

SUMMARY OF GADGET AND MOBILE PHONE INSURANCE COVER

INSURER	<p>This insurance is arranged by Tinhat Insurance Services and administered by Supercover Insurance Ltd and underwritten by Zenith Insurance Plc, Authorised Insurers, registered in Gibraltar No 84085. Registered Office: 846-848 Europort, Gibraltar. Tinhat Insurance Services and Supercover Insurance Ltd are authorised and regulated by the Financial Conduct Authority.</p> <p>This can be checked on the Financial Services Register at www.fca.org.uk/firms/svsystems-reporting/register or by contacting them on 0800 111 6768.</p> <p>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).</p> <p>Zenith Insurance Plc is a member of the Association of British Insurers.</p>
LEVEL OF COVER	<p>The policy entitles you to repair or replacement of your gadget(s), 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.</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>
TERM OF THE POLICY	<p>This is an annual policy that can be paid monthly or annually. If you pay annually then you will have paid for the full annual premium at point of sale. If you pay monthly, your premium will be charged monthly by Direct Debit for a minimum term of 12 months.</p>
CANCELLATION	<p>You have the right to cancel this policy at any time. You must put any cancellation request in writing.</p> <p>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.</p> <p>After the 14 day withdrawal period, if you pay your premium on a monthly basis 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.</p> <p>If a claim has been made by you we will not refund any premium and you must still pay us the remaining annual premium.</p> <p>If you pay your insurance premium annually and providing no claim has been made under the policy 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.</p> <p>If a claim has been made we will cancel your cover but not refund any premium.</p>
IN THE EVENT OF A CLAIM	<p>All claims must be reported to Supercover Insurance Ltd on 0203 794 9328 as soon as is possible but ideally within 48 hours of the discovery of the incident. Thefts or accidental losses must also be reported to the Police. Correspondence should be sent to Supercover Insurance Ltd, Waterside House, 20 Riverside Way, Uxbridge, UB8 2YF.</p>

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.

BENEFIT	SCOPE OF COVER	UNUSUAL EXCLUSIONS & LIMITATIONS (see also overleaf)
Accidental damage cover (Section A)	We will pay for repair or replacement costs if your gadget(s) is/are damaged as the result of an accident.	<ul style="list-style-type: none"> • Excludes: <ul style="list-style-type: none"> - damage caused by you deliberately damaging or neglecting the gadget; and - damage caused by routine servicing, inspection, maintenance or cleaning; and - any cosmetic damage including scratches, dents and other visible defects that do not affect safety or performance; and - any damage whatsoever if the serial number has been deliberately tampered with in any way.
Theft cover (Section B)	If your gadget is stolen we will replace it. Where only a part or parts of your gadget have been stolen, we will only replace that part or those specific parts.	<ul style="list-style-type: none"> • Excludes theft from an unattended building or premises (including your home or place of work) if the theft does not involve forcible and violent entry to or exit from a building; and • Excludes theft unless the gadget is concealed on or about your person, from a building or premises (including your home or workplace), unless the gadget is completely out of sight, in a closed internal compartment; and • 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 • Excludes theft from other motor vehicles where no-one is in the vehicle and the gadget has not been concealed in a locked boot, closed glove compartment or other closed internal compartment within the vehicle. • Excludes theft from all other locations; <ul style="list-style-type: none"> - if the gadget has been left in the possession of a third party (other than a member of your immediate family) at the time of the incident; - when away from your home, unless the gadget is concealed on or about your person when not in use; - if the gadget is left unattended; and - if you fail to take all available precautions to prevent the theft.

