

Gadget Insurance

Terms and Conditions



Contact

If you have any questions regarding the terms and conditions, please contact us using the details below:



Claims
03333 449 247



Phone
03333 449 669



Email
enquiries@smart-sure.com



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

Your Contract of Insurance – Gadget Insurance

This insurance is arranged by Smart Sure a trading name of Smart-Sure Limited and is underwritten by City & Commercial Insurance (PCC) Limited re Smart-Cover Insurance Cell. City & Commercial Insurance (PCC) Limited re Smart-Cover Insurance Cell is a Guernsey insurance company with its headquarters at 3rd Floor, One Cornet Street, St. Peter Port, Guernsey GY1 1BZ.

Smart-Sure Limited is an appointed representative of Asurit Limited who is authorised and regulated by the Financial Conduct Authority (FCA).

It should be noted that the Policy Administrator and the Insurer share a common beneficial ownership.

IMPORTANT

It is important that **You** check **Your Policy Schedule** to ensure that the information that **You** have provided to **Us** is accurate. Please take the time to read the contents of this **Policy** to ensure that **You** understand the cover **We** are providing **You** and that **You** comply with **Our** terms and conditions. This **Policy** wording and **Your Policy Schedule** are important documents; please keep them in a safe place in case **You** need to refer to them for any reason.

Eligibility for Cover:

It is a condition precedent to **Our** liability under this insurance contract that the following matters are true and accurate:

- a) **You** must be aged 18 or over at the time of purchasing this insurance.
- b) **Your Equipment** must be less than 12 months old when **You** bought this insurance.
- c) **Your Equipment** must not have been lost, stolen or damaged before the start date of this insurance.
- d) **You** must own the **Equipment** to be insured, which must not have been purchased second hand, at auction or from an online auction website.
- e) **Your Equipment** must have been purchased within the United Kingdom, the Isle of Man or the Channel Islands.
- f) **Your** registered address must be in the United Kingdom, the Channel Islands or the Isle of Man, and must have been manufactured to a UK specification
- g) **You** must be a permanent resident in the United Kingdom, the Channel Islands or the Isle of Man.
- h) The **Equipment** to be insured cannot exceed a value of £2,000.

If **You** do not meet the eligibility requirements above, **We** will not provide any cover under this policy. Please contact the **Administrator** as soon as possible if **You** are unable to meet the eligibility requirements, or if **You** have any queries.

Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout the policy and will appear in bold.

Accidental Damage means the unintentional, non-deliberate and unforeseen breakage or destruction of **Your Equipment** which results in the **Equipment** being unusable.

Active War means **You** active participation in a **War** where **You** are deemed under English Law to be under instruction from or employed by the armed forces of any country.

Administrator means the party, person or company who arranged this insurance on **Your** behalf. This is Smart Sure, 1st Floor, 3-5 Rickmansworth Road, Watford, WD18 0GX, Tel; 03333 449 669

Authorised person means: **a)** if **You** are an educational establishment (including a school, college or university), this means a registered employee or a student authorised to use an item of **Equipment**; and **b)** if **You** are a company, partnership, public or private sector organisation, government authority, charity or club, this means a registered employee.

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

Claims Administrator means Smart Sure, 3-5 Rickmansworth Road, Watford, WD18 0GX.

Excess: The amount **You** will be required to pay towards each claim **You** make under this policy.

Equipment means the item(s) insured by **Your** insurance policy, which can range from Mobile phone, Desktop PC's, Laptops, Tablet PC's and Peripheral equipment bought with the computer. Please refer to **Your Insurance Schedule** for the full list of the equipment **You** have insured. Only the equipment specifically listed on your **Insurance Schedule** will be covered.

