

GADGET INSURANCE PLUS BAG & KEYS COVER POLICY DOCUMENT

This document explains the full insurance terms, conditions and exclusions of your Gadget Insurance Plus Bag and Keys Cover. Please keep it with your main insurance policy in a safe place.

It is important that you read and understand the cover provided and any exclusions that apply. Should you wish to make a claim for accidental loss or theft of an insured item you must observe any requirements to notify your network and the police, as applicable, please see 'How to Make a Claim', 'What is Covered' and 'General Exclusions' sections detailed below.

INTRODUCTION

During the **period of cover**, we will provide insurance for **your gadget/s, bag**, wallet/purse and the keys to **your home** (the **insured items**) subject to the terms, conditions, and limitations shown below.

This insurance runs alongside **your main insurance policy** and if **your main insurance policy** is cancelled or not renewed, all cover under this insurance will end.

CERTIFICATION OF COVER

This policy document combined with **your** welcome letter certifies that this insurance has been effected between **you** and **us**. In return for payment of the premium, **we** agree to insure **you** in accordance with the terms and conditions contained in and endorsed on these documents.

LANGUAGE

All insurance documents and all communications with **you** about this policy will be in English.

No language other than English will be used. The meaning of words in **bold** are set out in the 'Definitions' section at the end of the policy.

THE INSURER

This insurance has been arranged by Be Wiser and is underwritten by 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.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and is subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority, number 769884. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

YOUR POLICY ADMINISTRATOR

We have appointed Direct Group Limited to administer **your** policy and handle any claims. Direct Group Limited is authorised and regulated by the Financial Conduct Authority number 307332. Their address is:

Direct Group Limited, Quay Point, Lakeside Boulevard, Doncaster, South Yorkshire DN4 5PL

Tel: **0333 003 3262**

Email: gadgetclaims@directgroup.co.uk

WHAT IS COVERED

Cover is provided in 5 sections as detailed below.

Unless otherwise stated, there is a maximum value of £500 per claim and only one claim is allowed within any one **period of cover**.

Claims for **accidental damage**, breakdown, theft and **accidental loss** are subject to **your** payment of the **excess** amount as shown below.

IMPORTANT

- All **gadgets, bags** or wallet/purses insured by this policy must have been purchased as new (not second hand) by **you** from a UK VAT registered company and not online auctions;
- **Gadgets** must be under 36 months old at the time of purchasing **your main insurance policy** to be covered;
- Only **gadgets, bags** or wallet/purses where **you** can supply **proof of purchase** shall be covered;
- Claims will not be covered where the **insured items** have been left in the possession of anyone other than **your immediate family** aged 12 or over; and
- **Insured items** are not covered where they have been left **unattended** and **you** must make enquiries to recover any lost or stolen items, for example contacting the place **you** lost them and the police.

Section 1 – Accidental Damage or breakdown	
What is covered	What is not covered
<p>We will pay repair costs if your gadget is accidentally damaged or is damaged as a direct result of electrical or mechanical breakdown occurring outside of the manufacturers guarantee period.</p> <p>If your gadget cannot be repaired, we will replace it or contribute to its replacement if the cost exceeds £500.</p>	<ol style="list-style-type: none"> 1. The first £25 of each and every claim; 2. Accidental damage or breakdown: <ol style="list-style-type: none"> a. caused by you deliberately damaging or neglecting the gadget; b. caused by you not following the manufacturer's instructions; c. caused by routine servicing, inspection, maintenance or cleaning; d. caused by a manufacturer's defect or recall of a gadget; e. of or adjustment to fittings, control knobs or buttons, batteries or aerials; f. caused by repairs carried out by persons not authorised by us; g. where the IMEI/Serial number cannot be determined from your gadget; h. of additional equipment or accessories other than SIM or PCIMA cards which were in the gadget at the time of the damage; i. due to gradual deterioration of performance or that is purely cosmetic.

