

MOBILE PHONE & GADGET INSURANCE

ABOUT YOUR INSURANCE

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.

i-Partners Insurance Management Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 612866.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101.

You can check our details on the Financial Services Register <https://register.fca.org.uk/>.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

The *Policy Administrator* is Citymain Administrators Limited. Enterprise House, Isambard Brunel Road, Portsmouth, Hampshire PO1 2RX. Email: enquiries@i-digitalinsurance.com, Telephone Number: 0333 999 7917.

Citymain Administrators Limited is also authorised and regulated by the Financial Conduct Authority. Firm Reference No. 306535.

The *Claims Administrator* is Trent-Services (Administration) Ltd, Trent House, Love Lane, Cirencester, Gloucestershire, GL7 1XD. Tel: 01285 626020. Email: claims@trent-services.co.uk Fax: 01285 626031. Firm Reference No. 315285.

You can visit the Financial Conduct Authority website, which includes a register of all regulated firms at www.fca.gov.uk/register or by contacting them on 0800 111 6768 (freephone) or 0300 500 8082.

INTRODUCTION

This policy provides insurance for *your* electronic device ("*gadget*") while *your* policy is in force as stated in the Insurance Schedule, subject to the terms, conditions, and limitations shown below or as amended in writing by *us*.

PERIOD OF COVER

Your policy is on a monthly rolling basis. The insurance starts at the date 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* for a maximum period of 5 years. The monthly premium will be collected by the *policy administrator* by Direct Debit.

The insurance will be terminated immediately if the *policy administrator* does not receive *your* monthly premium.

GEOGRAPHICAL AREA

This insurance covers the *gadget(s)* bought and used in the UK, the Isle of Man and the Channel Islands from CAT5 Communication Limited. 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*.



DEFINITIONS

The words and phrases defined below have the same meaning wherever they appear in this policy booklet and are shown in *italics*.

“accidental loss”

means that the *gadget* has been accidentally left by *you* or the *authorised user* in a location and *you* or the *authorised user* are permanently deprived of its use.

“accessories”

means chargers, carrying cases, headphones and hands-free mounting kits, and USB cables that were supplied with *your gadget* but excluding a SIM Card.

“authorised user”

means a registered employee who has been given *your* express authorisation to use the *gadget(s)*.

“breakdown”

means the failure of any electrical or mechanical component in *your gadget* due to a sudden and unforeseen fault, which causes *your gadget* to stop working in the way the manufacturer intended and which requires repair or replacement before the *gadget* can be used again.

“claims administrator”

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

“computer virus”

means a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

“cosmetic damage”

means any damage which is non-structural, for example scratches, dents and marks, which does not affect the usage of the *gadget*.

“electronic data”

means facts, concepts and information stored to a form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

“gadget(s)”

means the item(s) insured by this policy, purchased by *you* as new or purchased by *you* as new from CAT5 Communication Limited and stated in *your* Insurance Schedule with valid *proof of purchase* when cover for it under *your* policy begins.

“immediate family”

means, if *you* are an individual, *your* mother, father, son, daughter, spouse, domestic partner who permanently resides with *you*.

“policy administrator”

means Citymain Administrators Limited, Enterprise House, Isambard Brunel Road, Portsmouth, Hampshire PO1 2RX. Email: enquiries@i-digitalinsurance.com.

“proof of purchase”

means an original receipt and any other documentation required to prove *your gadget* was purchased in the UK, the Isle of Man or the Channel Islands and that it is owned by *you* - including the date of purchase, make, model, serial and IMEI number of *your gadget*, where applicable.



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“terrorism”

means any act of any person or organization involving, causing or threatening harm or putting the public or any section of the public in fear if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.

“unattended”

means not within *your*, the *authorised user’s* or the *immediate family member’s* sight at all times and out of *your*, the *authorised user’s* or the *immediate family member’s* arms-length reach.

“we, us, our, insurer”

means UK General Insurance Limited on behalf of Great Lakes Insurance SE.