Evidence of ownership means an original purchase receipt which includes the details of an item of **Equipment** or a similar document which provides proof that **You** own the **Equipment**. The **Equipment** cannot have been purchased second hand, at auction or from an online auction website. An original receipt and any other documentation required to prove **Your Equipment** was purchased from a UK VAT registered company and that it is owned by **You** - including the date of purchase, make, model, serial and IMEI number of **Your Equipment**, where applicable.

Insurance Schedule means the document which names **You** as the policyholder and sets out what this policy covers **You** for. It will confirm the **Period of Cover**, the items of **Equipment** insured by this policy and the **Item Sum Insured**. **Your** Insurance Schedule will be replaced whenever **You** make any changes to the policy.

Insured Event is an accidental, unexpected or unforeseen event **Your** Insurance provides cover for. Depending on the level of cover **You** have, and coverages selected, in the **Insured Events We** cover: **Accidental Damage** and Theft of the **Equipment**. Please refer to **Your** Insurance Schedule for **Your** specific level of cover.

Item Sum Insured means the maximum **We** will pay in the event of a claim and in aggregate for the **Period of Cover** for that item of equipment. This is the price **You** paid for the equipment.

Nuclear risks means ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

Period of Cover means the period between the start date and end date stated on **Your Insurance Schedule**.

Replacement Item: An identical item of **Equipment** of the same age and condition or if not available, one of comparable specification or the equivalent value considering the age and condition of the original item of **Equipment**.

Terrorism means an act including, but not limited to, the use or threat of force and/or violence of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Violent and forcible entry means the unlawful entry to a property or vehicle which is gained by violent means. For example, by forcing open a door or breaking a window to gain access.

War means: (a) **War**, invasion, acts of foreign enemies, hostilities (whether **War** be declared or not), civil **War**, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion assuming the proportions of, or amounting to, an uprising, military or usurped power, or (b) Any act of terrorism, or (c) Any act of **War** or terrorism involving the use of, or release of, a threat to use any nuclear weapon or device or chemical or biological agent.

Pandemic - where the World Health Organisation declares a pandemic of a disease over a wide geographic area and which affects an exceptionally high proportion of the population

You/Your/Yourself means the individual or business specified on the **Insurance Schedule** who owns the insured **Equipment**, applied for this insurance and has paid the appropriate premium.

We/Us/Our/Insurer means City & Commercial Insurance (PCC) Limited re Smart-Cover Insurance Cell, 3rd Floor, One Cornet Street, St. Peter Port, Guernsey GY1 1BZ, authorised by the Guernsey Financial Services Commission (GFSC). GFSC Reference: OI0250. Details of registration can be checked using the link: <https://www.gfsc.gg/commission/regulated-entities/54692>

WHAT IS INSURED

If an **Insured Event** occurs within the territorial limits as a result of any cause that is not excluded by this policy, the **Insurer** will, at its sole discretion:

- a) Pay the cost of the repair of the **Equipment** by a qualified repair engineer authorised by the **Insurer**; or replace the **Equipment** with **Equipment** of a similar specification;
- b) The **Insurer** will endeavour to replace the **Equipment** with **Equipment** of an identical specification but is not obliged to do so where this is not possible;
- c) The **Insurer** is not liable for the payment of Value Added Tax (VAT) where **You** are registered with HM Revenue and Customs for VAT;
- d) The **Insurer** will only pay for carriage costs within the UK. You must pay for any additional carriage costs if the **Equipment** needs to be collected and/or delivered outside the UK;
- e) The total liability of the **Insurer** for any claim will not exceed the Sum Insured value of the **Equipment** being claimed for.

- f) Where only a part or parts of **Your Equipment** have been damaged or stolen, **We** will only repair or replace that part or parts.

This is to certify that the **Insurer**, in consideration of the premium specified on **Your** insurance schedule, agrees to indemnify **You** on this insurance in respect of an **Insured Event**.

POLICY LIMITS

During the first 45 days of Your policy

Any claim reported to **Us** within the first 45 days of **Your** policy will be subject to a £250 **Excess** fee.

