

Mobile Phone & Gadget Insurance

Insurance Product Information Document

Company: i-Digital Insurance

Product: Gadget Insurance

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and some key exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

This insurance is arranged by i-Digital Insurance, a trading style of i-Partners Insurance Management Limited.

What is this type of Insurance?

This cover will provide insurance protection for your electronic devices as declared by you and, if accepted by us, will be included within the policy schedule as insured gadgets. We will repair your gadget or, if it has been damaged beyond economic repair or has been stolen, we provide you with a replacement.



What is insured?

- ✓ Accidental Damage
- ✓ Theft
- ✓ Breakdown
- ✓ Malicious Damage
- ✓ Accessories
- ✓ Worldwide cover
- ✓ **Optional Accidental Loss cover**
- ✓ **Optional Fraudulent Call Use cover**
- ✓ **Optional Digital Download cover**
- ✓ **Optional increased claim limits**



What is not insured?

- ✗ There is an initial 14 day period during which, if the gadget is stolen, lost, damaged or breaks down, you will not be able to claim. The 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. If you have an annual policy the exclusion period is applied only when you first take out the policy – it will not apply again at renewal of the policy.
- ✗ An excess as detailed in your policy documents.
- ✗ Theft of your gadget from any motor vehicle unless the gadget has been locked in an internal compartment and the vehicle is fully secured.
- ✗ Any theft or accidental loss of your gadget not reported to the police within 24 hours.
- ✗ Loss of accessories not lost at the same time as your gadget.
- ✗ Repair costs for wear, tear and cosmetic damage to your gadget.



Are there any restrictions on cover?

- ! Gadgets not bought in the UK, the Isle of Man and the Channel Islands.
- ! Gadgets bought from online auctions.
- ! There is a Claim Limit for each gadget and a limit per year for single item policies as detailed in your policy documents.
- ! Each gadget must be less than 24 months old with a valid proof of purchase when cover for it under your policy first begins.
- ! Immediate family members whose gadgets may be insured under this policy must permanently reside with you.



Where am I covered?

- ✓ Cover is offered for your gadgets bought and used in the UK, the Isle of Man and the Channel Islands. Cover is extended to include use of the insured gadgets 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.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

You can pay your premium as a one-off payment, annually or in monthly instalments. Payment for annual policies will be collected by Credit or Debit cards. Payment for monthly rolling policies will be collected by Direct Debit.



When does the cover start and end?

Your policy will be on either an annual basis or a monthly rolling basis. Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date 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, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

Your Insurer

This insurance 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.

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. 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. This can be checked on the Financial Services Register at <https://register.fca.org.uk>.

Making a claim

If you need to make a claim, please notify the claims administrator as soon as possible in the event of any incident likely to give rise to a claim under this insurance. You can contact the claims administrator in one of the following ways:

- By telephone on 01285 626020
- By email at claims@trent-services.co.uk
- Writing to us at Trent-Services (Administration) Ltd, Trent House, Love Lane, Cirencester, Gloucestershire GL7 1XD.

On all correspondence please tell us you are insured by i-Digital Insurance and provide the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your claim as quickly as possible.

Complaints

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:

Complaints regarding the SALE OF THE POLICY

Name: i-Partners Insurance Management Limited

Address: 11, Leadenhall Street, London EC3V 1LP

Tel: 0333 999 7917

Email: enquiries@i-digitalinsurance.com

Complaints regarding CLAIMS

Name: Trent-Services (Administration) Ltd.

Address: Trent House, Love Lane, Cirencester, Gloucestershire GL7 1XD

Tel: 01285 626020

Email: claims@trent-services.co.uk

On all correspondence please tell us you are insured by i-Digital Insurance and provide the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

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 up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service

Exchange Tower, London E14 9SR

Tel: 0800 023 4 567 or 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.

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its 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.