

Gadget Insurance

Insurance Product Information Document

Company: UK General Insurance Ltd on behalf of Great Lakes Insurance SE

Great Lakes Insurance SE is a German insurance company with its headquarters based at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 310101.

Product: Be Wiser Gadget Insurance Plus Bag & Keys Cover

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product can be found in the policy wording provided by Be Wiser.

What is this type of Insurance?

This policy provides cover for your gadgets, bag, wallet/purse and keys to your home.



What is Insured?

- ✓ We will repair or replace your gadget in the event it breaks down or is accidentally damaged, up to a value of £500 or make a contribution if the value of the repair or replacement is more than £500.
- ✓ We will reimburse the cost of any unauthorised calls up to a limit of £2,500, made from your mobile phone after it is lost or stolen, on receipt of an itemised bill.
- ✓ We will reimburse the cost of replacing the keys, and if needed, the locks to your home, if your keys are accidentally lost or stolen, up to a value of £250.
- ✓ When making a claim, you will have access to a 24/7 worldwide helpline to help in an emergency situation when making a claim e.g. to help arrange locksmith services.



What is not Insured?

- ✗ Gadgets, bags or wallets/purses which are not purchased as new from a UK registered company
- ✗ Gadgets, bags or wallets/purses purchased from online auctions.
- ✗ Gadgets over 36 months old at the start date of your policy.
- ✗ Gadgets, bags, wallets or purses for which you cannot provide proof of purchase.
- ✗ Items left in the possession of anyone other than you or a member of your immediate family aged 12 or over.
- ✗ Items left unattended, when you have not made enquiries to recover any lost or stolen items, e.g. by checking the place you lost them and/or the police.
- ✗ Damage or breakdown caused deliberately or by neglect.
- ✗ Cosmetic damage or gradual deterioration of performance.



Are there any restrictions on cover?

- ! We will not pay the first £25 of any claim for theft or accidental damage
- ! We will not pay the first £50 of any accidental loss claim.
- ! Only a maximum of one claim can be made within any one period of cover.



Where am I covered?

- ✓ UK, Channel Islands and Isle of Man.
- ✓ Up to 90 days worldwide cover in any one period of cover.



What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- If you need to make a claim you must inform us as soon as possible and provide us with all relevant information.
- Lost or stolen mobile phones must be reported by you to your network provider within 24 hours.
- For theft claims you must make a report to the police within 48 hours and obtain a crime reference number.
- You must not act in a fraudulent way or make a claim for any loss or damage that you caused deliberately or was caused with your knowledge.
- You'll need to let us negotiate, defend or settle any disputes or claims on your behalf. You'll also need to let us take legal action in your name to get back any payment we've made under this policy.



When and how do I pay?

- This insurance is provided free of charge with your main Be Wiser insurance policy.



When does the cover start and end?

This policy will run concurrently with your motorcycle insurance policy for a maximum of 12 months.

- Cover begins on the start date shown on your schedule.
- Cover will continue until the end date as shown on your schedule.

If your motor insurance policy is cancelled all cover under this policy will also end.



How do I cancel the contract?

You can cancel your policy at any time by or by writing to The Manager, Be Wiser Insurance Services Ltd, Barrett House, Savoy Close, Andover, Hants, SP10 2HZ.

Email: admin@bewiser.co.uk

Telephone: 0333 003 3280 (all calls are recorded).

If you cancel within 14 days from either the purchase date of the policy or the date you receive the policy document (whichever date is later) and providing a claim has not been made, you will receive a full refund.