

Gadget Insurance

Insurance Product Information Document

Company: Building Block Insurance PCC Limited

Product: Gadget Insurance

Building Block Insurance PCC Limited registered in Malta, licensed and regulated by the Malta Financial Services Authority and is subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority, reference number 616033

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this Insurance?

This gadget insurance policy provides cover for your gadget with a choice of cover types.



What is insured?

- ✓ Repair of your gadget if accidentally damaged or, if your gadget cannot be economically repaired, replacement of your gadget up to the maximum limit for your policy which is shown on your policy schedule.
- ✓ Replacement of your gadget in the event of theft or accidental loss up to the maximum limit for your policy which is shown on your policy schedule.
- ✓ Fraudulent usage cover in the event of theft or accidental loss up to a maximum value of £2500 for calls and £500 for data.



What is not insured?

- ✗ The Policy Excess as stated on Your Schedule of Insurance for each and every claim.

Theft or accidental loss from

- ✗ From any motorbike or motor vehicle where You or someone acting on Your behalf is not on or in the vehicle, unless the Gadget has been concealed in a closed boot, locked pannier, closed glove compartment or other closed internal compartment, and all the vehicle's windows and doors have been closed and locked, and all security systems have been activated. Damage must be caused by the thief, and evidence provided with your claim.
- ✗ Where your gadget has been left unattended, from any building, land or premises, unless force, resulting in damage to the building or premises, was used to gain entry or exit, evidence of which must be provided with your claim.
- ✗ From Your control or the control of any member of Your Immediate Family, except where it has been concealed either on or about the person and not left Unattended, or the use of physical force or violence against the person has been used or threatened.
- ✗ Where the Gadget has been left Unattended when it is away from Your Home.
- ✗ Where the Gadget was in the possession of someone other than you or Your Immediate Family at the time of the event.
- ✗ Where the circumstances of the Accidental Loss cannot be clearly identified, i.e. where you are unable to confirm the time and place you last had Your Gadget, or any claims for Accidental Loss of Your Gadget in Your home.

Accidental Damage

- ✘ You deliberately damaging or neglecting the Gadget; or
- ✘ You not following the manufacturer's instructions; or
- ✘ Routine servicing, inspection, maintenance or cleaning; or
- ✘ Loss or damage caused by a manufacturer's defect or recall of the Gadget; or
- ✘ Repairs carried out by persons not authorised by us.
- ✘ As a result of the use of non-original accessories

Fraudulent Usage

- ✘ Unless it results from a Theft or Accidental Loss claim that is covered by this insurance; or
- ✘ Where the Theft or Accidental Loss of Your Gadget has not been reported to Your airtime provider within 24 hours of You being aware of the Theft or Accidental Loss occurring; or
- ✘ Your network provider fails to properly block your service.

Repair or other costs for

- ✘ Routine servicing, inspection, maintenance or cleaning.
- ✘ A manufacturer's defect or recall of the Gadget.
- ✘ Repairs carried out by persons not authorised by us.
- ✘ Wear and tear to the Gadget, depreciation, gradual deterioration of performance or damage caused by atmospheric or climatic conditions.
- ✘ Cosmetic damage of any kind - including scratches, chips or dents.
- ✘ Any damage, breakdown or loss of use caused by a Virus.
- ✘ Any Gadget which has had its serial number tampered with in any way.
- ✘ Breakdown or Accidental Damage to Gadgets which have previously had repairs carried out by non-manufacturer approved repairers.
- ✘ Your network provider fails to properly block your service.



Are there any restrictions on cover?

- ! Your gadget was purchased as new in the UK with evidence of ownership or was purchased as refurbished in the UK direct from the manufacturer or network provider with evidence of ownership or gifted to you as long as you are able to provide a gift receipt or other evidence of ownership.
- ! Your gadget is not more than 36 months old, at the time this policy is purchased.
- ! Your gadget is in good condition and full working order at the time this policy is purchased.
- ! You are a permanent UK resident and over 18 years of age



Where am I covered?

This policy provides cover in the UK and up to 90 days worldwide cover



What are my obligations?

- It is important you check that this policy meets your needs and you make sure the information you have given us is correct.
- You must tell us if this information is wrong, or if it changes. You have responsibility to take reasonable care not to make a misrepresentation. Should you be careless in answering the questions required to obtain a quotation and subsequently take out cover, or deliberately make a misrepresentation then it may be that this affects our decision to pay a claim.
- For cover to be in place you must pay the agreed premium as shown on your schedule
- In the event of a claim you must notify us as soon as possible and provide all the information requested by the claim handler.



When and how do I pay?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium.



When does the cover start and end?

Cover lasts for one year and the dates of cover are specified on your policy schedule.



How do I cancel the contract?

If you wish to cancel your insurance outside the first 14 days you can do so in writing to your Insurance Broker, or by telephoning. Provided no claims have been made on the cover during the current period of insurance, you will be entitled to a refund of the unused premium.