Section 2 – Theft or accidental loss	
What is covered	What is not covered
<p>If your gadget, bag or wallet/purse is accidentally lost or stolen we will replace it or contribute towards the replacement.</p> <p>In the case of gadgets, where only part or parts of your gadget have been stolen, we will only replace that part or parts.</p>	<ol style="list-style-type: none"> 1. The first £25 for each and every claim for theft and the first £50 for each and every claim for accidental loss; 2. The contents of any purse or wallet such as cash or gift vouchers; 3. Any claim for a gadget, bag or wallet/purse where you cannot provide proof of purchase; 4. Theft or accidental loss of your gadget, bag or wallet/purse: <ol style="list-style-type: none"> 4.1. where they have been left unattended when they are away from your home; or 4.2. where they have been left in the possession of anyone other than your immediate family; 5. Any claim for a mobile phone where you have not reported the incident to your network provider within 24 hours of discovering the accidental loss or theft; 6. Any claim for theft where you have not reported the incident to the appropriate local police authorities within 48 hours of discovering the incident, and have obtained an appropriate crime reference number; 7. Any claim for theft from a motor vehicle or unoccupied premise unless your gadget, bag or wallet/purse is left out of sight, and all doors, windows and other openings are closed and securely locked with any additional security measures having been activated, (or in the case of a motor vehicle, left in a closed concealed compartment e.g. locked boot or glove box).

Section 3 – Fraudulent Call Cover	
What is covered	What is not covered
<p>In the event your mobile phone is accidentally lost or stolen and is used fraudulently, we will reimburse you for the cost of unauthorised calls upon receipt of your itemised bill.</p> <p>The maximum payable for any one claim is £2,500.</p>	<p>Any claim where:</p> <ol style="list-style-type: none"> 1. You have not made a valid claim under section 2 of this policy for a lost or stolen mobile phone; 2. You are unable to provide an itemised bill showing the unauthorised use.

Section 4 – Key Cover	
What is covered	What is not covered
<p>If your home keys are accidentally lost or stolen, we will reimburse the cost of replacing the keys including any call out charges.</p> <p>If applicable we will also reimburse the cost of replacing locks to your home.</p> <p>The maximum payable for any one claim is £250.</p>	<ol style="list-style-type: none"> 1. Any claim where you cannot provide invoices for the service provided.

Section 5 – Worldwide Personal Emergency Helpline	
What is covered	What is not covered
<p>Where you are making a claim under sections 1,2 or 4 of this policy if you find yourself in an emergency situation you can access the personal emergency helpline to seek help and resolution.</p> <p>Just call our 24 hour helpline on 0800 083 2862 (or +44 1384 884 058 from abroad) and they can arrange the following:</p> <ul style="list-style-type: none"> • Help you notify your airtime provider by telephone transfer so that your mobile phone is disabled; • Help you cancel any lost or stolen credit, debit and charge cards; • Arrange for a local locksmith to help you back into your home; • Arrange transport to help you get home in an emergency, including arranging taxi's, trains, ferry's, flights and car hire; • Get messages to family or friends by text, fax, or telephone to make them aware of your situation. If the message attempts are unsuccessful, they will retry up to 6 times at hourly intervals. If attempts are unsuccessful, you will be advised. 	<ol style="list-style-type: none"> 1. Any claim where you have not made a claim under section 1, 2 or 4 of this policy; 2. Any cost of your transport home in an emergency; 3. Any locksmith costs. These must be paid by you and then submitted to Direct Group as part of your claim; 4. Costs incurred if your credit or debit card issuer or airtime provider fails to properly block your mobile phone or stop your cards.

REPLACEMENTS

This policy offers either repair or replacement of a **gadget** following an approved claim. This is not a replacement as new policy. If the **gadget** cannot be replaced with an identical **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**. In the case of **bags**, wallets and purses **we** will provide a financial contribution equal to the original purchase price subject to the policy limits and **proof of purchase** being provided.