After the first 45 days of Your policy

Any claim reported to **Us** after the first 45 days of **Your** policy will be subject to a £50 **Excess** fee.

Any claim for the loss of **Your Mobile Phone** will be subject to a £100 **Excess** fee.

Please note claims made within the first 14 days of the policy inception are not covered.

GENERAL CONDITIONS

Locations Where Cover is Provided

Cover applies in any country. However, a replacement or repair can only be dealt with once an item of **Equipment** is back in the United Kingdom, the Channel Islands or the Isle of Man and all repairs must be carried out by a repairer approved by **Us**.

Transferring Your Policy

This insurance cannot be transferred to anyone else unless **You** inform **Us** in writing and receive confirmation that **Your** request is acceptable to **Us**.

Exclusions – What is not Covered

Accidental and Malicious Damage **We** will not pay for any claim:

- a) Caused by **You** deliberately damaging or neglecting an item of **Equipment**;
- b) Caused by **You** not following the manufacturer's instructions;
- c) For the replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials.
- d) Resulting from repairs carried out by a repairer not authorised by **Us**;
- e) If the IMEI or serial number cannot be determined from an item of **Equipment**, or if the IMEI or serial number has been tampered with in any way;
- f) Resulting from wear and tear or the gradual deterioration of performance; or
- g) For the cosmetic scratching, denting or marking of an item of **Equipment** which affects the appearance of that item but does not affect its performance or functionality in any way.
- h) For malicious damage unless the incident is reported to the police within 24 hours of **Your** discovery of the incident and **You** obtain a crime reference number from the police.

Theft - (Where selected and showing on **Your Insurance Schedule**) **We** will not pay for any claim:

- a) Of an item of **Equipment** is stolen from a motor vehicle (including a motorcycle) unless all windows and doors were closed and locked and the **Equipment** was concealed in a locked boot. Closed glove compartment (where the vehicle has windows and doors) and all security systems activated (A copy of the repairer's assessment and repair work invoice for the damage to the vehicle in gaining entry must be provided with any such claim);

- b) If an item of **Equipment** is stolen from an unoccupied premises, unless there is evidence of **Violent and Forcible Entry** to the premises;
- c) If the incident is not reported to the Police within 24 hours of **Your** discovery of the incident and **You** do not obtain a crime reference number or lost property reference from the police.

General Exclusions applicable to all types of cover We will not provide any cover for:

- a) Any claim if **You** do not meet the eligibility requirements for this policy.
- b) Claims made within the first 14 days of the policy inception are not covered.
- c) Damage or theft as a result of **You** or an **authorised person** not taking care of an item **Equipment**.
- d) Any claim which happens while an item of **Equipment** is in the possession of anyone other than **You** or an **authorised person**.
- e) Drones are not eligible for cover under this policy.
- f) Any claims due to loss of the insured **Equipment**
- g) Any claim due to a mechanical or electrical breakdown of the insured **Equipment**.
- h) Any claim which is covered under the warranty or guarantee provided by the manufacturer or retailer.
- i) Additional **Equipment** or accessories which are used with an item of **Equipment**.
- j) Any claim resulting from the failure of an item of **Equipment** to correctly recognise or process any calendar date or time.
- k) Value added tax (VAT) if **You** are registered for VAT with HM Revenue and Customs.
- l) Any additional carriage costs if an item of **Equipment** needs to be collected from, or delivered to, an address outside the United Kingdom, Channel Islands or Isle of Man.
- m) Any costs or expenses which are not directly associated with the incident which caused the claim. For example, the cost of replacing any data or software which was stored on an item of **Equipment**.
- n) Reconnection costs or subscription fees of any kind.
- o) Any loss other than the cost of repairing or replacing an item of **Equipment**.
- p) Any liability arising out of **Your** use or ownership of an item of **Equipment**, including any illness or injury resulting from it.
- q) **War** or acts of Terrorism.
- r) **You** or an **authorised person** engaging in active **War**.
- s) **Nuclear risks**.
- t) Your claim arises from or is related to or is associated with; an actual or likely epidemic or **pandemic**; or the threat of an epidemic or **pandemic**.
- u) **Damage resulting from pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds**.
- v) **We** shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

