

This is a policy summary only. It does not contain the full terms and conditions of the contract. For full details of all the policy terms, conditions and exclusions, please refer to the policy booklet (a copy is available on request). The relevant sections along with the main exclusions and limitations are listed below.

The policy entitles you to repair or replacement of your gadget(s), once all relevant paperwork has been received and extends to cover whilst you are abroad. Depending on the level of cover you have selected the policy will cover the gadget(s) you stated on the Schedule of Insurance up to a maximum sum insured. Cover can continue up to a maximum of five years.

For monthly insurance policies this is a monthly rolling contract which will renew monthly until cancelled by either party, and is only in force if the monthly premium has been paid.

For annual insurance policies, the premium must be paid at inception and the policy will remain in force for a period of 12 months and will remain in force until the period expires or is cancelled.

THE INSURER

This insurance is arranged and administered by Bastion Insurance Services Ltd T/A Tinhat, and 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.

Tinhat and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by contacting them on 0800 111 6768.

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. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

LANGUAGE AND LAW APPLYING TO THIS INSURANCE

This insurance is written in English and all communications about it will be in English. Unless we have agreed otherwise with you, English law will apply to this insurance.

POLICY COVER

The section below explains what we do and do not cover. Your Schedule of Insurance will state which of the available covers are applicable to you.

A. Accidental damage

What we will cover:

We will arrange a repair if your gadget is damaged as the result of an accident or malicious damage. If your gadget cannot be economically repaired, it will be replaced.

Significant Exclusions

Accidental damage caused by:

- you deliberately damaging, intentionally leaving or neglecting the gadget;
- routine servicing, inspection, maintenance or cleaning; or
- any cosmetic damage.

B. Theft

What we will cover

If your gadget(s) are stolen, we will replace them. Where only part or parts of your gadget(s) have been stolen, we will only replace that part or parts.

Significant Exclusions

- Theft from any motor vehicle where you or someone acting on your behalf is not in the vehicle, unless the gadget has been concealed in a locked boot, closed glove compartment or other closed internal compartment and all the vehicle's windows and doors have been closed and locked and all security systems have been activated. A copy of the repairer's account for damage in gaining entry to the locked vehicle, must be supplied with any claim;
- Theft from any building or premises (including your home or workplace) unless the theft involves force in gaining entry to or exit from the building or premises, resulting in damage to the building or premises. A copy of the repairer's account for such damage must be supplied with any claim;
- Theft when away from your home, or when in your home with invited guests / tradesmen or other people; unless the gadget is concealed on or about your person when not in use, or it is stored in a locked room or secured receptacle (such as a locked safe, locked locker or closed desk drawer);
- Theft where your gadget was in the possession of a third party (other than a member of your immediate family) at the time of the event giving rise to a claim under this insurance; or
- Theft where the gadget has been left unattended when it is away from your home.

C. Accidental Loss

What we will cover

If you selected the option to insure your mobile phone, tablet, iPad or smartwatch for accidental loss then if you lose your mobile phone, tablet, iPad or smartwatch, we will replace it. If you have cover for Accidental Loss this will be stated on your Schedule of Insurance.

What we will not cover

- The loss of gadget(s) other than your mobile phone, tablet, iPad or smartwatch;
- The loss of a SIM (Subscriber Identity Module) card; or
- Any loss where the circumstances of accidental loss cannot be clearly identified.

D. Breakdown

What we will cover

If your gadget suffers electrical breakdown which occurs outside of the manufacturers guarantee period, we will repair it. If your gadget cannot be economically repaired, it will be replaced. This cover is not available on laptops or computers.

What we will not cover.

- Any breakdown for laptops.
- Repair or other costs for:
 - routine servicing, inspection, maintenance or cleaning;
 - wear and tear or gradual deterioration of performance;
 - if the serial number has been tampered with in any way; or
 - repairs carried out by persons not authorised by us.

E. Fraudulent Call Use

If your mobile phone is stolen and your claim accepted, we will reimburse fraudulent call costs up to the value of £1500 for any one claim. This includes calls, messages, downloads and data made / used from the time it was lost up to a maximum of 24 hours from discovery of the incident. If you selected accidental loss cover, then you also have this cover in place if you lose your mobile phone.

What we will not cover.

Any claim for fraudulent call use if your claim is not accepted.

Any claims for fraudulent call use if you do not provide an itemised bill detailing the charges.

F. General conditions and exclusions applicable to all sections

- The gadget(s) must not be more than 1 year old, must be purchased in the UK as new, or if refurbished, purchased directly from the manufacturer, and you must be able to provide evidence of ownership when it is requested. Evidence of ownership should include the make, model and IMEI/serial number of the gadget and must be in your name or, you must be in possession of a gift receipt
- Loss of or damage to accessories that were not attached to your gadget at the time of the incident.
- Any claim made, or any event causing the need for a claim to be made, that occurs within the first 14 days of the inception date of the policy. If your gadget is less than 60 days old on the date you insure it, then this clause does not apply and your cover begins immediately.
- The policy excess - if you make a claim, an excess fee applies which must be paid to us before your claim can be settled. This excess fee varies depending on the value of the gadget you have insured with us. The fees are set out below:
If your claim is for a gadget up to the value of £250 (when new) the excess fee is £50 for any claim.
If your claim is for a gadget between the values of £251 - £750 (when new) the excess fee is £75 for any claim
If your claim is for a gadget over the value of £751 (when new) the excess fee is £100 for any claim.

HOW TO CLAIM

If you need to report a claim, please contact the Claim Administrators on 0345 074 4810 or via email on gadgetclaims@directgroup.co.uk.

WHAT TO DO IF YOU HAVE A COMPLAINT

Making Yourself Heard

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.

0345 074 4788 or by emailing gadgetclaims@directgroup.co.uk

Does your complaint relate to:

- A. The sale of your policy?
- B. A claim on your policy?

If A, you need to contact Tinhat who arranged this insurance on your behalf. You can get in touch on sales@tinhat.co.uk or 01865 818 924

If B, you need to contact:

Claims Administrators
Customer Relations,
Direct Group,
Quay Point,
Lakeside Boulevard,
Doncaster, DN4 5PL

Email: gadgetcomplaints@directgroup.co.uk
Telephone: 0345 074 4788

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
www.financial-ombudsman.org.uk

Alternatively, if you have purchased your policy online, you can submit a complaint through the Online Dispute Resolution (ODR) platform <http://ec.europa.eu/odr>

YOUR RIGHT TO CHANGE YOUR MIND

We hope you are happy with the cover this policy provides, however, if having examined your policy you decide not to proceed with the insurance, you will have 14 days to cancel it and get a full refund, starting on the day you receive the policy documentation or the start date of the period of cover, whichever is the later.

If you wish to cancel your insurance after the initial 14 day withdrawal period you can do so by writing to Bastion Insurance Services Ltd, Temple Court Mews, 109 Oxford Rd, Oxford OX4 2ER, or by telephoning 01865 818 923, or by emailing sales@tinhat.co.uk.

If you pay your premium monthly, your policy will be cancelled at the next monthly anniversary of the date your policy commenced. There will be no refund of premium due as the premium paid will have only been in respect of the cover already received.

If a claim has been made by you, we will not refund any premium and you must still pay us the remaining annual premium. If you cancel your direct debit this does not mean that you have cancelled your policy.

If you pay your insurance premium annually and providing no claim has been made and you do not intend to make a claim under this insurance, you will receive a proportionate refund of premium based on the unused period of cover under the policy. Policy cover will cease from the date we receive your cancellation instructions or from a later date at your request.

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.