

Welcome to i-Digital Mobile Phone and Gadget Insurance

i-Digital Mobile Phone and Gadget Insurance has been designed to provide insurance protection for your electronic devices. The insurance policy provides for different Plans which offer different levels of cover.

This is a Policy Summary only. It does not contain the full Terms and Conditions of the contract. For full details of all the policy terms, conditions and exclusions please refer to your policy document and Insurance Schedule. The relevant Sections along with the main exclusions and limitations are listed below. This summary does not form part of the contract of insurance.

Your policy will be on either an annual basis or a monthly rolling basis as explained below and as confirmed in *your* Insurance Schedule:

ANNUAL POLICIES: if *you* selected an annual period of cover, the insurance starts at the time of purchase or at renewal and continues for a period of twelve months, upon receipt of *your* premium. The annual premium will be collected by i-Digital Insurance by Credit/Debit Card.

MONTHLY ROLLING POLICIES: if *you* selected monthly rolling periods of cover, the insurance starts at the time of purchase for a period of one month and will continue by periods of one month at a time upon receipt of each monthly premium from *you*. The monthly premium will be collected by the *policy administrator* by Direct Debit.

This insurance covers the *gadget(s)* bought and used in the UK, the Isle of Man and the Channel Islands. Cover is extended to include use of the *gadget(s)* anywhere in the world up to a maximum of 90 days in total, in any single 12 month period, subject to any repairs being carried out in the UK by repairers approved by *us*.

The *gadget* must be less than 24 months old with valid proof of purchase (not from online auctions) when cover for it begins. In the case of laptops, these must be less than 12 months old with valid proof of purchase (not from online auctions) when cover for it begins.

Who is providing your services?

This insurance is arranged by i-Digital Insurance, a trading style of i-Partners Insurance Management Limited, and is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Your policy is administered by Citymain Administrators Limited, Enterprise House, Isambard Brunel Road, Portsmouth, Hampshire PO1 2RX. The Claims Administrator is Trent-Services (Administration) Ltd, Trent House, Love Lane, Cirencester, Gloucestershire GL7 1XD.

Gadgets insured and Family Cover

This policy applies to the gadgets as declared by you on your application.

If you are an individual the policy also applies to the gadgets as declared by you on your application which are owned by an *immediate family* member being defined as your mother, father, son, daughter, spouse, domestic partner **who permanently resides with you**.

Features and Benefits

The level of cover you have will depend on the type of Plan you selected, namely Essential, Essential Plus or Premier. The Plan you selected and the level of cover it provides will be stated in your Insurance Schedule.

Depending on the Plan selected the policy offers cover for:

Section A. Accidental Damage

Section B. Theft

Section C. Accidental Loss

Section D. Breakdown

Section E. Malicious Damage

Section F. Fraudulent Call Use

Section G. Digital Downloads

Section H. Accessories

Claim Limit

You can claim more than once in any one year of cover but only up to the maximum amount shown in the Insurance Schedule.

Policy Excess

There is a policy excess applicable to each and every claim of £50. This is the amount *you* must contribute towards the claim.

Claims for *digital downloads* carry an additional excess of £25 for each claim.

Initial exclusion period

There is an initial 14 day initial period during which, if the *gadget* is stolen, lost, damaged or breaks down, *you* will not be able to claim and this is called the "*exclusion period*". The *exclusion period* is:

- 14 days after the start date of *your* policy
- 14 days after any change to *your* policy in which *you* add a *gadget* to *your* policy or replace a current insured *gadget* – the *exclusion period* applies to the *gadget* *you* add.

Please note that if *you* have an annual policy the *exclusion period* will only apply when *you* first take out the policy. If *you* renew *your* annual policy in 12 months' time, the *exclusion period* will not re-apply at renewal.

Significant Exclusions or Limitations

Exclusions apply to this insurance. This document provides a summary of these exclusions but full details of all exclusions can be found in your policy booklet.

The *gadget* is not covered for:

