdown** claim where the **IMEI** or **Serial number** cannot be determined from **your gadget**.
16. Any loss of or damage to information, data or software contained in or stored on **your gadget**.
17. Any repairs or other costs for,
 - Routine servicing, inspection, maintenance, or cleaning.
 - Loss caused by a manufacturer's defect or recall of **your gadget** where the defect or recall happens during the manufacturer's warranty.
 - Replacement of or adjustment to fittings, control knobs or buttons, batteries, and aerials.
 - Repairs carried out by anyone not authorised by **us**.
 - Any faulty or defective design, materials or workmanship or any defect which is hidden or not obvious to **you** when **you** purchased **your gadget**.
 - Wear and tear or gradual deterioration of performance.
 - Claims arising from abuse, misuse or neglect by **you** or **your Immediate family**.
 - Any **gadget** where the **serial number/IMEI Number** has been tampered with in any way.
18. Any kind of damage unless **your damaged gadget** is given to **our scheme administrator for repair**.

19. The VAT element of any claim if **you** are registered for VAT.
20. Any reconnection costs or subscription fees.
21. The cost of replacing any personalised ring tones or graphics, downloaded material or software.
22. Any expense incurred because of not being able to use **your gadget**, or any loss other than the repair or replacement costs of **your gadget**.
23. Any loss, damage, or liability directly or indirectly arising from ownership or use of **your gadget**, including but not limited to any illness or injury **you** suffer from owning or using **your gadget**.
24. Any other costs that are caused by the event which led to **your** claim unless specifically stated in this policy wording.
25. Cosmetic damage to **your gadget**, including but not limited to scratches, dents and discolouration which does not stop it working properly.
26. On claims for **accidental loss** and **theft**, **E-wallet** protection, and/or **unauthorised usage** unless **you** contact **your** network provider as soon as reasonably possible following discovery of the incident to place a call and data bar on **your gadget**.
27. If **your gadget** is designed to be used with a SIM card, any loss, damage, or liability where **your gadget** is not fitted with an active functioning SIM or where **your** network provider cannot provide **proof of usage**.
28. Any **breakdown** arising from the failure of any electrical or computer equipment, software, micro-controller, microchip, **accessories**, or associated equipment to correctly recognise and process any calendar date or time.
29. Any **theft**, **accidental loss**, **accidental damage**, or liability where **your gadget** is sent through the post and it has not been sent, securely packaged and by registered mail.
30. Payment of a claim or provision of any other benefit under this policy if **we** are prevented from doing so by any economic sanction which prohibits **us** or **our** parent company (or **our** parent company's ultimate controlling company) from providing cover under this policy.

Economic sanctions change from time to time and can include prohibiting the transfer of funds to a sanctioned country, freezing the assets of a government, the corporate entities, and residents of a sanctioned country, or freezing the assets of specific individuals or corporate entities.

This means that if **you** are the subject of an economic sanction, **we** may not be able to provide cover under the policy.
31. War: Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
32. Terrorism: Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation. **We** will, however, cover any loss or damage (but not related cost or expense, caused by any act of terrorism) provided that such act did not happen directly or indirectly because of biological, chemical, radioactive, or nuclear pollution or contamination or explosion.
33. Radiation: Any direct or indirect consequence of:
 - Irradiation, or contamination by nuclear material; or
 - The radioactive, toxic, explosive, or other hazardous or contaminating properties of any radioactive matter; or
 - Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
34. Any electronic data being lost, destroyed, distorted, altered, or otherwise corrupted. This includes software and other information stored on **your gadget**.
35. Any claim for a **home games console** where the **Gadget** was not at **your** address registered with **us**, for example – **theft** whilst transporting the console to a friend's property.

Cancellation and the Cooling-Off Period

You may cancel the insurance by contacting **us** within 14 days of it starting or **you** receiving the insurance documents if **you** are a new customer or 14 days from the renewal date if **you** are an existing customer, whichever is later. **We** will refund to **you** any premium **you** have paid to **us** as long as **you** have not made a claim.

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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.

We will calculate **your** refund, if any, by taking the number of days **you** have left on cover during **your** current **period of insurance** and refund the amount relating to the unexpired period minus the notice period.

To cancel this policy, please contact **our scheme administrator**:

By recorded mail:

Citymain Administrators Limited

3000 Lakeside

North Harbour

Western Road

Portsmouth

PO6 3FQ.

Telephone: 0333 999 7905 ((local rate call))

Email: info@citymain.com

Cancellation by us

We shall not be bound to accept renewal of any insurance and may, at any time, cancel any insurance policy document by giving 14 days' notice in writing, where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address. Valid reasons may include but are not limited to:

- Fraud
- Non-payment of premium
- Threatening and abusive behaviour
- Non-compliance with policy terms and conditions.

