



## Optional Gadget Travel Insurance

This section of cover will only apply if **you** have paid the required additional premium and it is shown on **your** Validation Certificate.

Supercover Insurance Ltd is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 313806.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. **You** can check **our** details on the Financial Services Register <https://register.fca.org.uk/> or by calling the FCA on 0800 111 6768 (freephone) or 0300 500 8082.

This insurance is arranged by Supercover Insurance Ltd & 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.

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. Firm Reference No. 769884. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

### Introduction

In return for the payment of **your** premium **we** will provide insurance for **your** **gadgets** during the period of cover, subject to the terms, conditions, and limitations shown below or as amended in writing by **us**.

This insurance policy is designed to cover **you** for the duration of **your** trip. Unless **we** have agreed differently with **you**, English law and the decisions of English courts will govern this insurance.

### Important Information

**We** have not provided **you** with a personal recommendation as to whether this product is suitable for **your** needs so **you** must decide **yourself** whether it is or not. **You** have made a decision based on the information made available to **you**.

This policy meets the demands and needs of those who wish to insure their **gadgets** against theft, damage, breakdown and, for mobiles phones, **accidental loss** whilst on **your** trip.

### Definitions

**Accidental loss** - means that the **gadget** has been accidentally left by **you** in a location and **you** are permanently deprived of its use.

**Evidence of ownership** – A document to evidence that the **gadget** **you** are claiming for belongs to **you**. This can be a copy of the till receipt, delivery note, gift receipt or, if the **gadget** is a mobile phone, confirmation from **your** Network Provider that the mobile phone has been used by **you**.

**Gadget** – the portable electronic item insured by this certificate, purchased by **you** in the UK, Isle of Man or the Channel Islands; that is no more than 5 years old at point of policy purchase. Items must have been purchased as new or in the case of refurbished items, purchased directly from the manufacturer, and **you** must be able to evidence ownership of **your** **gadget**. **Gadgets** can include: Mobile Phones, iPads, Tablets, Camera's, iPads, Laptops, Portable Gaming Consoles, iPods/MP3 Players, E-readers/Kindles, Smart Watches, Sat Nav's, and Portable DVD Players.

**Home** – the permanent residence shown on **your** Validation Certificate.

**Immediate family** – your mother, father, son, daughter and spouse. **Immediate family** also includes your domestic partner (domestic partner is defined under this policy as someone you are living with in a long-term permanent relationship as if you are married to them).

**Precautions** – all measures that it would be reasonable to expect you to take in the circumstances to prevent accidental loss, damage or theft of your gadgets.

**Proof of usage** – means evidence that the gadget has been in use since policy inception. Where the gadget is a mobile phone, this information can be obtained from your Network Provider. For other gadgets, in the event of an accidental damage claim this can be verified when the gadget is sent to our repairers for inspection.

**Unattended** – not within your sight at all times and out of your arms-length reach.

**We, us, our** – UK General Insurance Ltd, on behalf of Great Lakes Insurance SE.

**You, your** – the person, who owns the gadgets as stated on the Validation Certificate.

## What We Will Cover

We will cover your gadgets worldwide, subject to the territorial limits, up to a maximum sum of £1000.

The total amount payable in aggregate in each period of cover is £1000, and the maximum value per single gadget that can be claimed for is £1000. If you have purchased an annual multi trip insurance policy, the maximum duration of any single trip is 100 days.

### A. Accidental Damage

We will arrange a repair if your gadget is damaged as a result of an accident or malicious damage. If your gadget cannot be repaired we will replace it.

### B. Theft

If your gadget is stolen we will replace it. Where only part or parts of your gadget have been stolen, we will only replace that part or parts.

### C. Accidental Loss

If you lose your gadget we will replace it. Please note laptops are not insured for accidental loss.

### D. Breakdown

If your gadget suffers electrical breakdown which occurs outside of the manufacturers guarantee period, then we will repair it. If your gadget cannot be repaired, we will replace it. This cover is not available on laptops.

