

INSURANCE PRODUCT INFORMATION DOCUMENT

Company: Insync Insurance Solutions Ltd

Product: Mobiru Gadget Insurance - Personal

This document provides a summary of the main policy benefits and terms and conditions. The full terms and conditions of the cover and other important information are included in your policy documents.

What is this type of insurance?

Mobiru Insurance provides cover for accidental damage to personal mobiles, laptops and gadgets as required by the customer with options to add theft and loss cover.

What is insured?



- ✓ Cover for all mobiles and tablets up to £1,250.
- ✓ Cover for all laptops up to £2,500.
- ✓ Accidental and liquid damage.
- ✓ Optional theft and loss cover.
- ✓ Cover for accessories up to £150.
- ✓ Worldwide cover up to 30 days each and every trip.
- ✓ Cover for any device up to 30 months old.
- ✓ Unlimited claims.

What is not insured?



- ✗ Devices not owned and used by the Insured except where the Insured is a business, in which case use by Authorised employees may be covered. Such devices will only be covered if they have a protective case appropriate for the working environment.
- ✗ Devices more than 30 months old at the start of the policy.
- ✗ Breakdown for laptops and Macbooks.
- ✗ Theft of the device where it is left unattended.
- ✗ Theft of the device from any vehicle unless all security is operational.

Are there any restrictions on cover?



- ! Breakdown cover is not available for laptops.
- ! Worldwide cover excludes Cuba and Iran.
- ! This is not a New for Old insurance - Repairs may be made with refurbished parts and replacements are likely to be refurbished items.
- ! We will not pay VAT if you are a VAT registered business.

Where am I covered?



- Cover is for the UK and 30 days worldwide cover for each and every trip.

What are my obligations?



- Must have evidence of proof of purchase for your device(s).
- Must be able to supply Crime Reference Number if your device is stolen.

When and how do I pay?



- Payments are made online through the secure payment gateway on our website. Payments are a one off transaction which covers the length of the policy.

When does the cover start and end?



- From the policy start date (shown on your Policy Schedule) for 12 months - and then for the period specified when you renew and pay your premium.

How do I cancel the contract?



- You may cancel this policy by informing us in writing stating your policy number, and either emailing it to help@mobiru.co.uk or posting to Mobiru Insync Insurance Solutions Ltd, 9 Albany Park, Cabot Lane, Poole, BH17 7BX. If you cancel your policy within the 14 day cooling off period, providing you have had no claims, you will receive a full return. If you cancel outside of the 14 day cooling off period, you will received a prorated refund.