

Policy Summary – Business Gadget Insurance



This policy is sold by Insync Insurance Solutions Ltd t/a Mobiru and administered by Burnett & Associates Ltd.

It is underwritten by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE.

Mobiru is a registered trading style of Insync Insurance Solutions Ltd. Insync Insurance Solutions Ltd is an Appointed Representative of E Coleman & Co. Ltd which is authorised and regulated by the Financial Conduct Authority. Registered in England No. 08810662. Registered Office: 8 Albany Park, Cabot Lane, Poole Dorset, BH17 7AZ

Burnett & Associates Ltd is authorised and regulated by the Financial Conduct Authority. Registered in England No. 1472537. Registered Office: Enterprise House, Isambard Brunel Road, Portsmouth, Hampshire PO1 2RX.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Registered in England No. 4506493. Registered Office: Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, West Yorkshire, LS10 1RJ.

Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England No. SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

IMPORTANT INFORMATION

This policy summary does not contain the full terms and conditions of the cover which can be found in the Policy Wording, certificate of insurance and any endorsements which may attach to the policy. It is important that you read the Policy Wording carefully when you receive it.

TYPES OF INSURANCE AND COVER

This policy provides You with cover against Accidental Damage, Breakdown, Malicious Damage to, or Theft of, Your Mobile Device.

We will repair or replace Your Mobile Device if it is damaged as the result of Accidental Damage, Breakdown or Malicious providing the Mobile Device is sent to Us and subject to the Geographical Limits.

If You suffer Theft of Your Mobile Device within the Geographical Limits, We will replace it.

FEATURES AND BENEFITS

Our liability in respect of any one claim, will be limited to the replacement cost of each Mobile Device being claimed for and in any event shall not exceed the maximum liability for each:

1. Mobile Phone up to a maximum value of £1,000 including VAT
2. Tablet up to a maximum value of £1,000 including VAT
3. Laptop up to a maximum value of £2,000 including VAT

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS

See the GENERAL CONDITIONS, EXCLUSIONS and DEFINITIONS section of your Policy Wording for full details.

You must take all reasonable steps to prevent Accidental Damage, Breakdown, Malicious Damage or Theft, including, but not limited to:

- Using a protective case which is appropriate for the type of work carried out by You;
- Keeping Your Mobile Device in a proper state of maintenance and repair;
- Using Your Mobile Device in accordance with manufacturer's published instructions and maintenance recommendations.

THIS POLICY DOES NOT COVER

- Any lost of misplaced Mobile Device.
- The policy excess where this is stated on the certificate of insurance.
- Any claim where You cannot provide Proof of Purchase
- Intentional acts including loss or damage caused by any intentional act or wilful neglect by You
- Accidental Damage to Your Mobile Device whilst not in a protective case
- Wear and tear, gradually developing defects and scratching or chipping.
- Accidental Damage to Your Mobile Device unless Your damaged Mobile Device is provided for repair
- Accidental Damage where the circumstances cannot be clearly identified.
- Consequential loss of any kind. For example any additional costs you incur above the actual repair or replacement cost of the equipment.
- Data carrying materials, data information, computer programs, software viruses or the failure of the equipment to recognise any date.
- Theft of Your Mobile Device from an unattended vehicle unless the vehicle is locked and the Mobile Device is completely hidden from view within a glove compartment or boot;
- Theft of Your Mobile Device from any building or premises unless such Theft has occurred through forced and violent entry or exit. A copy of the repairer's account for such damage to the building or premises must be submitted by You with any claim made;
- Theft of Your Mobile Device whilst on hire or loan to any person who is not an Authorised User unless agreed in writing, in advance, by Us;
- Any Theft where the circumstances of the Theft cannot be clearly identified i.e. where you are not able to confirm the time and place of the Theft;
- Any claim where You have not taken reasonable precautions to protect Your Mobile Device. Reasonable precautions can include, but are not limited to, using Your Mobile Device near water or whilst playing a contact sport.

DUTY OF DISCLOSURE

This policy may be avoided if **You** or anyone acting for **You** fails to disclose, misrepresents or mis-describes any material fact.

DURATION

Your insurance starts at the time of purchase, renewal date or policy start date, whichever is the latter and lasts for a period of twelve months provided you pay for your premium when it is due. The annual premium You pay is confirmed at the time of purchase or renewal.

COOLING OFF PERIOD

You may cancel this insurance contract provided You have not made a claim and Burnetts receives written confirmation of cancellation by post, fax or email within 14 days of the policy start date or the date You receive the full policy documentation. We will refund any premiums paid if no claims have been made by You.

CANCELLATION

You may cancel the policy at any time by giving thirty (30) days notice in writing to Us.

You may cancel within the first fourteen (14) days of receipt of the policy documentation. Providing there has been no claim or incident likely to give rise to a claim, We will refund any premium paid.

If You cancel this policy after fourteen (14) days of receipt of the policy documentation, no premium refund will be given if a claim has been made. If no claim has been made and no claim is pending, We will provide a proportionate return of premium.

The Insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to You at Your last known address. Valid reasons may include but are not limited to:

- a) Fraud;
- b) Non-payment of premium;
- c) Threatening and abusive behaviour;
- d) Non-compliance with policy terms and conditions.

Provided the premium has been paid in full You will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

CLAIM NOTIFICATION

If you need to make a claim under the insurance, in the first instance please contact the Claims Office either:

- Online at www.business-claims.co.uk
- By telephone on 0333 999 7901
- By email to claims@burnett.co.uk

All claims must be made as soon as reasonably possible upon discovery of an incident.

HOW TO MAKE A COMPLAINT

It is the intention to give **You** the best possible service but if **You** do have any questions or concerns about this insurance or the handling of a claim **You** should follow the Complaints Procedure below:

SALE OF THE POLICY

Please contact Insync who arranged the Insurance on Your behalf.

If Your complaint about the sale of Your policy cannot be resolved by the end of the next working day, Your agent will pass it to Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ. Telephone: 0345 218 2685. Email: customerrelations@ukgeneral.co.uk.

CLAIMS

Please contact claims@burnett.co.uk or call 0333 999 7901 (option 2).

In all correspondence please state that Your insurance is provided by UK General Insurance Limited and quote the scheme reference 06002.

If Your complaint cannot be resolved by the end of the next working day, Burnett & Associates Ltd will pass it to: Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park Gibraltar Island Road, Leeds, LS10 1RJ. Telephone: 0845 218 2685. Email: customerrelations@ukgeneral.co.uk

If it is not possible to reach an agreement, You have the right to make an appeal to the Financial Ombudsman Service.

This also applies if You are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Telephone: 0300 123 9123. Email: complaint.info@financial-ombudsman.org.uk.

For further information about Your statutory rights contact Your local authority Trading Standards Service or Citizens Advice Bureau.

COMPENSATION FOR DEFAULT

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.