



POLICY SUMMARY

YOUR INSURER

Great American International Insurance (UK) Ltd who are part of the Great American Insurance Group. Great American International Insurance (UK) Limited, registered at 32 Queen Square, Bristol, BS1 4ND is registered in England as Company Number 02714031, is authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority (under registration number 202874).

TYPES OF INSURANCE AND COVER

Your mobile gadget is covered against the following risks: **theft**;

accidental **loss**;

accidental damage (including liquid damage) and

breakdown (unless it's a laptop or MacBook)

Your mobile gadget should be no more than 30 months old at the time of purchase of this policy as evidenced by the relevant **proof of purchase**.

Our limit of liability and the maximum payment per claim for registered **Mobile gadgets** is up to £1500 for mobile phones, £1250 tablets and £2,500 for laptops and MacBooks, subject to the value band selected by the Insured Person. Accessories are covered up to a limit of £150.00 per claim and must have been purchased at the same time as the **Mobile gadget**.

The cover under this policy shall not exceed the maximum limitations of liability as shown on **your** Insurance Schedule.

SIGNIFICANT FEATURES AND BENEFITS

This policy covers **your mobile gadget** which must be no more than 30 months old at the time of registration on the **portal** against the above risks whilst being used in the United Kingdom by **You** as the person who own it (over the age of 16). Cover is extended to include use of **your mobile gadget** anywhere in the world (excluding Cuba and Iran), for a maximum of 30 days in any one year.

Please refer to the 'What is Covered' section of the policy wording for full details.

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS

Like all policies, there are some things this policy does not cover. Importantly this policy does not cover:

If the gadget is a mobile phone that is more than 30 days old at the date of registration, any **theft, loss** or damage occurring within 14 days of first registration of details on the **portal**. If **You** upgrade or change **your** phone, cover will commence 14 days after **You** amend the details on the **portal**.

A **Mobile gadget** not owned by the Insured Person. Where the Insured Person is a business then **Mobile gadgets** are covered when in use by an **Authorised user** who must be an employee of the business.

Any **mobile gadget** that has been stolen from any motor vehicle, unless the vehicle is locked and all protections are in operation and **your mobile gadget** is concealed out of sight so that forced and violent entry into the vehicle is required. Evidence of the thief's damage to the vehicle must be provided if **your mobile gadget** is stolen from an unattended vehicle. The **mobile gadget** must have been concealed out of sight, the vehicle's windows and doors must have been closed and locked and all the security systems must have been activated for cover to apply.

Any **theft**, accidental **loss** or accidental damage to **your mobile gadget** whilst in the possession of anyone else other than **yourself**, or an **Authorised user** if **You** are a Business or Commercial entity.

Any **theft** of **your mobile gadget** left unattended in a public place or a place to which the public has regular access.

Breakdown if **your mobile gadget** is a laptop or MacBook.

Damage to the SIM or memory card inside **your mobile gadget** which are damaged independently of any damage to **your mobile gadget** unless such damage is directly caused as a result of accidental damage to or a covered breakdown of **your mobile gadget**.

Any claim for accessories unless those accessories are attached to **your mobile gadget** at the time of the incident of accidental damage, accidental **loss, theft** or breakdown.

Any claim arising from abuse or **wear** and tear or gradual deterioration, any other costs that are caused by the incident unless specifically stated in **your** Insurance Schedule.

Claims for **theft**, which are not accompanied by a crime reference number.

Any claim which is not reported as soon as reasonably possible following discovery of the incident or from **your** return to the UK where the incident occurred outside of the UK.

There is an excess payable on each and every claim as specified in the policy. **You** must pay the excess before **we** approve a claim.

Theft and accidental **loss** claims must be reported to the appropriate local police and **your** network provider as soon as reasonably possible following discovery of the incident.

