



# Optional Gadget Policy Summary

## Your insurer

Great American International Insurance DAC is a regulated insurance company, based in Dublin, Ireland and is part of the Standard & Poor's 'A+' rated Great American Insurance Group. The registered office and business address of Great American International Insurance DAC (registered office number 380145) is at Station House, Dublin Road, Malahide, Co. Dublin, Ireland. Great American International Insurance DAC is regulated by the Central Bank of Ireland. Great American International Insurance DAC is regulated for the conduct of business in the UK by the Financial Conduct Authority. Details about the extent of this regulation are available on request.

## Types of insurance and cover

Your mobile gadget is covered against the following risks:

theft;

accidental loss;

accidental damage (including liquid damage) and

breakdown (unless it's a laptop or MacBook)

Your mobile gadget should be no more than 30 months old at the time of purchase of this policy as evidenced by the relevant proof of purchase.

Our limit of liability and the maximum payment per claim for registered Mobile Gadgets is up to £1250 for mobile phones and tablets and £2,500 for laptops and MacBooks, subject to the value band selected by the Insured Person. Accessories are covered up to a limit of £150.00 per claim and must have been purchased at the same time as the Mobile Gadget.

The cover under this policy shall not exceed the maximum limitations of liability as shown on your Insurance Schedule.

## Significant features and benefits

This policy covers your mobile gadget which must be no more than 30 months old at the time of registration on the portal against the above risks whilst being used in the United Kingdom by you as the person who purchased it (over the age of 16). Cover is extended to include use of your mobile gadget anywhere in the world (excluding Cuba and Iran), for a maximum of 30 days in any one year.

Please refer to the 'What is Covered' section of the policy wording for full details.

## Significant and Unusual Exclusions or Limitations

Like all policies, there are some things this policy does not cover. Importantly this policy does not cover:

A Mobile Gadget not owned by the Insured Person. Where the Insured Person is a business then Mobile gadgets are covered when in use by an Authorised User who must be an employee of the business.

Any mobile gadget that has been stolen from any motor vehicle, unless the vehicle is locked and all protections are in operation and your mobile gadget is concealed out of sight so that forced and violent entry into the vehicle is required. Evidence of the thief's damage to the vehicle must be provided if your mobile gadget is stolen from an unattended vehicle. The mobile gadget must have been concealed out of sight, the vehicle's windows and doors must have been closed and locked and all the security systems must have been activated for cover to apply.

Any theft, accidental loss or accidental damage to your mobile gadget whilst in the possession of anyone else other than yourself, or an Authorised User if You are a Business or Commercial entity.

Any theft of your mobile gadget left unattended in a public place or a place to which the public has regular access.

Breakdown if your mobile gadget is a laptop or MacBook.

Damage to the SIM or memory card inside your mobile gadget which are damaged independently of any damage to your mobile gadget unless such damage is directly caused as a result of accidental damage to or a covered breakdown of your mobile gadget.

Any claim for accessories unless those accessories are attached to your mobile gadget at the time of the incident of accidental damage, accidental loss, theft or breakdown.

Any claim arising from abuse or wear and tear or gradual deterioration, any other costs that are caused by the incident unless specifically stated in your Insurance Schedule.

Claims for theft, which are not accompanied by a crime reference number.

Any claim which is not reported as soon as reasonably possible following discovery of the incident or from your return to the United Kingdom where the incident occurred outside of the United Kingdom.

There is an excess payable on each and every claim as

specified in the policy. You must pay the excess before we approve a claim.

Theft and accidental loss claims must be reported to the appropriate local police and your network provider as soon as reasonably possible following discovery of the incident.

You are required to take all reasonable precautions to protect your mobile gadget against theft, accidental loss or accidental damage. If you are a business or commercial entity, your mobile gadget must have a protective case appropriate for the working environment in which it will be used.

If you are a VAT registered business or commercial entity, any claim settlement will be paid net of VAT.

If you require more information about these, or other exclusions and limitations, you should read the policy, wording, particularly the section headed 'What is not covered?' for full details. Please ensure you read these carefully and familiarise yourself with them.

### **Duration of Insurance and the right to cancel**

You may cancel the cover and receive a full refund at any time during the first 14 days (the "cooling off period") by notifying the Administrator by email or by calling telephone number 0330 124 0730 (local rate call). You may cancel the cover at any time after the cooling off period by giving 14 days' notice to the administrator. If the coverage is monthly, there will be no return premium due however if the coverage is Annual, provided the premium has been paid in full you will be entitled to a proportionate rebate of premium in respect of the unexpired period.

We may also cancel this cover by giving you 14 days' notice to you at your last known address.

There will be no refund in the event of cancellation of a monthly cover however if the coverage is Annual, provided the premium has been paid in full then you will be entitled to a proportionate rebate of premium in respect of the unexpired period.

Please refer to the "Policy Cancellation" sections of the policy for full details

### **Complaints**

If there is any occasion when our service does not meet your expectations please contact us using the appropriate contact details below:

Claims or Service related complaints:  
The Replacement Service Ltd.,

New Alphabet House, Carden Street, Worcester,  
Worcestershire WR1 2AT

Tel: 01905 691100 (local rate call)

E-mail: [mobiru@trsclaims.co.uk](mailto:mobiru@trsclaims.co.uk)

Sales related complaints:

Insync Insurance Solutions Ltd, 9 Albany Park, Cabot Lane, Poole, Dorset, BH17 7BX

Telephone: 0330 124 0730

E-mail: [complaints@insyncinsurance.co.uk](mailto:complaints@insyncinsurance.co.uk)

We will acknowledge your complaint within 2 working days. You may refer your complaint to the Financial Ombudsman Service at any time:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR, United Kingdom.

Telephone: 0207 964 1000 (Switchboard). For calls outside of the UK, please call 0044 207 964 1000.

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk).  
Web Address: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Please note in the meantime, you are still entitled to seek to refer your complaint to the Financial Ombudsman Service ([www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)) for an independent review.

If you wish to complain about an insurance policy purchased online you may be able to use the European Commission's Online Dispute Resolution platform, which can be found at the following address: <http://ec.europa.eu/consumers/odr>

These procedures do not affect your legal rights.

### **Claims Notification**

If you need to make a claim please contact:

The Replacement Service Ltd.,

New Alphabet House, Carden Street, Worcester,  
Worcestershire WR1 2AT

Tel: 01905 691100 (local rate call)

E-mail: [mobiru@trsclaims.co.uk](mailto:mobiru@trsclaims.co.uk)

Please refer to the 'How to make a Claim' section of the policy wording for full details.

### **Replacement Equipment**

In the event that your claim is authorised and your mobile gadget is replaced, we will replace it with an identical fully refurbished or new (where a refurbished item is not available) item. This is not a new for old insurance. Should this not be possible the Administrator will replace it with a fully refurbished or new mobile

gadget (where a refurbished item is not available) of a comparable specification or the equivalent value.

Please note wherever possible your mobile gadget will be replaced with equipment with the same colour or finish, however, where this is not possible or economical, an alternative colour/finish will be provided.

**Repairs** - In the event that your claim is authorised and your mobile gadget is repaired it may be repaired with refurbished or unbranded parts.

You will need to provide us with accurate and up-to-date information if we are to provide insurance cover for you or your property.

You will need to provide us with accurate and up-to-date information if you are making a claim under your policy.

Failure to provide sufficient information may prevent us from providing cover or, if you are making a claim, may delay the processing of your claim. The provision of false information may mean that a claim made by you under the policy will not be paid and may possibly result in a criminal prosecution for fraud

Finally, all calls maybe recorded for training and monitoring purposes.