“you, your”

means the person, *immediate family member*, business, firm, company or partnership who owns or was gifted the *gadget(s)* covered by this policy, as stated on the Insurance Schedule.

WHAT WE WILL COVER

When *you* purchased this insurance policy *you* selected the cover that was most suitable for *you*.

Section A. Accidental Damage

We will pay repair or replacement costs if the *gadget* is damaged as the result of an accident, water or liquid damage. If *we* are unable to economically repair *your gadget* then, at *our* discretion, a replacement item will be provided by *us*.

Section B. Theft

If the *gadget* is stolen *we* will replace it. Where only part or parts of the *gadget* have been stolen, *we* will only replace that part or parts.

Section C. Accidental Loss

If *you*, the *authorised user* or the *immediate family member* accidentally lose(s) the *gadget* *we* will replace it. Where only part or parts of the *gadget* have been lost, *we* will only replace that part or parts.

Section D. Breakdown

The policy covers electrical or mechanical *breakdown* which occurs outside of the manufacturer’s guarantee period. If *we* are unable to economically repair *your gadget* then, at *our* discretion, a replacement item will be provided by *us*.

Section E. Accessories

In the event of a claim being agreed by *us* under Sections A, B, or C of this policy *we* will pay for all *accessories* purchased from CAT5 Communication Limited at the time you purchased *your gadget* that were damaged, stolen or lost at the same time as the *gadget* up to a combined retail price of £250 including VAT for each *gadget* insured. The retail price will be the standard selling price applicable on the original day of purchase.

CLAIM LIMITS

The maximum limit for each claim is £900. *You* can claim more than once in any one year but only up to a maximum limit of £1,800 for single item policies. There is no limit to the number of claims per year on multi item policies.

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.



WHAT WE WILL NOT COVER

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*.
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:

1. 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.
2. 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*;
3. 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.
4. The amount of any policy excess applied to *your* claim.
5. War Risk
Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
6. Terrorism
Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
7. Radiation
Any direct or indirect consequence of:
 - Irradiation, or contamination by nuclear material; or
 - The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
 - Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
8. Sonic Boom
Damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices traveling at sonic or supersonic speeds.
9. UK Value Added Tax (VAT) where *you* are registered with HM Revenue & Customs for VAT.
10. Computer Virus
Any consequence, howsoever caused, of a *computer virus* resulting in *your electronic data* being lost, destroyed, distorted, altered or otherwise corrupted.

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*.



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CONDITIONS AND LIMITATIONS

1. Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which *your* main residence is situated.
2. This insurance covers the *gadget(s)* bought and used in the UK, the Isle of Man and the Channel Islands from CAT5 Communication Limited. 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*.
3. *You* must provide *us* with any receipts, documents or proof of purchase that *we* or the *claims administrator* request.
4. *You* cannot transfer the insurance to someone else or to any other *gadget* without *our* written permission.
5. Cover excludes costs or payments recoverable from any party, under the terms of any other contract, guarantee, warranty, or insurance.
6. *You* must take reasonable care to:
 - supply accurate and complete answers to all the questions *we* or the administrator may ask as part of *your* application for cover under the policy;
 - to make sure that all information supplied as part of *your* application for cover is true and correct;
 - tell *us* of any changes to the answers *you* have given as soon as possible.

You must take reasonable care to provide information that is accurate and complete answers to the questions *your* (administrator / agent) ask when *you* take out, make changes to and renew *your* policy. If any information *you* provide is not accurate and complete, this may mean *your* policy is invalid and that it does not operate in the event of a claim or *we* may not pay any claim in full.

If *you* become aware that information *you* have given *your* (administrator / agent) is inaccurate or has changed, *you* must inform them as soon as possible.

We will process *your gadget* claim under the terms and conditions of this insurance based on the first reason notified to *us* for the claim. Please note that it may be necessary for *us* to contact *your* airtime provider in order to validate *your* claim.

CLAIMS PROCEDURE

1. *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* 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.
2. 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.