You are required to take all reasonable precautions to protect **your mobile gadget** against **theft**, accidental **loss** or

accidental damage. If **you** are a business or commercial entity, **your mobile gadget** must have a protective case appropriate for the working environment in which it will be used.

If **You** are a VAT registered business or commercial entity, any claim settlement will be paid net of VAT.

If **You** require more information about these, or other exclusions and limitations, **You** should read the policy, wording, particularly the section headed 'What is not covered?' for full details. Please ensure **You** read these carefully and familiarise **yourself** with them.

DURATION OF INSURANCE AND THE RIGHT TO CANCEL

You may cancel the cover and receive a full refund at any time during the first 14 days (the "cooling off period") by notifying the **Administrator** by email or by calling telephone number 0330 124 0730 (local rate call). **You** may cancel the cover at any time after the cooling off period by giving 14 days' notice to the **Administrator**. If the coverage is monthly, there will be no return premium due **however** if the coverage is Annual, provided the premium has been paid in full **You** will be entitled to a proportionate rebate of premium in respect of the unexpired period.

We may also cancel this cover by giving **You** 14 days' notice to **You** at **your** last known address. There will be no refund in the event of cancellation of a monthly cover **however** if the coverage is Annual, provided the premium has been paid in full then **You** will be entitled to a proportionate rebate of premium in respect of the unexpired period.

Please refer to the "Policy Cancellation" sections of the policy for full details.

COMPLAINTS

If there is any occasion when our service does not meet **your** expectations please contact us using the appropriate contact details below:

Claims or Service related complaints:

The Replacement Service Ltd.,
New Alphabet House, Carden Street, Worcester,
Worcestershire WR1 2AT
Tel: 01905 691100 (local rate call)
E-mail: Mobiru@trsclaims.co.uk

Sales related complaints:

Insync Insurance Solutions Ltd, 9 Albany Park, Cabot Lane, Poole, Dorset, BH17 7BX
Telephone: 0330 124 0730
E-mail: complaints@insyncinsurance.co.uk
We will acknowledge **your** complaint within 2 working days.

You may refer **your** complaint to the Financial Ombudsman Service at any time:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR, United Kingdom.
Telephone: 0207 964 1000 (Switchboard).

For calls outside of the UK, please call 0044 207 964 1000.
Email: complaint.info@financial-ombudsman.org.uk
Web Address: www.financial-ombudsman.org.uk

These procedures do not affect **your** legal rights.

CLAIMS NOTIFICATION

If you need to make a claim please contact:

The Replacement Service Ltd.,
New Alphabet House, Carden Street, Worcester,
Worcestershire WR1 2AT
Tel: 01905 691100 (local rate call)
E-mail: Mobiru@trsclaims.co.uk

Please refer to the 'How to make a Claim' section of the policy wording for full details.

REPLACEMENT EQUIPMENT

In the event that **your** claim is authorised and **your mobile gadget** is replaced, **we** will replace it with an identical fully refurbished or new (where a refurbished item is not available) item. This is not a new for old insurance. Should this not be possible the **Administrator** will replace it with a fully refurbished or new **mobile gadget** (where a refurbished item is not available) of a comparable specification or the equivalent value.

Please note wherever possible **your mobile gadget** will be replaced with equipment with the same colour or finish, **however**, where this is not possible or economical, an alternative colour/finish will be provided.

REPAIRS

In the event that **your** claim is authorised and **your mobile gadget** is repaired it may be repaired with refurbished or unbranded parts.

You will need to provide us with accurate and up-to-date information if **we** are to provide insurance cover for **You** or **your** property.

You will need to provide us with accurate and up-to-date information if **You** are making a claim under **your** policy. Failure to provide sufficient information may prevent us from providing cover or, if **You** are making a claim, may delay the processing of **your** claim. The provision of false information may mean that a claim made by **You** under the policy will not be paid and may possibly result in a criminal prosecution for fraud.

Finally, all calls may be recorded for training and monitoring purposes.

