



**SUMMARY OF GADGET AND MOBILE PHONE INSURANCE COVER**

<b>INSURER</b>	<p>This insurance is arranged by Supercover Insurance Ltd underwritten by Zenith Insurance Plc, 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 the Prudential Regulation Authority in respect of underwriting insurance business in the UK (Number 211787). Zenith Insurance Plc is a member of the Association of British Insurers</p> <p>Supercover Insurance Ltd is authorised and regulated by the Financial Conduct Authority (No. 313806).</p> <p>Information concerning both companies can be checked on the Financial Services Register at <a href="http://www.fca.org.uk/register">www.fca.org.uk/register</a> or by contacting the Financial Conduct Authority on <b>0800 111 6768</b></p>
<b>LEVEL OF COVER</b>	<p>The policy entitles you to repair or replacement of your gadget, once all relevant paperwork has been received, and extends to provide cover for up to 90 days in any one annual period of insurance whilst you are abroad. Depending on the level of cover you have selected the policy will cover the gadget shown on your application up to a maximum sum insured. This policy is limited to 2 claims in any 12 months period</p> <p>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.</p>
<b>TERM OF THE POLICY</b>	This is an annual policy.
<b>CANCELLATION</b>	<p><b>You have the right to cancel this policy at any time.</b> You must put any cancellation request in writing. You will, for a period of 14 days from the date you receive your Policy documentation, have a right to cancel this policy and receive a full refund of premium. To exercise your right to cancel please contact Supercover Insurance Ltd. Beyond the 14 day period, you will still be entitled to cancel this policy by giving us 30 days' notice but there will be no refund due.</p> <p>For full details of the cancellation process, please refer to the Cancellation section in the policy document.</p>
<b>IN THE EVENT OF A CLAIM</b>	All claims must be reported to <b>Direct Group Limited</b> on <b>0203 794 9297</b> as soon as is possible but ideally within <b>48 hours of the discovery of the incident</b> . Thefts or accidental losses must also be reported to the Police within 48 hours of discovery and to the airtime provider as soon as possible but in any case within 24 hours of discovery.

**SUMMARY OF COVER**

**This is a Policy Summary only. It does not contain the full terms and conditions of the contract.** For full details of all policy terms, conditions & exclusions please refer to the policy document (a copy of which is available on request). The relevant sections of the policy document are listed below.

<b>BENEFIT</b>	<b>SCOPE OF COVER</b>	<b>UNUSUAL EXCLUSIONS &amp; LIMITATIONS (see also overleaf)</b>
<b>Accidental damage cover</b> (Section A)	<b>We will pay for repair or replacement costs if your gadget is/are damaged as the result of an accident.</b>	<ul style="list-style-type: none"> <li>Excludes:               <ul style="list-style-type: none"> <li>damage caused by you deliberately damaging or neglecting the item;</li> <li>damage caused by routine servicing, inspection, maintenance or cleaning; or</li> <li>any cosmetic damage including scratches, dents and other visible defects that do not affect safety or performance ; or</li> <li>any damage whatsoever if the serial number has been deliberately tampered with in any way.</li> </ul> </li> </ul>
<b>Theft cover</b> (Section B)	<p><b>If your item of gadget is stolen we will replace it.</b></p> <p><b>Where only a part or parts of your gadget have been stolen, we will only replace that part or those specific parts.</b></p>	<ul style="list-style-type: none"> <li>Excludes theft from a building or premises (including your home or place of work) if the theft does not involve forcible and violent entry to or exit from the building; and</li> <li>Excludes theft from other motor vehicles where no-one is in the vehicle and all of the vehicle's windows and doors have not been locked and all security systems have not been activated; and</li> <li>Excludes theft from other motor vehicles where no-one is in the vehicle and the item has not been concealed in a locked boot, locked glove compartment or other locked internal compartment within the vehicle.</li> <li>Excludes theft from all other locations;               <ul style="list-style-type: none"> <li>if the gadget has not been concealed about the person unless the theft involves the threat of force or violence against you or your immediate family member; or</li> <li>if the gadget is left unattended; or</li> <li>if you fail to take precautions to prevent the theft.</li> </ul> </li> </ul>
<b>Accidental Loss</b> (Section C)	<p><b>If you accidentally or unintentionally lose your mobile phone we will replace it.</b></p> <p><b>Cover only applies to mobile phones.</b></p>	<p>The policy <b>will not pay</b>;</p> <ul style="list-style-type: none"> <li>for losses where circumstances cannot be clearly defined, (i.e. you are unable to confirm the time and place you last had your gadget).</li> </ul>
<b>BENEFIT</b>	<b>SCOPE OF COVER</b>	<b>UNUSUAL EXCLUSIONS &amp; LIMITATIONS (continued)</b>
<b>Breakdown</b> (Section D)	<p><b>We will cover electrical breakdown that occurs outside of the manufacturer's guarantee period.</b></p> <p><b>Does not apply to laptops or PCs.</b></p>	<p>We will not pay:</p> <ul style="list-style-type: none"> <li>for repairs or other costs resulting from:               <ul style="list-style-type: none"> <li>wear and tear or gradual deterioration of performance; or</li> <li>a manufacturer's defect or recall of the gadget.</li> </ul> </li> <li>for repairs carried out that have not been pre-approved by us.</li> </ul>

