

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

### What is this type of insurance?

This In Vehicle Gadget insurance policy provides cover for the policyholder in respect of repairs to or replacement of their in-vehicle electronic equipment up to a maximum value of £500 in any one period of insurance as noted below.



#### What is insured?

- ✓ the cost of repairing in-vehicle electronic equipment as a result of accidental damage. If it is not possible to economically repair the equipment, a replacement item will be provided by the insurer at their discretion;
- ✓ the cost of a replacement item if in-vehicle electronic equipment is stolen.



#### What is not insured?

- ✗ an excess of £25 applies in respect of all claims;
- ✗ more than 2 claims in any one period of insurance;
- ✗ deliberate damage to electronic equipment;
- ✗ routine inspection, maintenance, servicing or cleaning;
- ✗ theft occurring when the electronic equipment has not been concealed in a locked boot, locked glove compartment or other locked internal compartment and the vehicle secured;
- ✗ manufacturer's defect or product recall;
- ✗ loss of or damage to data, downloaded material or software contained in or stored in electronic equipment.



#### Are there any restrictions on cover?

- ! Claims made within 14 days of the first inception date of the policy or within 14 days of the date of change to or addition of new equipment to the policy are excluded;
- ! If parts of your electronic equipment have been damaged or stolen the insured will not pay for any undamaged parts;
- ! Theft of electronic equipment must be reported to both the police and any airtime provider within 24 hours of the theft, the handset blacklisted and a crime reference number issued;
- ! The policy excess must be paid prior to any claim being approved.



## Where am I covered?

You are covered in respect of theft or accidental damage to in-vehicle electronic equipment occurring within the United Kingdom, Isle of Man and the Channel Islands plus up to 90 days worldwide in any one period of insurance.



## What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



## When and how do I pay?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium.



## When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



## 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 within 14 days from the date 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, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

## Your Insurer

This insurance is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked on the Financial Services Register at <https://register.fca.org.uk> or by calling them on 0800 111 6768 or 0300 500 8082.

## Making a claim

If you need to make a claim, please call us on **0333 241 3368** quoting "In Vehicle Gadget"

## Complaints

It is our 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 following the complaints process below.

### Complaints regarding the SALE OF THE POLICY

If your complaint relates to the sale of this policy, please contact your insurance broker.

### Complaints regarding CLAIMS

If your complaint relates to a claim, please contact :

Coplus Complaints Department  
MB&G Insurance Services Ltd  
Cobalt Business Exchange  
Cobalt Park Way  
Wallsend  
NE28 9NZ

Tel: 0191 258 8187

If your complaint about your claim cannot be resolved by the end of the third working day, your complaint will passed to:

Customer Relations Department  
UK General Insurance Limited  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds  
LS10 1RJ

Tel: 0345 218 2685 or Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

If for any reason it is not possible for us to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This applies if you are an individual, or in a business capacity if your annual turnover is up to EUR 2,000,000 (or equivalent in sterling) and you have fewer than 10 members of staff. You can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower, London E14 9SR  
Tel: 0800 023 4 567 or 0300 123 9 123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).