

Gadget Insurance

Insurance Product Information Document

Company: Rock Insurance Services Limited



Product: Gadget Insurance

Rock Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Registration Number 300317. This insurance is underwritten by UK General Insurance Limited on behalf of Watford Insurance Company Europe Limited who is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Registration Number 310101

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?

This policy will cover up to three repair claims, including one replacement per gadget if necessary, in any one period of cover for the following:

- ✓ **Accidental Damage**
Accidental damage, including liquid damage, to your gadget.
- ✓ **Theft**
Theft of your gadget.
- ✓ **Loss**
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 £100 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 and the Isle of Man, and for 90 days worldwide.



What are my obligations?

- You must take reasonable care to supply accurate and complete answers to all the questions you are asked when you take out, or make changes to, this policy.
- You must notify Rock as soon as possible if any of the information in your policy documents is incorrect or if you wish to make a change to your policy.
- If you do not provide accurate and complete answers to the questions you are asked, or you fail to notify Rock of any incorrect information or changes you wish to make your policy may not operate in the event of a claim, we may not pay any claim in full or your policy could be invalid.
- 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.

Important Information

Complaints

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 we can try to put things right. If you have cause for complaint it is important you know we are committed to providing you with an exceptional level of service and customer care.

Complaints regarding the sale of the policy:

Please contact Rock Insurance Services Limited, Griffin House, 135 High Street, Crawley, West Sussex, RH10 1DQ

Telephone: 0800 091 2832 | Email: admin@gadgetbuddy.com

Complaints regarding claims:

Please contact Trent-Services (Administration) Ltd, Trent House, Love Lane, Cirencester, Gloucestershire, GL7 1XD

Telephone: 01285-626020 | Email claims@trent-services.co.uk | Fax 01285 626031.

In all correspondence, please state that Your insurance is provided by UK General Insurance Limited

If it is not possible to reach an agreement, you have the right to refer your complaint to the Financial Ombudsman Service. For more information regarding the scope of the Financial Ombudsman Service please refer to www.financial-ombudsman.org.uk.

The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Telephone: 0800 023 4567 | Online: www.financial-ombudsman.org.uk/contact-us/complain-online

If you have purchased the insurance policy online, you may also raise your complaint via the EU Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>. This will forward your complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling your complaint than if you contact the Financial Ombudsman Service directly.

What happens if we can't meet our liabilities?

If Watford Insurance Company Europe Limited. cannot meet their obligations, you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.