

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 and 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. 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.

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

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*.

LEVEL OF COVER

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.

Your Insurance Schedule will confirm the cover that applies to *your* policy.

PERIOD OF COVER

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 date 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 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*. The monthly premium will be collected by the *policy administrator* by Direct Debit.

The insurance will be terminated immediately if i-Digital Insurance or the *policy administrator* does not receive *your* monthly or annual premium, as appropriate.

Your Insurance Schedule will confirm if *your* policy is on an annual basis or monthly rolling basis.

GEOGRAPHICAL AREA

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*.

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*.

“digital downloads”

means a digital delivery that is distributed in the form of an internet download that may be retained on the *gadget* and played on a permanent basis which has been downloaded and paid for by *you* or *the authorised user* after *your* acquisition of the *gadget*. Digital downloads include but shall not be limited to videos, movies, music, application programmes and other software stored on 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.

“exclusion period”

means the 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).

“gadget(s)”

means the item(s) insured by this policy, purchased by *you* and stated in *your* Insurance Schedule. Each *gadget* must be less than 24 months old with valid proof of purchase (not from online auctions) when the cover for it under *your* policy begins. In the case of laptops, the *gadget* must be less than 12 months old with valid proof of purchase (not from online auctions) 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.

“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 uses, 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 Plan that was most suitable for *you*. The level of cover provided under the Plan *you* selected will be confirmed in *your* Insurance Schedule.

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*. This level of cover is included under all Plans.

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. This level of cover is included under all Plans.

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. This Section of cover is included under the Essential Plus and Premier Plans only.

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*. This cover is not available on laptops. This level of cover is included under all Plans.

Section E. Malicious Damage

If the *gadget* is damaged through the intentional or deliberate actions of any party other than *you*, the *authorised user* or an *immediate family member* we will repair or replace it. Where only part or parts of the *gadget* have been damaged, we will only repair or replace that part or parts. This level of cover is included under all Plans.

Section F. Fraudulent Call Use

If the *gadget* is a mobile phone, is lost or stolen, and the loss or theft is covered by *your* policy, we will refund the cost of unauthorised calls made from it after the time it was lost or stolen up to a maximum of £1,000. Cover will only apply to unauthorised call made within 12 hours of discovery of the loss or theft of the phone. Itemised bills must be provided to support *your* claim. This Section of cover is included under the Premier Plan only.

Section G. Digital Downloads

In the event of a claim being agreed by *us* under Sections A, B, C, D or E of this policy we will pay for either the cost of repair or replacement of *digital downloads* purchased by *you*, the *authorised user* or an *immediate family member* for use on the *gadget*. This Section of cover is included under the Premier Plan only.

Section H. Accessories

In the event of a claim being agreed by *us* under Sections A, B, C or E of this policy we will pay for all *accessories* 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. This level of cover is included under all Plans.

CLAIM LIMITS

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

The claim limits for each Plan are:

Cover Plan	Claim Limit for each <i>gadget</i>	Claim Limit per Annum
Essential	£500	£1,000**
Essential Plus	£850	£1,500**
Premier	£1,000*	£2,500**

* The Digital Download Claim Limit is £1,000 in addition to the Claim Limit for each gadget.

** The Claim Limit per Annum only applies to single 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.

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

IMPORTANT - THE 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.

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*.

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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 unauthorised call use for the mobile phone up to the maximum value of £1,000.
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. Any claims made during the *exclusion period*.
5. The amount of any policy excess applied to *your* claim.
6. War Risk
Terrorism, war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority.
7. Nuclear Risk
Damage or destruction caused by, contributed to or arising from:
 - a. ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
 - b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.

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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.

SPECIFIC EXCLUSIONS

There are additional exclusions which apply specifically to Section G *digital downloads* which is included under the Premier Plan only (please check *your* Insurance Schedule).

Digital download cover will not apply in respect of:

1. Repair or replacement of Bluetooth, wireless modem, LAN or other connectivity devices or any *digital downloads* supplied on *your*, the *authorised user's* or an *immediate family member's* 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*, the *authorised user* or an *immediate family member* 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*, the *authorised user* or an *immediate family member* 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*.

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. 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. The *gadget* must be less than 24 months old with valid proof of purchase (not from online auctions) when cover for it under the policy 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 under the policy begins. If the *gadget* was gifted to *you* for this insurance to be valid *you* must hold valid proof of purchase (not from online auctions) when cover for it begins.
4. *You* must provide *us* with any receipts, documents or proof of purchase that *we* or the *claims administrator* request.
5. *You* cannot transfer the insurance to someone else or to any other *gadget* without *our* written permission.
6. Cover excludes costs or payments recoverable from any party, under the terms of any other contract, guarantee, warranty, or insurance.
7. *You* are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take 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.Failure to provide answers in-line with the requirement of the Act may mean that *your* policy is invalid and that it does not operate in the event of a claim.
8. *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* 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.
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.

FRAUD

We take a robust approach to fraud prevention in order to keep premium rates down so that *our* customers do not have to pay for other people's dishonesty. If any claim under this insurance is fraudulent or is intended to mislead, or if any misleading or fraudulent means are used by *you* or anyone acting on *your* behalf to obtain benefit under this insurance, the right to any benefit under this insurance will end, the policy will be cancelled and *we* will be entitled to recover any benefit paid and costs incurred as a result of any such fraudulent or misleading claim. *We* may also inform the police.

To prevent fraud, insurers sometimes share information. Details about *your* insurance application and any claim *you* make may be exchanged between insurers.

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, 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. 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.

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.

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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.

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

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.

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. ***Your Insurance Schedule will tell you if you have a monthly rolling policy or an annual policy.***



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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

DATA PROTECTION ACT 1998

i-Digital Insurance does not pass any personal data about *you* to any third parties. When *you* apply for insurance and/or make a claim, *you* will be required to disclose relevant personal data about *yourself* to i-Digital Insurance or their agents and the *claims administrator*, including data which is deemed "sensitive" under the Data Protection Act 1998. *Your* explicit consent to the processing of this data, which is required under the Data Protection Act 1998, will be requested at the time of purchase or when *you* make a claim. Please note that any information that *you* provide may be shared with other insurers, for the purpose of preventing fraudulent claims. All information provided by yourself will be used by i-Digital Insurance its agents and associated companies, the *claims administrator*, other insurers, regulators, industry and public bodies (including the police) and agencies to process this insurance and any upgrade to this insurance, handle claims relating to this insurance and prevent fraud.

Please note that any information provided to *us* will be processed by *us* and *our* agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. *We* may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.