

## **Cover My Gadgets**

**Insurance Product Information Document** 

**Product: Mobile and Gadgets Insurance** 

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 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



What is not insured?





Manufacturer's defect

Damage due to events which are





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



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@covermygadgets.com and if you wish to write to us, then please refer to the below address:

**Cover My Gadgets** 1st Floor, AGF House 3-5 Rickmansworth Road, Watford, WD18 0GX.