To help to improve its service, the *claims administrator* may record or monitor telephone calls.

UK General Insurance Limited is an insurer's agent and in the matters of a claim act on behalf of the insurer.





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FRAUD

You must not act in a fraudulent way. If *you* or anyone acting for *you*:

- fails to reveal or hides a fact likely to influence whether *we* accept your proposal, your renewal, or any adjustment to *your* policy;
- fails to reveal or hides a fact likely to influence the cover *we* provide;
- makes a statement to us or anyone acting on *our* behalf, knowing the statement to be false;
- sends *us* or anyone acting on our behalf a document, knowing the document to be forged or false;
- makes a claim under the policy, knowing the claim to be false or fraudulent in any way;
- makes a claim for any loss or damage you caused deliberately or with *your* knowledge; or
- If *your* claim is in any way dishonest or exaggerated,

We will not pay any benefit under this policy or return any premium to *you* and *we* may cancel *your* policy immediately and backdate the cancellation to the date of the fraudulent claim. *We* may also take legal action against *you* and inform the appropriate authorities.

COMPLAINTS

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, Bell Walk House, High Street, Uckfield, East Sussex TN22 5DQ. 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. Fax: 01285 626031. Email: claims@trent-services.co.uk

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.





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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.

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.

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
- e) *You* have not taken reasonable care to provide accurate and complete answers to the questions *your* (administrator / agent) asked.

If *we* cancel the policy and/or any additional covers *you* will receive a refund of any premiums *you* have paid for the cancelled cover, less a proportionate deduction for the time *we* have provided cover.

Where *our* investigations provide evidence of fraud or misrepresentation, *we* may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when *you* provided *your* administrator / *your* agent with incomplete or inaccurate information. This may result in *your* policy being cancelled from the date *you* originally took it out and *we* will be entitled to keep the premium.

If *your* policy is cancelled because of fraud or misrepresentation, this may affect *your* eligibility for insurance with *us*, as well as other insurers, in the future.





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AMENDING THE POLICY

If you wish to amend your policy to add or replace or remove any *gadgets* please contact the *policy administrator* by email on enquiries@i-digitalinsurance.com or by telephone on 0333 999 7917.

OUR RIGHT TO CHANGE THE COVER OR PRICE

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.

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

You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or you can write to:
Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY

UK GENERAL INSURANCE LTD PRIVACY NOTICE

We are UK General Insurance Ltd, referred to as "we/us/our" in this notice. Our data controller registration number issued by the Information Commissioner's Officer is Z7739575.

This privacy notice is relevant to anyone who uses our services, including policyholders, prospective policyholders, and any other individuals insured under a policy. We refer to these individuals as "you/your" in this notice.

We are dedicated to being transparent about what we do with the information that we collect about you. We process your personal data in accordance with the relevant data protection legislation.

Why do we process your data?

The provision of your personal data is necessary for us to administer your insurance policy and meet our contractual requirements under the policy. You do not have to provide us with your personal data, but we may not be able to proceed appropriately or handle any claims if you decide not to do so.





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What information do we collect about you?

Where you have purchased an insurance policy through one of our agents, you will be aware of the information that you gave to them when taking out the insurance. The agent will pass your information to us so that we can administer your insurance policy.

For specific types of insurance policies, for example when offering you a travel insurance policy, we may process some special categories of your personal data, such as information about your health.

We have a legitimate interest to collect this data as we are required to use this information as part of your insurance quotation or insurance policy with us. We may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

UK General's full privacy notice

This notice explains the most important aspects of how we use your data. You can get more information about this by viewing our full privacy notice online at <http://ukgeneral.com/privacy-notice> or request a copy by emailing us at dataprotection@ukgeneral.co.uk. Alternatively, you can write to us at: Data Protection, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.

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i-Digital Insurance is a trading name of i-Partners Insurance Management Limited
i-Partners Insurance Management Limited is authorised and regulated by the Financial Conduct Authority