BENEFIT	SCOPE OF COVER	UNUSUAL EXCLUSIONS & LIMITATIONS (continued)
Accidental Loss (Section C) This is an optional benefit and is only covered if shown on your Schedule of Insurance and you have paid an additional premium.	If you accidentally or unintentionally lose your mobile phone or tablet we will replace it. Only applies to mobile phones and tablets.	The policy will not pay ; - for losses where circumstances cannot be clearly defined, (i.e. you are unable to confirm the time and place you last had your gadget).
Breakdown (Section D)	We will cover electrical breakdown that occurs outside of the manufacturer's guarantee period. Does not apply to laptops or PCs.	We will not pay: <ul style="list-style-type: none"> For repairs or other costs resulting from: <ul style="list-style-type: none"> wear and tear or gradual deterioration of performance; or a manufacturer's defect or recall of the gadget. For repairs that have not been pre-approved by us.
Unauthorised call/Data use (Section E)	If your mobile phone is lost or stolen and is used fraudulently, we will reimburse you for the costs upon receipt of your itemised bill.	The maximum we will pay in respect of unauthorised call/data use is £2500 any one claim. You must report the loss or theft to your airtime supplier within 24 hours of discovery of the loss.
Liquid damage (Section F)	If your gadget is damaged as a result of accidentally coming into contact with any liquid, we will repair or replace it.	<ul style="list-style-type: none"> Excludes: <ul style="list-style-type: none"> damage caused by you deliberately damaging or neglecting the gadget; or damage caused by routine servicing, inspection, maintenance or cleaning; or any cosmetic damage including scratches, dents and other visible defects that do not affect safety or performance; or any damage whatsoever if the serial number has been deliberately tampered with in any way; or any damage whatsoever if you fail to take precautions to prevent the loss or damage.
Accessories (Section G)	If your claim for your gadget is approved, we will replace any accessories that were accidentally lost, stolen or damaged at the same time as your gadget up to a maximum value of £150.	<ul style="list-style-type: none"> Excludes <ul style="list-style-type: none"> accessories that are not attached to your gadget at the time of the theft, loss or damage.
SIGNIFICANT & UNUSUAL GENERAL EXCLUSIONS/LIMITATIONS		
Excesses (All Sections)	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 type of gadget you have insured with us and the amounts payable are set out below: <ul style="list-style-type: none"> If your claim is for a gadget up to the value of £250 (when new) the excess fee is £25 for any claim If your claim is for a gadget between the values of £250 - £999 (when new) the excess fee is £50 for any claim If your claim is for a gadget over the values of £999 (when new) the excess fee is £75 for any claim 	
Reporting your loss (Claims Procedures)	You must: <ul style="list-style-type: none"> notify Supercover Insurance Ltd on 0203 794 9328 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 report the loss or theft of any mobile phone or tablet, within 24 hours of discovery to your Airtime Provider and blacklist your handset/tablet; and report the theft or loss of any gadgets 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. 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.	
General Exclusions	We will not pay any claim: <ul style="list-style-type: none"> made within the first 14 days of cover under the policy unless at inception of the policy your gadget is not more than 6 months old, in which case, your cover begins immediately; or if the gadget was not less than 18 months old at the time the policy is taken out; or for reconnection costs or subscription fees; or if you are unable to evidence that the gadget has been used during the period of cover; or without being in receipt of evidence of ownership. 	

COMPLAINTS PROCEDURE

Complaints regarding:

SALE OF THE POLICY

Please contact Tihat Insurance Services Limited who arranged this insurance on your behalf. You can get in touch on sales@tihat.co.uk or 01865 364 390

Complaints regarding:

CLAIMS / SERVICE

In the first instance contact Supercover's Customer Services Director. The contact details are:

The Customer Services Director
Waterside House
20 Riverside Way
Uxbridge UB8 2YF
Tel: 0203 794 9328 Email: complaints@supercoverinsurance.com

Please ensure **your** policy number is quoted in all correspondence to assist a quick and efficient response.

In the event that Supercover have not resolved matters within 8 weeks of **you** writing to them the problem can be referred to the Financial Ombudsman Service. Whilst Supercover and **your** Insurers 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)

All Zenith Insurance Plc policies issued in the UK for individual customers or 'small businesses' are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if your insurer cannot meet its obligations (e.g. if it goes out of business or into liquidation or is unable to trade).

Further information about compensation scheme arrangements is available from the FSCS (www.fscs.org.uk telephone 0207 741 4100).