

This document provides a summary of the key information relating to this Mobile/Gadgets policy. Complete Pre-Contractual and contractual information on the product is provided in the full policy documentation

## What is this type of insurance?

This insurance policy protects your mobile phone/gadgets against any Accidental Damage or Breakdown.



### What is insured?

- ☒ Accidental Damage
- ☒ Theft
- ☒ Loss
- ☒ Breakdown
- ☒ Liquid Damage
- ☒ Unauthorised use



### What is not insured?

- ☒ Routine Maintenance
- ☒ Pre existing faults
- ☒ Manufacturer's defect
- ☒ Damage due to events which are not unforeseen



### Are there any restrictions on cover?

- ☒ Any claim reported within first 45 days will be subject to an excess fee of £250
- ☒ Claims made within the first 14 days of the policy are not covered



### What are my obligations?

- ☒ Reasonable Precautions to ensure safety of the insured item
- ☒ Observe and keep to the terms of the policy
- ☒ Disclose all facts related to insured item
- ☒ Demonstrate co-operation in an event of claim



### When and how do I pay?

You can pay either via your Bank Card or via Direct Debit



### When does the cover start and end?

Please refer to the policy schedule.



### Where am I covered?

Please refer to the policy schedule.



### How do I cancel the contract?

If you find this policy unsuitable, you can cancel this policy anytime by contacting us on 03333449669, you can also choose to send an email at [enquiries@smart-sure.com](mailto:enquiries@smart-sure.com) and if you wish to write to us, then please refer to the below address:

Smart Sure Insurance  
1st Floor, AGF House 3-5  
Rickmansworth Road, Watford, WD18 0GX.