REPLACEMENT CONDITIONS

- a) This policy is for replacement only and is not a replacement as new policy. If **Your Electronic Equipment** cannot be replaced with an identical item of **Equipment** 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 item of **Electronic Equipment**. Cover is limited to one replacement within a 12 month period, up to the amount specified in **Your** policy schedule.
- b) **Replacement Equipment** will automatically be covered for the remainder of the period of cover and if **We** provide a refurbished item, it will be provided with a minimum of a 90-day warranty.

HOW TO MAKE A CLAIM

You must:

1. Notify the **Claims Administrator** as soon as possible after any incident likely result in a claim under this insurance: Smart Sure, 1st Floor, 3-5 Rickmansworth Road, Watford, WD18 0GX
Tel: 03333 449 669 or
Email: enquiries@smart-sure.com
2. Report the **Theft of Your Equipment** phone within 12 hours of the **Theft**, to **Your** airtime provider and instruct them to blacklist **Your** Equipment;
3. Report the **Theft Your Equipment** to the police within 24 hours of discovery and obtain a crime reference number in relation to the **Theft** of the item, and a lost property number in relation to the **Loss** of the item;
4. If **We** replace **Your Equipment** the ownership of the damaged or lost item is transferred to **Us** once **You** have received the **Replacement Item** **We** have supplied. If the **Equipment** **You** have claimed for is returned or found **You** must notify **Us** and send it to **Us** if **We** ask **You** to.

Before **Your** claim can be approved, **You** must pay the **Excess** to the **Claims Administrator** and in the matters of a claim act on behalf of the **Insurer**.

CLAIMS CONDITIONS

You must comply with the following conditions. If **You** fail to do so and this affects the ability of the **Claims Administrator** to fully assess **Your** claim, **We** may not pay **Your** claim or any payment could be reduced.

- a) All claims must be reported to the **Claims Administrator** as soon as possible. If a delay in reporting your claim leads to interests of the Insurer being prejudiced, your claim may be reduced or declined as a consequence. **You** must complete a claim form (in full) and provide at **Your** own expense, any information and assistance which the **Claims Administrator** requires to establish the amount of any payment under **Your** insurance. **You** must provide evidence of ownership of an item of **Equipment** to support any claim, and any other receipts or documents that the **Claims Administrator** may request. If **You** cannot provide evidence of ownership, **Your** claim will not be valid.
- b) All thefts and any malicious damage must be reported to the police within 24 hours of **Your** discovery of the incident.
You must provide
- c) the **Claims Administrator** with a crime reference number.
- d) If an item of **Equipment** is damaged, **You** must provide the item for inspection and repair.
- e) If an item of **Equipment** is found after the **Claims Administrator** has settled a claim for the theft of an item, **You** must inform the **Claims Administrator** and return the item. **We** will pay the cost of returning the item.

Manufacturer's Warranty:

If an item of **Equipment** is damaged or suffers a **Breakdown** and is still within the manufacturer's warranty period, **You** should follow the warranty returns process specified by the manufacturer.

If any repairs authorised under this insurance invalidate the manufacturer's warranty, **We** will not be liable.

We will repair or replace an item of **Equipment** in accordance with the terms of the manufacturer's warranty for the unexpired period of the manufacturer's warranty. Other Insurance/Subrogation: If, at the time of a valid claim under this policy, there is another insurance policy in force which covers **You** for the same loss or expense, **We** may seek a recovery of some or all of **Our** costs from the other **Insurer**.

You must give **Us** any help or information **We** may need to assist **Us** with **Our** loss recoveries. **You** may be asked to provide details of any other contract, guarantee, warranty or insurance which applies to an item of **Equipment**.

