

## Insurance Product Information Document

Company: White Horse Insurance UK Limited, a Branch of White Horse Insurance Ireland dac  
White Horse Insurance UK Limited is registered in England and Wales. White Horse Insurance Ireland dac is registered in Ireland.

White Horse Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority. Firm reference number 203320.

**Product:**  
**Gadgetsure**  
**Gadget Insurance**

This document provides a summary of the key information relating to this insurance policy. The full terms and conditions of the cover can be found in the policy wording. It is important that you read through these documents carefully.

### What is this type of insurance?

This policy covers the cost of replacing or repairing electronic gadget(s) ("gadget(s)") as a result of theft, damage or loss. It also provides cover for fraudulent use if your phone is lost or stolen. This is not a replacement as new policy. Your gadget will be repaired, if possible or replaced with a like for like refurbished model.



#### What is insured?

- ✓ Theft, Accidental Loss and Accidental Damage.
- ✓ Liquid and Malicious Damage.
- ✓ Breakdown Cover.
- ✓ Fraudulent use up to a value of £1,000.
- ✓ Accessories up to a value of £150.
- ✓ Worldwide cover up to a maximum of 180 days in total, in any single 12-month period, subject to any repairs being carried out in the United Kingdom by repairers approved by our claims team.



#### Are there any restrictions on cover?

- ! Gadget(s) must be in good condition and full working order at the time of purchasing this insurance policy or at the time of adding or changing any gadgets(s) on this insurance policy.
- ! Gadget(s) must have been purchased within 12 months of first buying this insurance policy and proof of purchase and /or evidence of ownership for the gadget(s) can be provided.
- ! Gadget(s) must have been purchased as new or refurbished from a manufacturer, network provider or retail store with a minimum 12 month warranty.
- ! Replacement or repaired gadget(s) will only be sent to a United Kingdom address.
- ! Gadget(s) must not have been previously repaired using non-manufacturer parts.
- ! Gadget(s) are covered outside the United Kingdom up to a maximum duration of 180 days annually, and in the event of a claim any repairs must be carried out in the United Kingdom by repairers approved by our claims team.
- ! Cover is provided for specific circumstances only and as stated in the policy wording.
- ! An increased excess will apply to claims received within the first 30 days of your period of insurance, there will be an additional excess of £25 for all accidental damage claims and £50 for any accidental loss or theft claims.



#### What is not insured?

- ✗ The excess applied depending on the nature of the claim and the policy type.
- ✗ Gadget(s) purchased under a private sale.
- ✗ Deliberately damaging or neglecting a gadget(s).
- ✗ Any claim where the documents and information necessary to support a claim are not provided.
- ✗ Repairs carried out that have not been pre-approved by our claims team.
- ✗ Any claim where proof of purchase or evidence of ownership cannot be provided evidencing that the gadget(s) were purchased as new or refurbished from a manufacturer, network provider or retail store.
- ✗ Cosmetic enhancements made to gadget(s) and / or cosmetic damage of any kind, including scratches, dents and other visible defects that do not affect safety or performance of gadget(s).
- ✗ The costs of fraudulent use if not as a result of accidental loss or theft.
- ✗ Gadget(s) lost or damaged whilst in the possession of the postal service, courier or delivery service.
- ✗ Postage and / or courier fees for repair or replacement of gadget(s).
- ✗ Electrical or mechanical breakdown during the warranty or guarantee period or due to a manufacturer recall.
- ✗ Losses recoverable from any other sources.
- ✗ Repair or other costs for routine servicing, inspection, maintenance or cleaning.
- ✗ Any claim for SIM/memory cards, storage devices, ear/headphones/ wireless in-ear pods/buds (other than those included as standard with the purchase of the original gadget(s)), smart watches, smart glasses, fitness trackers, GPS devices and other wearable technology devices.

Theft or accidental loss:

- ✗ Where the gadget(s) were left in any unattended motor vehicle, unless the motor vehicle is locked, all security precautions are in operation (including those to prevent unauthorised keyless entry to the vehicle) and the gadget(s) are left locked in the boot or glove compartment, concealed from view, and there is evidence of forced and violent entry.
- ✗ From any building or premises (including your home or workplace) unless the theft involves force resulting in damage in gaining entry to or exit from the building or premises.
- ✗ When away from your home unless the gadget(s) is concealed or securely stored.
- ✗ Where the gadget(s) was in the possession of someone other than you or your immediate family at the time of the incident.
- ✗ Where the gadget(s) has been left unattended when it is away from your home.

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### Where am I covered?

- ✓ Worldwide.
- ✓ Your gadget(s) are covered outside the United Kingdom up to a maximum of 180 days, in any single 12-month period of cover.



### What are my obligations?

- You must follow the validation evidence instructions provided to you when you purchase this policy. If you fail to provide the required evidence, your claim may not be successful.
- It is important to check that this policy meets your needs and that the information you have given us is correct, you must tell us if this information is wrong, or if it changes.
- An excess is payable for each successful claim, and this must be paid before we repair or replace gadget(s).
- All reasonable precautions must be taken to prevent any loss, theft or damage to gadget(s)."
- Report lost or stolen gadget(s) to the police within 24 hours of discovery and where applicable, the network provider as soon as possible.
- Tell our claims team about a claim as soon as possible but in any event within 48 hours of any incident likely to give rise to a claim.
- Proof of purchase/ownership of the gadget(s) is required before we will settle claims.
- Gadget(s) need to be in your possession and in good condition and full working order prior to the start date of the insurance.



### When and how do I pay?

- You can choose to pay your insurance premium annually or monthly by debit or credit card.



### When does the cover start and end?

- Your cover will start immediately when you purchase your policy and end on the expiry date as shown on your policy schedule. Annual policies end on the expiry date as shown on your policy schedule and notification of the end date will be sent to you 30 days prior to this. Monthly policies will provide continuous cover unless you notify Gadgetsure Customer Service that you would like to end your cover.



### How do I cancel the contract?

- **Cancellation within 14 days:** If you decide that for any reason, this insurance policy does not meet your insurance needs then please contact [customer@gadgetsure.co.uk](mailto:customer@gadgetsure.co.uk) within 14 days from the day of purchase. On the condition that no claims have been made or are pending, we will refund your premium in full.
- **Cancellation after 14 days:** If you wish to cancel your insurance policy after 14 days, you can do so, please contact [customer@gadgetsure.co.uk](mailto:customer@gadgetsure.co.uk) providing 14 days notice of cancellation. Your insurance cover will cease from the date you instruct us to cancel your policy. It is not possible to backdate policy cancellation.
- If you pay your insurance premium on a monthly basis your insurance policy will be cancelled, there will be no refund of premium due as the insurance premium paid will have only been in respect of the cover already received.
- If you pay your insurance premium annually and provided no claim has been made under the insurance policy, you will be entitled to a pro-rata refund of premium. If a claim has been made, we will cancel your cover but we will not refund any premium.

