

Mobile and Gadgets Insurance

Insurance Product Information Document



Company: Smart-Cover Insurance Services Product: Mobile and Gadgets Insurance

Smart-Cover Insurance Services is a trading name of Smart-Cover Direct Limited, an Appointed Representative of Asurit Limited who is authorised and regulated by the Financial Conduct Authority (FCA) Smart-Cover Direct Limited Reference Number: 600428

This document provides a summary of the key information relating to this Mobile and 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 (Optional cover – please refer to your policy schedule)
- ✓ Breakdown
- ✓ Liquid Damage
- ✓ Unauthorised use



What is not insured?

- ✗ Routine maintenance
- ✗ Manufacturer's defect
- ✗ Damage due to events which are not unforeseen
- ✗ Pre-existing faults
- ✗ Loss of any item which is not a Mobile Phone
- ✗ Pre-owned or second-hand items
- ✗ The electronic equipment must be less than 18 months old at the inception of the policy



Are there any restrictions on cover?

- ! There is a £250 excess for the first claim arising from an incident within the first 45 days. Any claim reported after the first 45 days will be subject to a £50 excess.
- ! Any claim for loss of your Mobile Phone will be subject to a £100 excess.
- ! Any incident leading to a claim within the first 14 days of the policy are not covered.
- ! You must provide proof of purchase at the point of claim.
- ! Cover is limited to one replacement within a 12 month period.
- ! This policy is subject to the underwriter's approval.



Where am I covered?

- ✓ In the UK, the Isle of Man and the Channel Islands.



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
- Notify us of pre-existing faults



When and how do I pay?

You can pay either via your Bank Card or via Direct Debit. You also have three payment frequencies to choose from which are A) Monthly, B) Quarterly, C) Annually.



When does the cover start and end?

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 03333449559, you can also choose to send an email at enquiries@smart-cover.co.uk and if you wish to write to us, then please refer to the below address:

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

Should you choose to cancel the policy within 14 days of receiving the policy documents or the start date of your policy (whichever is later), you will receive a full refund of any premiums paid and the cancellation will be effective immediate. This Policy will be cancelled on request once any outstanding payments have been received. If you have made a claim during the policy period, we reserve the right to deduct the cost of that claim from any refund of premium which is due to you. We will tell you if we are making this deduction.