

# Gadget Insurance

## Insurance Product Information Document

Company: Rock Insurance Services Limited

Authorised and regulated by the Financial Conduct Authority. Registration Number 300317  
Registered Address: 135 High Street, Crawley, RH10 1DQ



Product: Gadgetbuddy.com

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of insurance?

This cover will cover the cost of repairing or replacing your gadget if it is lost, damaged or stolen.



#### What is insured?

- ✓ **Accidental Damage**  
Accidental damage, including liquid damage, to your gadget.
- ✓ **Theft**  
Theft of your gadget.
- ✓ **Loss**  
Accidental loss of your gadget.
- ✓ **Breakdown**  
The breakdown of your gadget.
- ✓ **Liquid Damage**  
Liquid damage to your gadget.
- ✓ **Unauthorised calls, texts or data use**  
We will cover up to £10,000 for the cost of any unauthorised calls, texts or data use from the time of the theft or loss, to the time you call your airtime provider to tell them your gadget has been lost or stolen and arrange for it to be blacklisted.
- ✓ **Malicious Damage**  
Damaged through the intentional or deliberate actions of another party who is unknown to you.
- ✓ **Accessories**  
To a maximum of £250 per 12 month period including VAT.



#### What is not insured?

- ✗ Deliberate damage, neglect or Failure to follow manufacturer's operating instructions.
- ✗ Damage as the result of wear and tear.
- ✗ Any breakdown which occurs whilst the gadget is still within the manufacturer's warranty period.
- ✗ Claims for Theft where you have not reported this to the Police and obtained a crime reference number.
- ✗ Any claim where you did not report the theft to your airtime provider to arrange for your gadget to be blacklisted, as soon as possible after you discovered the theft or loss.
- ✗ Claims arising within 14 days of the start date of the first period of cover, or from the date the gadget was added to the policy.
- ✗ Gadgets which are used for work or for commercial purposes.
- ✗ Gadgets already damaged or not in full working order, prior to the start of the period of cover.



#### Are there any restrictions on cover?

- ! You will need to pay an amount of each claim, known as the excess; this is per gadget.
- ! Any gadget which is over 18 months old at the start of the first period of cover.
- ! You cannot claim more than the sum insured shown in your Policy Schedule and/or Policy Document.
- ! You cannot claim for a gadget not specified on your schedule.
- ! You cannot claim for any gadget which was not purchased as new from a UK VAT registered company.
- ! Claims will be settled by the repair of the gadget where possible. If a repair is not possible, we will provide you with a refurbished gadget of the same specification (same make, model, age, functionality and condition).



#### Where am I covered?

- ✓ This product provides cover within the United Kingdom, the Channel Islands and the Isle of Man, and for 90 days worldwide.



### **What are my obligations?**

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.
- You must follow our claims process which can be found in your policy documentation



### **When and how do I pay?**

You can pay your premium as a one-off payment, annually or in monthly instalments.



### **When does the cover start and end?**

Your cover will start and end on the dates stated in your policy documents.



### **How do I cancel the contract?**

By telephone, email or post. If you cancel your policy within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later, on the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.