### E. Unauthorised Call/Data Use

If your mobile phone is lost or stolen and is used fraudulently, we will reimburse you for the costs upon receipt of your itemised bill, up to a maximum value of £1000. This includes calls, messages, downloads and data made / used from the time it was lost or stolen up to a maximum of 24 hours from discovery of the incident.

### F. Liquid Damage

If your gadget is damaged as a result of accidentally coming into contact with any liquid, we will repair it. If it cannot be repaired we will replace it.

## What We Will Not Cover (Exceptions)

Your gadget is not covered for:

### 1. Theft:

- from any motor vehicle where you or someone acting on your behalf is not in the vehicle, unless the gadget has been concealed in a locked boot, closed glove compartment or other closed 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, or other evidence of damage must be supplied with any claim;
- from any building or premises (including your holiday accommodation) unless the theft involves force in gaining entry to or exit from the building or premises, resulting in damage to the building or

premises. A copy of the repairer's account for such damage, or other evidence of damage must be supplied with any claim;

- where **your gadget** was in the possession of a third party (other than a member of **your** immediate family) at the time of the event giving rise to a claim under this insurance;
- when away from **your home**, unless the **gadget** is concealed on or about **your** person when not in use;
- where the **gadget** has been left **unattended** when it is away from **your home** or holiday accommodation; or
- where all available **precautions** have not been taken.

2. Loss or damage caused by:

- **you** deliberately damaging or neglecting the **gadget**;
- **you** not following the manufacturer's instructions; or
- the use of non-original accessories.

3. Repair or other costs for:

- routine servicing, inspection, maintenance or cleaning; loss caused by a manufacturer's defect or recall of the **gadget**;
- repairs carried out that have not been pre-approved by **us**;
- **gadgets** which have previously had repairs carried out by non-manufacturer approved repairers;
- wear and tear, including but not limited to: replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials, or gradual deterioration of performance;
- cosmetic damage of any kind including scratches and dents; or
- if the serial number has been deliberately tampered with in any way.

4. Any kind of damage whatsoever unless the damaged **gadget** is provided for repair.

5. Any loss of a SIM (subscriber identity module) card.

6. Any claim for liquid damage to **your gadget/s** where the event causing the need to claim involved **you** taking **your gadgets** on a boat, other water vessel or whilst taking part in water activities.

7. 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** unless relating to unauthorised use for **your** mobile phone up to the maximum value of £1000.

8. In the event that **you** make a claim, an excess fee applies per **gadget** being claimed for, which must be paid to **us** before **your** claim can be settled. This is the first £25 of each claim for each **gadget** that was less than 3 years old at point of policy purchase, and £50 for each **gadget** that was more than 3 years old but less than 6 years old at the time of policy purchase.

9. The cost of any unauthorised calls following the theft, **accidental loss** or damage of **your** mobile phone unless the theft or loss of the mobile phone has been reported to the Service Provider within 24 hours of discovery.

10. Any claim for a **gadget** where **proof of usage** cannot be provided or evidenced.

11. **Accidental 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.

12. Loss of or damage to accessories.

13. Any claim if the **gadget** has not been used after the date the insurance has been purchased.

14. Any theft, loss or damage that occurs to **your gadget/s** whilst travelling on public transport or on an aircraft unless they are being carried in **your** hand luggage or on **your** person.

15. Any **gadget** that is more than 6 years old, or that is without valid **evidence of ownership** when the policy is started. This insurance does not cover **gadgets** purchased outside of the UK, or any **gadgets** purchased second hand.

16. Any claim for any **gadget** over the value of the maximum sum for the level of cover.

17. War Risk - Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
18. Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
19. Any direct or indirect consequence of: Irradiation, or contamination by nuclear material; or the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
20. Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.  
 For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable data 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. For the purposes of this Policy, Computer Virus shall mean 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.
21. Any indirect loss or damage resulting from the event which caused the claim under this policy;
22. Liability of whatsoever nature arising from ownership or use of the **gadget**, including any illness or injury resulting from it.
23. Value Added Tax (VAT) where **you** are registered with HM Revenue and Customs for VAT.