We may cancel any insurance policy by giving 14 days' notice in writing, where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address. Valid reasons may include but are not limited to:

Changing the Policy

You must take reasonable care to give accurate and complete answers to all the questions **you** are asked when **you** take out or make changes to this policy.

You must tell **our scheme administrator** as soon as possible if any of the information in **your** Policy Documents is wrong or if **you** wish to make a change to **your** policy.

If **you** do not give accurate and complete answers to the questions **you** are asked, or **you** fail to notify **our scheme administrator** of any wrong information or changes **you** wish to make, **you** may not be able to make a claim, **we** may charge **you** and additional premium and **we** may not pay any claim in full or **your** policy could be invalidated.

Changes That May Affect your Cover

You must tell **us** as soon as possible about any changes to the information **you** provided when **you** bought this policy, for example:

- **Your** name or address
- Make, model and **IMEI / Serial Number**

This is not a full list and any changes **you** tell **us** about may affect **your** cover or result in a change to **your** premium. If **you** don't know whether a change may affect **your** cover, please contact **our scheme administrator**.

Mid-Term Adjustments

If **you** replace **your gadget** while the policy is in force:

- **We** may transfer the policy to cover the new **gadget**.

- The premium might change.

If **we** transfer the policy:

- **We'll** tell **you** about any changes in premium or **excess**.
- **You'll** get a new **certificate schedule**.

What **you** need to do:

- Tell **our scheme administrator** about the new **gadget**.
- Provide the make, model, and IMEI/Serial number.
- For claims, **you'll** need **proof of purchase**, **proof of exchange** or **proof of usage** for the new **gadget**.

The eligibility for cover requirements on page 4 apply to the new **gadget**.

How to Make a Claim

To make a claim visit www.eclaimcity.co.UK. It is the fastest and easiest way to make a claim. If **you** do not have access to the internet please call **us** on 0333 999 7905 (local rate call)

Or Post:

The Insurance2go Claims Team
Citymain Administrators Limited
3000 Lakeside
North Harbour
Western Road
Portsmouth
PO6 3FQ.

You must:

- Report the **theft** or **accidental loss** of any **gadget**, within 24 hours of discovery to **your** Airtime Provider (if applicable) and blacklist **your** handset.
- Report the **theft** or loss of any **gadget(s)** to the Police within 48 hours of discovery and obtain a crime reference number in support of a **theft** claim and a lost property number in support of an **accidental loss** claim.

When submitting **your** claim, **you** will be asked to provide **us** with evidence. These documents will include but are not limited to.

- **Proof of Purchase.**
- **Proof of exchange.**
- **Proof of usage.**
- A crime reference number from the police in the case of **theft** claims or **malicious damage** claims.
- Evidence of forced entry for **theft** claims.
- A lost property reference for **accidental loss** claims.
- A completed claim form.

If **you** can't provide the evidence, **we** require **your** claim will not be settled.

Where **your** local Police force will not give **you** with a lost property reference, **we** may accept, as an alternative.

- In the first instance, attempt to register a claim directly with the Police via 101 (non-emergency call line) or via the 101 website at <https://www.police.UK/pu/contact-the-police/report-a-crime-incident/>. This is a free service.
- Evidence that **you** have registered the ownership of **your gadget** with www.immobilise.com. This is a free service. Should **you** be claiming for the **theft** or **accidental loss** **you** must also (where applicable) contact **your** network provider as soon as possible following discovery of the incident to place a call bar on **gadget**.

Claim Conditions

1. **You** will be asked to send **your gadget** to **our scheme administrator** or **our** authorised repairer. **You** will be responsible for the cost of postage. To avoid any more damage being caused to **your gadget**, **we** suggest that **you** use a padded envelope and send **your gadget** by registered mail. There is no cover provided by this policy in respect of loss, damage, or **theft** of **gadgets** in transit.
2. **Our scheme administrator** will arrange for the repair or replacement of **your gadget** and return it to **you** by courier to **your** last known address or the address given on **your** claim submission.
3. **Accessories** which are not compatible with **your** replacement **gadget** will be replaced by **our scheme administrator** up to a value of £150.
4. If **we** replace **your gadget**, the damaged, **stolen** or **accidentally lost**, original **gadget** becomes **our** property. If **your accidentally lost** or **stolen gadget** is returned or found, **you** must notify **us** and send it to **your scheme administrator** if **you** are asked to do so.
5. Any **gadget** replaced by **our scheme administrator** will be of **United Kingdom** specification.

