

Gadget Insurance

Insurance Product Information Document

Company: i-Partners Insurance Management Ltd

Product: i-Digital Mobile Phone & Gadget Policy

i-Partners Insurance Management Ltd is authorised and regulated by the Financial Conduct Authority. Registration Number 612866

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

This policy will cover costs incurred should your gadget be lost, stolen or accidentally damaged. The level of cover will vary depending on which option you chose when taking out the policy. Please refer to your schedule for confirmation of your chosen cover.



What is insured?

Essential

- ✓ Accidental damage
- ✓ Theft
- ✓ Breakdown
- ✓ Malicious damage
- ✓ Accessories
- ✓ Worldwide cover

Essential Plus (in addition to the above)

- ✓ Increased claim limit
- ✓ Accidental loss cover
- ✓ Fraudulent call use cover

Premier (in addition to the above)

- ✓ Increased claim limit
- ✓ Digital Download cover



What is not insured?

- ✗ Gadgets not bought in the UK, the Isle of Man and the Channel Islands.
- ✗ Gadgets bought from online auctions
- ✗ An excess as detailed in your policy documents
- ✗ Theft of your gadget from any motor vehicle unless the gadget has been locked in an internal compartment and the vehicle is fully secured
- ✗ Any theft or accidental loss of your gadget not reported to the police within 24 hours
- ✗ Loss of accessories not lost at the same time as your gadget
- ✗ Repair costs for wear, tear and cosmetic damage to your gadget
- ✗ Claim caused by you deliberately damaging or neglecting your gadget
- ✗ Unexplained loss or damage.



Are there any restrictions on cover?

- ! There is an initial 14 day period during which, if the gadget is stolen, lost, damaged or breaks down, you will not be able to claim. The period is:
 - 14 days after the start date of your policy;
 - 14 days after any change to your policy in which you add a gadget to your policy or replace a current insured gadget – the exclusion period applies to the gadget you add.If you have an annual policy the exclusion period is applied only when you first take out the policy – it will not apply again at renewal of the policy
- ! There is a claim limit for each gadget and a limit per year for single item policies as detailed in your policy documents.
- ! Each gadget must be less than 24 months old with a valid proof of purchase when cover for it under your policy first begins
- ! Immediate family members whose gadgets may be insured under this policy must permanently reside with you.



Where am I covered?

- ✓ Cover is offered for your gadgets bought and used in the UK, the Isle of Man and the Channel Islands. Cover is extended to include use of the insured gadgets anywhere in the world up to a maximum of 90 days in total, in any single 12 month period, subject to any repairs being carried out in the UK by repairers approved by us.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

You must follow our claims process which can be found in your policy documentation



When and how do I pay?

You can pay your premium as a one-off payment, annually or in monthly instalments. Payment for annual policies will be collected by Credit or Debit cards. Payment for monthly rolling policies will be collected by Direct Debit.



When does the cover start and end?

Your policy will be on either an annual basis or a monthly rolling basis. Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

By telephone, email or post. If you cancel your policy within 14 days from the date 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, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

Important Information

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 the SALE OF THE POLICY

Name: i-Partners Insurance Management Limited
Address: 11, Leadenhall Street, London EC3V 1LP
Tel: 0333 999 7917
Email: enquiries@i-digitalinsurance.com

Complaints regarding CLAIMS

Name: Trent-Services (Administration) Ltd.
Address: Trent House, Love Lane, Cirencester, Gloucestershire GL7 1XD
Tel: 01285 626020
Email: claims@trent-services.co.uk

UNRESOLVED COMPLAINTS

If they are unable to resolve your complaint before the end of the third working day they will pass it to:

Customer Relations Department
UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1RJ
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

On all correspondence please tell us you are insured by i-Partners Insurance Management Ltd and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

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 up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower, London E14 9SR
Tel: 0800 023 4 567 or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.