1. Theft or *accidental loss*:
 - from any motor vehicle where *you*, the *authorised user* or an *immediate family member* or someone acting on *your/their* behalf is not in the vehicle, unless the *gadget* has been concealed in a locked boot, locked glove compartment or other locked internal compartment and all the vehicle's windows and doors closed and locked and all security systems have been activated. A copy of the repairer's account for such damage to the vehicle must be supplied with any claim;
 - from any building, land or premises unless force, resulting in damage to the building or premises, was used to gain entry or exit; A copy of the repairer's account for such damage must be supplied with any claim;
 - where the *gadget* has been left *unattended* when it is away from *your* home or office (or that of the *authorised user* or an *immediate family member*);
 - any theft not reported to the police within 24-hours and a crime reference number obtained;
2. *Accidental loss of accessories* not lost at the same time as *your gadget*.
3. *Accidental loss or damage* caused by:
 - *you*, the *authorised user* or an *immediate family member* deliberately damaging or neglecting the *gadget*;
 - *you*, the *authorised user* or an *immediate family member* not following the manufacturer's instructions;
 - routine servicing, inspection, maintenance or cleaning;
 - the use of *accessories*.
4. Repair or other costs for:
 - routine servicing, inspection, maintenance or cleaning;
 - loss caused by a manufacturer's defect or recall of the *gadget*;
 - replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
 - repairs carried out by persons not authorised by *us*;
 - wear and tear or gradual deterioration of performance;
 - where the serial number has been tampered with in any way;
 - *cosmetic damage* of any kind.
5. Any kind of damage whatsoever unless the damaged *gadget* is provided for repair.
6. Any loss of a SIM (subscriber identity module) card.
7. Any repair or replacement if a SIM card registered to *you*, the *authorised user* or an *immediate family member* was not in a mobile phone at the time of the loss, damage or theft.
8. Reconnection costs or subscription fees of any kind.
9. The cost of replacing any personalised ring tones or graphics, downloaded material or software unless insured under Section G.

10. Any expense incurred as a result of not being able to use the *gadget*, or any loss other than the repair or replacement costs of the *gadget* or any loss other than the repair or replacement costs of the *gadget* unless relating to unauthorized call use for the mobile phone up to the maximum value of £100.
11. Any loss or damage caused by the failure of any electrical or computer equipment, software, micro-controller, microchip, accessories or associated equipment to correctly recognise and process any calendar date or time.

Please note: if *you* are insuring an item without SIM card capability, all exclusions relating to SIM cards are not applicable.

General Exclusions

This insurance does not cover:

- Any claim for a mobile phone or iPhone which has not been used for its core purpose since the inception of *your* policy, or since it was added to *your* policy, as verified by *your* airtime provider.
- Any expense incurred arising from not being able to use the *gadget*, or any costs other than the repair or replacement costs of the *gadget*;
- Loss where the circumstances of the loss cannot be clearly identified, i.e. where *you* are unable to confirm the time and place of the loss.
- Any claims made during the *exclusion period*.
- The amount of any policy excess applied to *your* claim.
- Risks of war, terrorism, nuclear radiation, sonic boom.
- UK Value Added Tax (VAT) where *you* are registered with HM Revenue & Customs for VAT.
- Computer Virus. Any consequence, howsoever caused, of a *computer virus* resulting in *your electronic data* being lost, destroyed, distorted, altered or otherwise corrupted.

Specific Exclusions

Specific exclusions applying to the Digital Downloads section which is covered under the Premier Plan only. The policy does not cover:

1. Repair or replacement of Bluetooth, wireless modem, LAN or other connectivity devices or any digital downloads supplied on your acquisition of the *gadget*.
2. Any reduced performance or efficiency of digital downloads.
3. Digital downloads which have been backed up and retained on any other electronic equipment, disk or device to which you, or an authorised user, have access.
4. Any costs relating to software which formed part of the original purchase of the *gadget* as evidenced by the relevant proof of purchase.
5. The loss or costs of rectifying programming errors or design defects in digital downloads or incomplete digital downloads.
6. The loss or costs of digital downloads which have been illegally obtained or in respect of which development has not been finalised or which has not passed all testing procedures or which has not been successfully proven.
7. Any loss or costs in consequence of failure to comply with manufacturer's recommendations relating to storage of digital downloads.
8. The value to you of data stored on the *gadget*.

Replacement

If we determine that the *gadget* needs to be replaced following a valid claim:

1. This policy offers replacement only and 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 comparable specification or the equivalent value, taking into account the age and condition of the original *gadget*.
2. In the event of a valid claim resulting in the replacement of the *gadget*, this policy will automatically cover the replacement *gadget*.

How to Claim

You, the *authorised user* or an *immediate family member* must:

- notify the *claims administrator* on 01285 626020 as soon as possible in any event of any incident likely to give rise to a claim under this insurance;
- report the theft or *accidental loss* of any *gadget*, mobile phone or PDA, within 24 hours of discovery to *your* Airtime Provider and blacklist *your* handset;
- report the theft or *accidental loss* of any *gadget* to the Police within 24 hours of discovery and obtain a crime reference number in support of a theft and a lost property number in support of an *accidental loss* claim;
- provide details of the claim and any other contract, guarantee, warranty or insurance that may apply to the loss including but not limited to household insurance. Where appropriate a ratable proportion of the claim may be recovered direct from these Insurers.
- provide original proof of purchase of the *gadget* or *digital downloads* for which *you* are claiming. This shall include any receipts, documents or any other proof of purchase that is reasonable for *us* or the *claims administrator* to request.