CANCELLATION

You have the right to cancel this policy within 14 days of the date **You** purchased the policy or when **You** received the policy documents, if this is later. This is known as **Your** cooling off period. **You** do not need to provide a reason for cancellation, and **We** will provide a full refund of any premium paid, unless **You** have made a claim or there has been an incident likely to result in a claim.

If **You** wish to cancel the policy after 14 days, **We** will provide a refund, less a proportionate charge for any cover already provided, unless a claim has been made or there has been an incident likely to result in a claim.

This will be based on the number of months remaining until the expiry date, less an administration fee applied by the **administrator** of £25 or 25% of the premium, whichever is the greater amount.

Where a claim has occurred or there has been an incident likely to result in a claim no refund of premium will be provided.

Cancellation by Us

We may at any time cancel any insurance policy by giving 21 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) Non-payment of premium;
- b) Threatening and abusive behaviour;
- c) Failure to provide documents;
- d) Non-compliance with policy terms and conditions.
- e) Change of Terms and conditions
- f) Withdrawal of the product by the underwriters
- g) **You** have not taken reasonable care to provide complete and accurate answers to the questions **We** ask

If **We** cancel **Your** policy, **We** will provide a refund of **Your** premiums less a charge for the cover already provided, unless the reason for cancellation relates to Fraud and/or **We** are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

CUSTOMER SERVICE/COMPLAINTS

If you are dissatisfied with the service, you are provided with by Smart-Sure in relation to the administration or sale of your policy please contact Smart-Cover Insurance Services using the contact details below quoting your policy number.

Post: Smart Sure Ltd, 1st Floor, 3-5 Rickmansworth Road, Watford, WD18 0GX

Telephone: 03333 449 669

Email: enquiries@smart-sure.com

If **You** are dissatisfied with the response **You** receive in relation to your complaint or **Your** complaint is not resolved within 8 weeks, **You** have the right to refer **Your** complaint to the Financial Ombudsman Service.

You may contact the Financial Ombudsman at:

Post: Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Telephone: 08000 234 567 (free for people phoning from a fixed line) or 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

Following this complaints procedure does not affect **Your** right to take legal action.

If **Your** complaint relates to the policy coverage or how a claim has been handled **You** should refer **Your** complaint to City & Commercial Insurance (PCC) Limited re Smart-Cover Insurance Cell using the contact details below, quoting **Your** policy number.

The Compliance Director, City & Commercial Insurance (PCC) Limited re Smart-Cover Insurance Cell, 3rd Floor, One Cornet Street, St. Peter Port, Guernsey GY1 1BZ.

If **You** are dissatisfied with the response **You** receive in relation to **Your** complaint or **Your** complaint is not resolved within 8 weeks, **You** have the right to refer **Your** complaint to the Channel Islands Financial Ombudsman (CIFO), PO Box114, Jersey, Channel Islands, JE4 9QG.

Telephone: 01534 748610 **Email:** enquiries@ci-fo.org **Website:** www.ci-fo.org

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.

GOVERNING LAW

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.

CONSUMER INSURANCE ACT

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- a) 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
- b) To make sure that all information supplied as part of **Your** application for cover is true and correct
- c) Tell **Us** of any changes to the answers **You** have given as soon as possible.

You must take reasonable care to provide complete and accurate answers to the questions **We** ask when **You** take out, make changes to and renew **Your** policy. If any information **You** provide is not complete and accurate, 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 **Us** is inaccurate or has changed, **You** must inform **Us** or the **Administrator** as soon as possible.

FRAUD

We take a robust approach to fraud prevention in order to keep premium rates down so that **You** do not have to pay for other people's dishonesty. **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 police and appropriate authorities.

COMPENSATION SCHEME

Asurit Ltd. Is covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Full details are available from the FSCs at www.fscs.org.uk.