## Claim Settlement

1. This policy offers replacement only and is not a replacement as new policy. If the **gadget** cannot be replaced with an identical refurbished **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**. Where an equivalent refurbished item is not available, **we** will replace with new. **We** cannot guarantee to replace an item with one of the same colour.
2. Repairs will be carried out using readily available parts. Where possible **we** will use Original parts but in some cases, unbranded parts may be used. In the event that any repairs authorised by **us** under this policy invalidate **your** manufacturer's warranty, **we** will repair or replace **your gadget** for the remaining period of **your** manufacturer's warranty in line with **your** manufacturer's warranty terms and conditions.
3. 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.
2. The **gadgets** must not be more than 6 years old, must be purchased as new, or if refurbished, purchased directly from the manufacturer, and with valid **evidence of ownership** at inception of the policy. All **evidence of ownership** must include the make, model and serial number of the **gadget** and must be in **your** name.
3. **You** must provide **us** with any receipts, documents or **evidence of ownership**, that it is reasonable for **us** to request.
4. This insurance may only be altered, varied or its conditions altered or premium changed by **us**, giving **you** 30 days' notice in writing.
5. **We** may cancel the policy by giving **you** 30 days' notice in writing. In the event of any claim **you** are responsible for the payment of any outstanding premium.

6. **You** cannot transfer the insurance to someone else or to any other **gadgets** without **our** written permission.
7. **You** must take all available **precautions** to prevent any loss or damage.
8. Cover excludes costs or payments recoverable from any party, under the terms of any other contract, guarantee, warranty, or insurance.

## **Your responsibility**

**You must take reasonable 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.

**You** must take reasonable care to provide information that is accurate and complete answers to the questions **we** ask when **you** take out, make changes to and renew **your** policy. If any information **you** provide is not accurate and complete, 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**

**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 appropriate authorities.

## **Cancellation**

**Your right to change your mind.**

If **you** decide that for any reason, this Policy does not meet **your** insurance needs then please return it to Staysure 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.

**You** may cancel the insurance cover after 14 days by writing to Staysure, McGowan House, Waterside, The Lakes, Bedford Road, Northampton, NN4 7XD, Or by Telephone 0800 088 4828 (if calling from outside of the UK please dial +44 1604 210 845, Or by Email [info@staysure.co.uk](mailto:info@staysure.co.uk), however no refund of premium will be payable.

**We** 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:

- Where **we** reasonably suspect fraud
- Non-payment of premium
- Threatening and abusive behaviour
- Non-compliance with policy terms and conditions
- **You** have not taken reasonable care to provide accurate and complete answers to the questions **we** ask.

If **we** cancel the policy and/or any additional covers **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time **we** have provided cover.

Where **our** investigations provide evidence of fraud or misrepresentation, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information. This may result in **your** policy being cancelled from the date **you** originally took it out and **we** will be entitled to keep the premium.

If **your** policy is cancelled because of fraud or misrepresentation, this may affect **your** eligibility for insurance with **us**, as well as other insurers, in the future.

## Claims Procedure

### 1. You must:

- Telephone Direct Group Ltd, the claims handler, on 0203 794 9300 Monday to Friday 9am to 6pm. Email: [gadgetclaims@directgroup.co.uk](mailto:gadgetclaims@directgroup.co.uk) as soon as possible but in any event within 28 days of any incident likely to give rise to a claim under this insurance;
- report the theft or loss of any mobile phone, within 24 hours of discovery to **your** Airtime Provider and blacklist **your** handset;
- report the theft or loss of any **gadgets** to the Police within 48 hours of discovery and obtain a Crime Reference number in support of a theft claim or a lost property reference in support of an **accidental loss** claim;
- provide **us** with 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.
- return **your** completed claim form and **evidence of ownership** to Supercover Insurance within 30 days of the incident date along with any other requested information.