Before **your** claim can be settled, **you** must pay the **excess and first months premium if paying monthly for your policy**.

Where an **excess** is paid, and **you** do not complete **your** claim, for example by not providing the requested information or where **you** do not send in **your gadget** at the request of **our scheme administrator** within 90 days, the claim will be closed, and the **excess** refunded to **you**, less a £25 administration fee taken by **our scheme administrator** to cover claim costs incurred. If **you** later want to reopen the claim the full **excess** must be paid before **our scheme administrator** will proceed with **your** claim.

To help improve its service, **our scheme administrator** may record or monitor telephone calls.

Fraud

You must not act in a fraudulent way. If **you** or anyone acting for **you**:

- Fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy.
- Fails to reveal or hides a fact likely to influence the cover **we** provide.
- Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false.
- Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false.
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way.
- Makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge.

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any premium to **you**, and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **we** may also take legal action against **you** and inform the appropriate authorities.

Other Insurance

If **you** have a valid claim under this policy, but also have other insurance that covers the same loss, **we** might try to recover some or all of **our** costs from the other insurer.

You must:

- Tell **us** about any other policies, warranties, or guarantees that might cover **your gadget**. (For example, home contents insurance).
- Give **us** reasonable help to recover costs from another insurer.

Duty of Care

You must take care to prevent any **accidental damage, malicious damage, accidental loss, or theft** and keep

your gadget and/or **accessories** in accordance with the security requirements (as detailed in the Protecting **Your Gadget** section of this Policy Document). **You** must maintain them in a good state of repair and condition, **you** must take care to comply with all statutory obligations and regulations imposed by any statutory, regulatory or government authority.

Evidence to Support your Claim

You must give **us** any receipts, **proof of purchase**, **proof of exchange** and any other documentation that **we** may reasonably ask for and that is relevant to **your** claim.

Customer Services and Complaints

We always strive to provide excellent service. However, if **you** have a complaint, please contact **us** using the details below.

Email: info@insurance2go.co.UK

Tel: 0333 999 7905 (local rate call)

Post: The Insurance2go Claims Team
Citymain Administrators Limited 3000 Lakeside
North Harbour Western
Road Portsmouth PO6
3FQ.

We will respond to **your** complaint within four weeks of receiving it. **Our** response will be **our** final decision based on the information provided. If there's a delay in **our** investigations, **we**'ll explain the reason and give **you** an estimated timeframe for reaching a decision.

If, for any reason, **you**'re still dissatisfied or haven't received a final answer within eight weeks, **you** have the right to escalate **your** complaint to an independent authority called the Financial Ombudsman Service (FOS). **You** can contact them using the details below:

The Financial Ombudsman Service
Exchange Tower
1 Harbour Exchange Square, London
E14 9SR
Telephone: 08000 234 567 (free for people calling from a landline) or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.**UK**

Following this complaints procedure does not stop **you** from taking legal action.

General Conditions

Automatic Renewal of This Policy

If **you** have a monthly policy:

To make sure **your** cover continues under this policy **we** will automatically renew this policy each month, unless **you** tell **us** not to and **your** monthly premium will be collected by the method chosen by **you** when **you** bought this policy.

If **you** have an annual policy:

We will tell **you** at least 30 days before **your** policy is up for renewal. **We** will tell **you** if the price changes. **We** will automatically renew **your** policy unless **you** tell **us** not to.

We will charge the renewal to the same payment method **you** used when **you** first got the policy. If **you** don't want to auto-renew, follow the instructions in **your** renewal notice or **certificate schedule**. If **you** don't do anything, **your** policy will auto-renew.

You can contact **us** at any time to tell **us** that **you** do not wish to auto renew **your** policy by calling 0333 999 7905 (local rate call). **You** can also contact **us** online at [Contact Us | Insurance2go](#)

Our Right to Change the Premium and Cover (Monthly Policies)

You will receive at 30 days written notice if **we** decide or need to change **Your** policy cover or the price of **Your** insurance for any

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of the following reasons:

- To make small changes to the words in **your** policy that do not affect the cover **you** get, and just make it easier to understand.
- To follow any new laws, regulations, or guidelines that affect **us** or **your** policy.
- To follow any changes in taxes that apply to **your** policy.
- To cover the costs of providing **your** insurance if there are more or fewer claims than **we** expected.
- To cover the costs of any new benefits or cover **we** add to **your** policy.
- To cover the costs of any changes to **our** systems or technology that help provide **your** insurance.