It should be noted that City & Commercial Insurance (PCC) Limited re Smart-Cover Insurance Cell is not a member of and therefore is not covered by the FSCS.

DATA PROTECTION ACT 2018

Please note that any information provided to Smart-Sure will be processed in compliance with the provisions of the Data Protection Act 2018, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. You can review our Privacy Policy on our website www.smart-sure.com/contact

FAIR PROCESSING NOTICE (FPN)

Use of personal information

To provide **Our** services as an insurer, City & Commercial Insurance Company (PCC) Limited re Smart-Cover Insurance Cell will collect and use information about **You** or a beneficiary under the policy (e.g. other identified individuals), such as name, address and contact details. This may also include special categories of personal data and information relating to criminal convictions and offences. The purposes for which we use personal data may include: evaluating Your insurance application and providing a quotation; providing insurance cover; handling claims; and crime prevention and debt recovery.

More information about **Our** use of personal data is set out in the City & Commercial Insurance Company Privacy Notice which can be found on **Our** website <https://cityandcommercialinsurance.com/> alternatively **You** may also request a copy of the Privacy Notice by contacting the Data Protection officer at, City & Commercial Insurance Company (PCC) Limited re Smart-Cover Insurance Cell, 3rd Floor, One Cornet Street, St. Peter Port, Guernsey GY1 1BZ. **We** recommend that **You** review this notice.

We may pass personal data, including claims information, to third parties such as intermediaries, other insurers, reinsurers, loss adjusters, administration service providers, the police and other law enforcement agencies, fraud and crime prevention and detection agencies (for example certain regulatory bodies who may require personal data themselves for the purposes described in the Privacy Notice). If **You** require details of the third parties **Your** data has been passed to and how this information is used please contact the Data Protection Officer at the address above.

Guernsey is not within the European Economic Area (EEA), but has a robust and effective regulatory framework. City & Commercial Insurance Company (PCC) Limited re Smart-Cover Insurance Cell is required to comply with the EU General Data Protection Regulation (GDPR) when handling the personal data of European Citizens and secondly the Data Protection (Bailiwick of Guernsey) Law, 2017 which provides an equivalent framework for handling the personal data of non-EU citizen.

Use of personal data for which consent is required

In some circumstances, **We** (and other insurance market participants) may need to collect and use special categories of personal data for example information relating to criminal convictions and offences. Where this is required, unless another ground applies, consent to this processing is necessary for **Us** to provide relevant services. Although consent may be withdrawn at any time, this may mean **We** are unable to continue to provide services and/or process enquiries and/or claims and that insurance cover will stop. Where **You** are providing **Us** with personal data about a person other than yourself, You agree to provide this notice to them and confirm that You have obtained their consent as outlined here.

Privacy

We take privacy seriously and have systems in place to ensure the security and accuracy of any personal information **We** collect. All information **You** provide to **Us** is stored on **Our** secure servers. **We** restrict access to **Your** information as appropriate within City & Commercial Insurance Company (PCC) Limited re Smart-Cover Insurance Cell and other third parties to those who need to know that information for the purposes set out above.

Information You have provided - Insurance Act 2015

You must take reasonable care to provide accurate and complete answers to all the questions You are asked when You take out or make changes to this policy.

You must notify the Administrator as soon as possible if any of the information in Your policy documents is incorrect or if You wish to make a change to Your policy.

If You do not provide accurate and complete answers to the questions You are asked, or You fail to notify the Administrator of any incorrect information or changes You wish to make, Your policy may not operate in the event of a claim. We may not pay any claim in full or Your policy could be invalid.

We reserve the right to terminate the policy when We identify any false information You provided or if fraudulent claim is established.



Contact

If you have any questions regarding the terms and conditions, Please contact us

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Smart-Sure Limited, AGF House,
1st Floor, 3-5 Rickmansworth Road,
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Phone

03333 449 669

Claims

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