BENEFIT	SCOPE OF COVER	UNUSUAL EXCLUSIONS & LIMITATIONS (continued)
<b>Liquid damage</b> (Section E)	<b>If your gadget is damaged as a result of accidentally coming into contact with any liquid, we will repair or replace it.</b>	<ul style="list-style-type: none"> <li>Excludes:               <ul style="list-style-type: none"> <li>damage caused by you deliberately damaging or neglecting the item; or</li> <li>damage caused by routine servicing, inspection, maintenance or cleaning; or</li> <li>any cosmetic damage including scratches, dents and other visible defects that do not affect safety or performance; or</li> <li>any damage whatsoever if the serial number has been deliberately tampered with in any way; or</li> <li>any damage whatsoever if you fail to take reasonable precautions to prevent the loss.</li> </ul> </li> </ul>
<b>Fraudulent Call Cover</b> (Section F)	<b>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 value of £2500</b>	<ul style="list-style-type: none"> <li>Excludes:               <ul style="list-style-type: none"> <li>the cost of fraudulent call use where you have not reported the incident to your airtime provider within 24 hours of discovery of the incident; and</li> <li>the cost of fraudulent calls where your claim for your gadget is not covered</li> </ul> </li> </ul>
<b>Malicious Damage</b> (Section G)	<b>If your gadget is intentionally or deliberately damaged due to the actions of another party, we will repair or replace it</b>	<ul style="list-style-type: none"> <li>Excludes:               <ul style="list-style-type: none"> <li>malicious damage caused by you or a member of your immediate family.</li> </ul> </li> </ul>

#### SIGNIFICANT & UNUSUAL GENERAL EXCLUSIONS/LIMITATIONS

<b>Excesses</b> (All Sections)	<p>You will have to pay the amount of excess shown in your policy document. The excess must be paid before your claim can be approved. The excess varies depending on the value of the gadget you are claiming for:</p> <ul style="list-style-type: none"> <li>If your claim is for a gadget up to the value of £250 (when new) the excess fee is £25 for any claim.</li> <li>If your claim is for a gadget between the values of £251 - £999 (when new) the excess fee is £50 for any claim.</li> <li>If your claim is for a gadget over the value of £999 (when new) the excess fee is £75 for any claim.</li> </ul>
<b>Reporting your loss</b> (Claims Procedures)	<p>You must:</p> <ul style="list-style-type: none"> <li>notify Direct Group Ltd on <b>0203 794 9297</b> 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; and</li> <li>report the theft or loss of any mobile phone or tablet, within 24 hours of discovery to your Airtime Provider and blacklist your handset/tablet; and</li> <li>report the theft or loss of any item of electronic equipment to the Police within 48 hours of discovery and obtain a crime reference number in support of a theft and a lost property number in support of an accidental loss claim.</li> </ul> <p><b>Please note any delay in reporting an incident to Supercover Insurance Ltd, your Airtime Provider or the Police may invalidate your right to claim under the policy.</b></p>
<b>General Exclusions</b>	<p>We will not pay any claim:</p> <ul style="list-style-type: none"> <li>if the gadget was more than 36 months old at the time the policy is taken out; or</li> <li>for reconnection costs or subscription fees; or</li> <li>if the gadget has not been used between the time the policy was purchased and the time of the incident causing a need to claim under this policy purchased; or</li> <li>if you fail to take reasonable precautions to prevent the loss, damage or theft; or</li> <li>without being able to provide evidence of ownership; and</li> <li>for theft, loss or damage to accessories of any kind.</li> </ul>

#### COMPLAINTS PROCEDURE

If you have cause for complaint, it is important that you know that we are committed to providing you with an exceptional level of service and customer care. We realise that things can go wrong and there may be occasions when you feel that we have not provided the service you expected. When this happens, we want to hear about it so that we can try to put things right.

##### Who to Contact?

The most important factors in getting your complaint dealt with as quickly and efficiently as possible are:

- to be sure you are talking to the right person, and;
- that you are giving them the right information.

##### When You Contact Us

- Please give us your name and contact telephone number.
- Please quote your policy and/or claim number.
- Please explain clearly and concisely the reason for your complaint.

##### Step One – Initiating Your Complaint

- If your complaint relates to the sale of your policy, you need to contact the broker that sold you the policy.



- If your complaint relates to a claim on your policy, you need to contact:

Direct Group Limited  
Direct Group  
PO Box 1291  
Preston  
PR2 0QJ  
Tel: 0203 794 9300  
Email: [customer.relations@directgroup.co.uk](mailto:customer.relations@directgroup.co.uk)

We will ensure that every effort will be made to resolve your complaint immediately. If your complaint cannot be resolved by the end of the third business day after receipt, it will be acknowledged within 5 days of receipt and we will do our best to ensure they resolve the problem within four weeks by them sending you a final response letter.

If they are unable to resolve your complaint in this time they will write to advise you of progress and will endeavour to resolve your complaint within the following four weeks.

If you are still dissatisfied after receiving their final response letter you may refer your complaint to the Financial Ombudsman Service at the following address:

Financial Ombudsman Service  
Exchange Tower, Harbour Exchange Square, London E14 9SR  
Tel: 0800 023 4567  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

You have the right of referral within six months of the date of your final response letter. Whilst we and our UK service providers are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure above does not affect your right to take legal action.

#### **FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)**

Zenith Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our liabilities under this policy.

Further information about the scheme is available on the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk) or by writing to the FSCS at PO Box 300, Mitcheldean, GL17 1DY.