2. If **we** replace **your gadgets** 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.

UK General Insurance Limited is an agent of Great Lakes Insurance SE and in the matters of a claim act on behalf of Great Lakes Insurance SE. To help **us** improve **our** service **we** may record or monitor telephone calls.

## Warning

**We** will process **your** claim under the terms and conditions of this insurance based on the first reason notified to **us** for the claim. If **your** claim is not covered and **you** then submit a claim having changed the reason **we** consider this as fraud. Details of all such cases will be passed to appropriate agencies for action.

## Complaints

It is the intention to give **you** the best possible service but if **you** do have any questions or concerns about this insurance or the handling of a claim **you** should follow the Complaints Procedure below:

### Complaints regarding:

#### Sale of the Policy

Please contact Staysure who arranged this insurance on **your** behalf. **You** can get in touch by writing to:

Customer Services Manager  
Staysure  
McGowan House  
Waterside  
The Lakes  
Bedford Road  
Northampton  
NN4 7XD

Or by Telephone 0800 088 4828 (if calling from outside of the UK please dial +44 1604 210 845)  
Or by Email [info@staysure.co.uk](mailto:info@staysure.co.uk)

## Complaints regarding:

### Claims

For complaints about the handling of any claim, please contact:

Direct Group Ltd  
Direct Group  
PO Box 1291  
Preston  
PR2 0QJ

Tel: 0203 794 9300

Email: [customer.relations@ryandirectgroup.co.uk](mailto:customer.relations@ryandirectgroup.co.uk)

If **your** complaint cannot be resolved by the end of the third working day, Direct Group Ltd will pass it to:

Customer Relations Department  
UK General Insurance Limited  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds  
LS10 1RJ

In all correspondence please state that **your** insurance is provided by UK General Insurance Limited and quote scheme reference 06172.

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](mailto: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.

## 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 cannot meet their obligations. Most insurance contracts are covered for 90% of the claim with no upper limit. This depends on the type of business and the circumstances of the claim. **You** can get more information about the compensation scheme arrangements from the FSCS by visiting [www.fscs.org.uk](http://www.fscs.org.uk). **You** may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or **you** can write to:

Financial Services Compensation Scheme  
P.O. Box 300  
Mitcheldean  
GL17 1DY

## UK General Insurance Ltd Privacy Notice

We are UK General Insurance Ltd, referred to as “we/us/our” in this notice. Our data controller registration number issued by the Information Commissioner’s Officer is Z7739575.

This privacy notice is relevant to anyone who uses our services, including policyholders, prospective policyholders, and any other individuals insured under a policy. We refer to these individuals as “you/your” in this notice.

We are dedicated to being transparent about what we do with the information that we collect about you. We process your personal data in accordance with the relevant data protection legislation.

### Why do we process your data?

The provision of your personal data is necessary for us to administer your insurance policy and meet our contractual requirements under the policy. You do not have to provide us with your personal data, but we may not be able to proceed appropriately or handle any claims if you decide not to do so.

### What information do we collect about you?

Where you have purchased an insurance policy through one of our agents, you will be aware of the information that you gave to them when taking out the insurance. The agent will pass your information to us so that we can administer your insurance policy.

For specific types of insurance policies, for example when offering you a travel insurance policy, we may process some special categories of your personal data, such as information about your health.

We have a legitimate interest to collect this data as we are required to use this information as part of your insurance quotation or insurance policy with us. We may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

### UK General's full privacy notice

This notice explains the most important aspects of how we use your data. You can get more information about this by viewing our full privacy notice online at <http://ukgeneral.com/privacy-policy> or request a copy by emailing us at [dataprotection@ukgeneral.co.uk](mailto:dataprotection@ukgeneral.co.uk). Alternatively, you can write to us at:

Data Protection  
UK General Insurance Ltd  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds  
LS10 1RJ