If the changes are favourable for **you**, **we** may make them straight away and let **you** know within 30 days

Our Right to Change the Premium and Cover (Annual Policies)

If **we** change the terms of cover or price of **your** policy it will only be done at **your** next annual renewal date.

Sanctions

We shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose **us** to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, **United Kingdom**, and/or all other jurisdictions where **we** transact business

Legal, regulatory, and other Information

Law and Legal Proceedings Applicable to This Policy

This policy is governed by English law and the decisions of English courts.

The Financial Services Compensation Scheme

The Financial Services Compensation Scheme covers this policy. **You** may be entitled to compensation from this scheme if **we** cannot meet **our** liabilities under this policy. Further information about compensation scheme arrangements is available at www.fscs.org.UK or by telephoning 0207 741 4100.

Premium and Claims – Your Rights

When handling premium payments from **you** that are due to **us** and when handling any claim, **you** make, **our scheme administrator** and Insurance2go (in respect of the collection of premiums made by any method other than by direct debit) act as **our** authorised agent. This means that when **you** pay a premium to **our scheme administrator** or to Insurance2go it is deemed to have been received by **us** on receipt by **our scheme administrator** or Insurance2go.

Any valid claim **you** make is not deemed to have been settled by **us** until **you** have received a repaired or replacement item from **our scheme administrator**.

Privacy and Data Protection Notice

A hard copy of the Citymain and Insurance2Go privacy policy is available on request.

If **you** want to know what information is held about **you** or have other requests or concerns relating to **our** use of **your** data, please write to **our scheme administrator** at:

Compliance Manager

Citymain Administrators Limited

3000 Lakeside

North Harbour

Western Road

PO6 3EN

Email: compliance@spbuk.com

The web details for **our** full data privacy notice are available within **your certificate schedule**.

Collinson Insurance Privacy Notice

How **we** use the information about **you**

As **your** insurer and a data controller, **we** collect and process information about **you** so that **we** can provide **you** with the products and services **you** have requested. **We** also receive personal information from **your** agent on a regular basis while **your** policy is still live. This will include **your** name, address, risk details and other information which is necessary for **us** to:

- Meet **our** contractual obligations to **you**.
- Issue **you** this insurance policy.
- Deal with any claims or requests for assistance that **you** may have.
- Service **your** policy (including claims and policy administration, payments, and other transactions).
- Detect, investigate, and prevent activities which may be illegal or could result in **your** policy being cancelled or treated as if it never existed.
- Protect **our** legitimate interests.

In order to administer **your** policy and deal with any claims, **your** information may be shared with trusted third parties. This will include members of The Collinson Group, Strategic Insurance Services Limited, Davies Group, contractors, investigators, crime prevention organisations and claims management organisations where they provide administration and management support on **our** behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, **we** will have strict contractual terms in place to make sure that **your** information remains safe and secure.

We will not share **your** information with anyone else unless **you** agree to this, or **we** are required to do this by **our** regulators (e.g., the Financial Conduct Authority) or other authorities.

The personal information **we** have collected from **you** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify **your** identity. If fraud is detected, **you** could be refused certain services, finance, or employment. Further details of how **your** information will be used by **us** and these fraud prevention agencies and databases, and **your** data protection rights, can be found by visiting www.cifas.org.UK/fpn and www.insurancefraudbureau.org/privacy-policy

Processing your data

Your data will generally be processed on the basis that it is:

- Necessary for the performance of the contract that **you** have with us.
- Is in the public or **your** vital interest.
- For **our** legitimate business interests.

If **we** are not able to rely on the above, **we** will ask for **your** consent to process **your** data.

How we store and protect your information

All personal information collected by **us** is stored on secure servers which are either in the **United Kingdom** or European. Union.

We will need to keep and process **your** personal information during the **period of insurance** and after this time so that **we** can meet **our** regulatory obligations or to deal with any reasonable requests from **our** regulators and other authorities.

We also have security measures in place in **our** offices to protect the information that **you** have given **us**.

How you can access your information and correct anything which is wrong

You have the right to request a copy of the information that **we** hold about **you**. If **you** would like a copy of some or all **your** personal information, please contact **us** by email or letter as shown below:

Email address: data.protection@collinsongroup.com

Postal Address: 3 More London Riverside, London, SE1 2AQ

This will normally be provided free of charge, but in some circumstances, **we** may either make a reasonable charge for this service or refuse to give **you** this information if **your** request is clearly unjustified or **excessive**.

We want to make sure that **your** personal information is accurate and up to date. **You** may ask **us** to correct or

remove information **you** think is inaccurate.

If **you** wish to make a complaint about the use of **your** personal information, please contact **our** Complaints manager using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.UK/>