

Gadget Insurance

Insurance Product Information Document

Company: Collinson Insurance **Product:** Gadget Insurance

Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered in England number 01708613.

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and insurance certificate. It is important that you read all these documents carefully.

What is this type of Insurance?

This insurance covers your gadgets against accidental damage, theft, loss or breakdown. This is not a replacement as new policy. If the gadget cannot be replaced with an identical gadget of the same age and condition, we will replace it with one of a similar specification or the same value taking into account the age and condition of the gadget at the time the claim is made



What is Insured?

- ✓ **Accidental Damage**
If your gadget is accidentally damaged we will repair or replace it
- ✓ **Malicious damage**
If your gadget is damaged by someone else on purpose, we will repair or replace it
- ✓ **Theft**
If your gadget is stolen we will replace it
- ✓ **Accidental Loss**
If your gadget is a mobile phone, iPad or tablet and you lose it, we will replace it
- ✓ **Breakdown**
If your gadget suffers electrical or mechanical breakdown outside of the manufacturer's warranty period we will repair or replace it
- ✓ **Liquid Damage**
If your gadget is damaged as a result of coming into contact with a liquid we will repair or replace it
- ✓ **Unauthorised Calls**
Following a successful claim for theft or accidental loss we will pay up to £1,000 for calls made fraudulently upon receipt of an itemised bill



What is not Insured?

- ✗ Any gadget over 36-months-old when the policy is purchased
- ✗ Any damage caused by you or your immediate family
- ✗ Damage caused by you not following the manufacturer's instructions
- ✗ Cosmetic Damage or Wear and Tear
- ✗ Theft from a motor vehicle unless the gadget was concealed in a locked boot or glove compartment with all the vehicle's doors and windows closed and locked, and security systems activated
- ✗ Theft from any building or premises unless force or violence was used to gain access.
- ✗ Theft if your gadget has been left unattended
- ✗ Any claim for accidental loss where the circumstances of the loss cannot be clearly identified
- ✗ Any breakdown which is covered by the Gadget manufacturer's warranty
- ✗ Any claim where you cannot provide evidence of ownership or proof of usage
- ✗ Gadget Accessories, such as chargers, carrying cases, headphones, hands-free mounting kits, and USB cables. sim cards and wearables.
- ✗ Any claim for which you have previously tried unsuccessfully to claim under this policy
- ✗ Any claim where you are outside of the UK for more than 90 days
- ✗ The policy excess



Are there any restrictions on cover?

- ! You can claim a maximum of £4,000 for any one claim
- ! You can make a maximum of 2 accidental loss or theft claims in any rolling 12-month period
- ! The gadget must be purchased by you as new in the UK, or purchased by you as refurbished from the manufacturer, airtime provider or retailer in the UK with a minimum 12-month warranty,



Where am I covered?

- ✓ You are covered in the UK and for trips up to 90 days worldwide.



What are my obligations?

- You must take reasonable care to answer all questions carefully and accurately as not doing so could invalidate your insurance and ability to claim.
- You must report any theft or malicious damage claim to the police within 24 hours and get a crime reference number
- If your gadget is a mobile phone, you must inform your airtime provider within 24 hours of discovering any accidental loss or theft and ask them to blacklist your handset.
- Send us any evidence of ownership, proof of usage or any further documentation we require to support your claim



When and how do I pay?

You pay for this insurance by monthly direct debit



When does the cover start and end?

This is a monthly rolling contract. Your insurance starts on the date stated in your schedule of insurance and continues for periods of one month at a time upon receipt of each monthly premium from you.



How do I cancel the contract?

You have the right to cancel this policy within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to you any premium you have paid to us provided that no claim has been paid by us, and you do not intend to make a claim under this insurance.

You can cancel this policy after 14 days, but you will not get any money back.

To cancel please contact us using the details below.

Online: [wcsinsurance.co.uk](https://www.wcsinsurance.co.uk)

Phone: 01256 471387

Email: Admin@wcsinsurance.co.uk