If we replace the *gadget* the damaged or lost item becomes *ours*. If it is returned or found *you* must notify *us* and send it to *us* if we ask *you* to.

What to do if you have a complaint

i-Digital Insurance is proud of its reputation for fairness in treatment of its customers. However, occasionally disputes or misunderstandings can arise. If *you* have any questions or concerns about this insurance or the handling of a claim please contact the appropriate party below:

Sales enquiries:

Please contact the helpline on 0333 999 7917 if *you* have any difficulty with the on-line application. To make a complaint about the sale of the insurance policy please contact the Chief Operating Officer, i-Partners Management Limited, 11 Leadenhall Street, London EC3V 1LP. Email: enquiries@i-digitalinsurance.com

Premium or policy amendment queries:

Please contact the *policy administrator*, Citymain Administrators Limited, Enterprise House, Isambard Brunel Road, Portsmouth, Hampshire PO1 2RX. Tel: 0333 999 7917. Email: enquiries@i-digitalinsurance.com

Claim enquiries:

Please contact the *claims administrator*, Trent-Services (Administration) Ltd, Trent House, Love Lane, Cirencester, Gloucestershire, GL7 1XD. Tel: 01285 626020. Email: claims@trent-services.co.uk Fax: 01285 626031.

If *you* have any disability that makes communication difficult, please tell them and they will be pleased to help.

You should provide details of *your* policy and in particular *your* policy reference number shown on *your* Insurance Schedule to help with the speedy handling of *your* inquiry.

If *your* complaint cannot be resolved by the end of the third working day, *your* agent will pass it to:

The Customer Relations Manager,
UK General Insurance Limited,
Cast House,
Old Mill Business Park,
Gibraltar Island Road,
Leeds, LS10 1RJ
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

In all correspondence please state that *your* insurance is provided by UK General Insurance Limited and quote scheme reference 05554.

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:

The Financial Ombudsman Service,
Exchange Tower,
London E14 9SR.
Tel: 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to *your* statutory rights as a consumer. For further information about *your* statutory rights contact *your* local authority Trading Standards Service or Citizens Advice Bureau.

Policy cancellation

If *you* decide that for any reason, this policy does not meet *your* insurance needs then please return it to the *policy administrator* within 14 days from the day 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, we will then refund *your* premium in full.

If *you* wish to cancel *your* Policy after 14 days and *you* pay *your* premium monthly there will be no refund because *you* will have only paid for the cover *you* have already received.

If *you* wish to cancel *your* Policy after 14 days and *you* pay an annual premium in full once a year then, provided no claim has been made, *you* will receive a proportionate refund of the annual premium less an administration fee equal to 25% of the annual premium with a minimum fee applying of £10.

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.

Auto renewal –annual policies only

To make sure *you* have continuous cover under *your* policy *we* will automatically renew *your* policy when it expires, unless *you* advise us otherwise. *You* will be contacted up to 30 days before the annual renewal date of *your* policy and *we* will tell *you* about any changes to the premium or the policy terms and conditions.

Insurer rights to change cover or price

Monthly rolling policies

You will receive at least two months written notice if *we* decide or need to change *your* policy cover or the price of *your* insurance for any of the following reasons:

- to make minor changes to the policy wording that do not affect the nature of the cover and benefit provided such as changes to make the policy easier to understand;
- to reflect changes in the law, in regulation (including any decision of a regulatory body), or to any code of practice or industry guidance affecting *us* or *your* policy;

- to reflect changes to taxation applicable to *your* policy (including but not limited to insurance premium tax);
- to reflect increases or reductions in the cost (or projected cost) of providing *your* cover, including but not limited to cost increases or reductions caused by changes to the number, cost or timing of claims which *we* as part of *our* pricing policy have assumed or projected will be made under this insurance product,
- to cover the cost of any changes to the cover / benefits provided under this insurance including but not limited to the removal of one or more policy exclusion(s);
- to cover the cost of changes to the systems, services or technology in support of this insurance product.

We may make changes immediately and advise *you* within 30 days of the change having been made if the change is favourable to *you*. Having made a change to the cover or the price *we* will not make another change for at least six months.

Annual policies

If *we* alter the terms of cover or price of *your* policy it will only be done at *your* next annual renewal date.

Compensation scheme

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). *You* may be entitled to compensation from the scheme if Great Lakes Insurance SE is unable to meet its obligations to *you* under this contract. 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 by calling 0800 678 1100 or 020 7741 4100 or visiting www.fscs.org.uk