

## SUMMARY OF GADGET AND MOBILE PHONE INSURANCE COVER

<b>INSURER</b>	<p>This insurance is arranged by Tinhat Insurance Services Limited, administered by Supercover Insurance Ltd and underwritten UK General Insurance Limited on behalf of: Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.</p> <p>Tinhat Insurance Services Limited, Supercover Insurance Ltd and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.</p> <p>This can be checked on the Financial Services Register at <a href="http://www.fca.org.uk/firms/systems-reporting/register">www.fca.org.uk/firms/systems-reporting/register</a> or by contacting them on 0800 111 6768.</p>
<b>LEVEL OF COVER</b>	<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>
<b>TERM OF THE POLICY</b>	<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>
<b>CANCELLATION</b>	<p><b>You have the right to cancel this policy at any time.</b> 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>Beyond the 14 day period, you will still be entitled to cancel this policy by giving us one month's notice and provided there have been no claims in the current annual period of insurance we will refund the premium relating to the remaining period of cover. If you pay your insurance premium monthly there will be no refund due as the premium paid will have only been paid in respect of cover already received. If you have made a claim and pay monthly, you will still need to pay the remainder of the annual premium</p>
<b>IN THE EVENT OF A CLAIM</b>	<p>All claims must be reported to <b>Supercover Insurance Ltd on 0203 794 9328 as soon as is possible but ideally within 48 hours of the discovery of the incident.</b> Thefts or accidental losses must also be reported to the Police.</p> <p>Correspondence should be sent to Supercover Insurance Ltd, Waterside House, 20 Riverside Way, Uxbridge, UB8 2YF.</p>

SUMMARY OF COVER		
<p><b>This is a Policy Summary only. It does not contain the full terms and conditions of the contract.</b> For full details of all policy terms, conditions &amp; 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.</p>		
BENEFIT	SCOPE OF COVER	UNUSUAL EXCLUSIONS & LIMITATIONS (see also overleaf)
<b>Accidental damage cover</b> (Section A)	<p><b>We will pay for repair or replacement costs if your gadget(s) is/are damaged as the result of an accident.</b></p>	<ul style="list-style-type: none"> <li>• Excludes:               <ul style="list-style-type: none"> <li>- damage caused by you deliberately damaging or neglecting the gadget; or</li> <li>- damage caused by routine servicing, inspection, maintenance or cleaning; or</li> <li>- any cosmetic damage including dents and scratches; or</li> <li>- any damage whatsoever if the serial number has been deliberately tampered with in any way; or</li> </ul> </li> </ul>
<b>Theft cover</b> (Section B)	<p><b>If your gadget is stolen we will replace it.</b></p> <p><b>Where only a part or parts of your gadget have been stolen, we will only replace that part or those specific parts.</b></p>	<ul style="list-style-type: none"> <li>• 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</li> <li>• 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</li> <li>• Excludes theft from any 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.</li> <li>• Excludes theft from all other locations;               <ul style="list-style-type: none"> <li>- 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; or</li> <li>- if the gadget has not been appropriately concealed when in public and not in use</li> <li>- if the gadget is left unattended; or</li> </ul> </li> </ul>
<b>Accidental Loss</b> (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.	<p><b>If you accidentally or unintentionally lose your mobile phone or tablet we will replace it.</b></p> <p><b>Only applies to mobile phones and tablets.</b></p>	<p>The policy <b>will not pay</b>;</p> <ul style="list-style-type: none"> <li>- for losses where circumstances cannot be clearly defined, (i.e. you are unable to confirm the time and place you last had your gadget); or</li> </ul>

**SUMMARY OF GADGET AND MOBILE PHONE INSURANCE COVER (CONTINUED)**

BENEFIT	SCOPE OF COVER	UNUSUAL EXCLUSIONS & LIMITATIONS (continued)
<b>Breakdown</b> (Section D)	<b>We will cover electrical breakdown that occurs outside of the manufacturer's guarantee period.</b>  <b>Does not apply to laptops or PCs.</b>	We will not pay: <ul style="list-style-type: none"> <li>For repairs or other costs resulting from: <ul style="list-style-type: none"> <li>wear and tear or gradual deterioration of performance; or</li> <li>a manufacturer's defect or recall of the gadget.</li> </ul> </li> <li>For repairs carried out that have not been pre-approved by us.</li> </ul>
<b>Unauthorised call/Data use</b> (Section E)	<b>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.</b>	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.
<b>Liquid damage</b> (Section F)	<b>If your gadget is damaged as a result of accidentally coming into contact with any liquid, we will repair or replace it.</b>	<ul style="list-style-type: none"> <li>Excludes: <ul style="list-style-type: none"> <li>damage caused by you deliberately damaging or neglecting the gadget; or</li> <li>damage caused by routine servicing, inspection, maintenance or cleaning; or</li> <li>any cosmetic damage including scratches and dents; or</li> </ul> </li> </ul>
<b>SIGNIFICANT &amp; UNUSUAL GENERAL EXCLUSIONS/LIMITATIONS</b>		
<b>Excesses</b> (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"> <li>If your claim is for a gadget up to the value of £250 (when new) the excess fee is £25 for any claim</li> <li>If your claim is for a gadget between the values of £250 - £999 (when new) the excess fee is £50 for any claim</li> <li>If your claim is for a gadget over the values of £999 (when new) the excess fee is £75 for any claim</li> </ul>	
<b>Reporting your loss</b> (Claims Procedures)	You must: <ul style="list-style-type: none"> <li>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</li> <li>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</li> <li>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.</li> </ul> <p><b>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.</b></p>	
<b>General Exclusions</b>	We will not pay any claim: <ul style="list-style-type: none"> <li>if the serial number of your gadget has been deliberately tampered with in any way; or</li> <li>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 unless the item was less than 6 months old at the time of policy purchase; or</li> <li>for reconnection costs or subscription fees; or</li> <li>if you are unable to evidence that the gadget has been used during the period of cover; or</li> <li>without being able to evidence ownership.</li> </ul>	
<b>COMPLAINTS PROCEDURE</b>		
<p>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: <a href="mailto:complaints@supercoverinsurance.com">complaints@supercoverinsurance.com</a></p> <p>Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.</p> <p>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.</p>		
<b>FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)</b>		
<p>All Ageas Insurance Limited 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).</p> <p>Further information about compensation scheme arrangements is available from the FSCS (<a href="http://www.fscs.org.uk">www.fscs.org.uk</a> telephone 0207 741 4100).</p>		