GENERAL EXCLUSIONS

Cover will not be provided for:

1. Any **gadget**, **bag** or wallet/purse for which **you** cannot provide **proof of purchase**;
2. Any expense incurred as a result of not being able to use the **insured items** or any loss other than the repair or replacement costs;
3. **Accessories** of any kind;
4. Claims where any **insured item** has been left **unattended** or **you** have not made any enquiries to recover a lost or stolen **insured item**;
5. Reconnection costs or subscription fees of any kind;
6. Any loss of, or damage to, information or data or software contained in or stored on the **gadget** whether arising as a result of a claim paid by this insurance or otherwise;
7. Value Added Tax (VAT) where **you** are registered with HM Revenue and Customs for VAT;
8. Any other costs that are caused by the event which led to **your** claim, unless specifically stated in this policy;
9. Any claim resulting from the failure of any electrical or computer equipment, software, micro-controller, microchip, **accessories** or associated equipment to correctly recognise and process any calendar date or time;
10. The cost of replacing any personalised ring tones or graphics, downloaded material or software;
11. Any loss or damage resulting from war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, terrorist activity of any kind;
12. Any direct or indirect consequence of:
 - Irradiation, or contamination by nuclear material;
 - 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.
13. Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation; and
14. Any consequence, howsoever caused, including but not limited to **computer virus** in **electronic data** being lost, destroyed, distorted, altered, or otherwise corrupted.

HOW TO MAKE A CLAIM

If **you** want to make a claim on the policy please follow the instructions below.

1. Read this policy document to check that the cause of the claim is covered then contact:

Direct Group Claims Help Line as soon as possible on

0333 003 3262

Lines are open 8.30 am to 6.30pm (Monday – Friday) excluding bank holidays and 8.30am to 1.00pm (Saturday). Calls may be recorded for training, compliance, claims and counter fraud purposes.

2. The claims team will provide **you** with a list of the documents or evidence that is required e.g. claim form or till receipt.

Please note you must provide proof of purchase for your items to support any claim, and any other receipts or documents that may be requested. If you cannot provide proof of purchase your claim will not be valid.

3. If **your gadget** is damaged **you** must provide this item for inspection / repair;
4. If **your gadget, bag** or wallet/purse is stolen **you** must contact the police within 48 hours and obtain a crime reference number.
5. In the event of **accidental loss you** must make any possible attempts to retrieve your items e.g. contacting the place where **you accidentally lost** your items.
6. If **you** have **accidentally lost** or had **your** mobile phone stolen then **you** must report this **within 24 hours** of discovery to **your** Airtime Provider and blacklist **your** handset. Airtime Providers' numbers are:

3	0333 338 1001 or +44 7782 333 333 from abroad
BT Mobile	0800 800 150
EE	07953 966 250 or +44 7953 966 250 from abroad
O2	0344 809 0202
Orange	07973 100 450 or +44 7973 100 450 from abroad
Sky Mobile	03300 412 523 or +44 131 278 3778 from abroad
T-Mobile	0207 362 0200 or +44 207 362 0200 from abroad
Virgin	0345 6000 789
Vodafone	033333 040 191 or +44 7836 191 191 from abroad

WORLDWIDE EMERGENCY HELPLINE

Just call **our** 24 hour helpline on:

0800 083 2862 from the UK

or +44 1384 884058 from abroad

POLICY DURATION & CANCELLATION

Cover ends after 12 months or when **your main insurance policy** expires with Be Wiser, whichever is sooner.

You can cancel cover at any time 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).

However **we** cannot cancel **your** policy mid-term or change the terms and conditions of cover.

POLICY CONDITIONS

Policy Transfer

This policy runs alongside **your main insurance policy** and cannot be transferred to anyone else.

Geographical Area

Cover under this insurance applies in the United Kingdom, Channel Islands or Isle of Man. **You** will be covered for up to 90 days abroad within any one **period of cover** however replacement or repair can only be dealt with once **you** are back in the United Kingdom, Channel Islands or Isle of Man) and is subject to any repairs being carried out by **our** approved repairers.

Consumer Insurance (Disclosure and Representations) Act 2011

This requires **you** to be truthful and take care to give accurate and complete answers to any questions Be Wiser ask **you** when **you** purchase the policy, if **you** wish to make any changes to it during the **period of cover**, or if **you** make a claim. If **you** do not do so it may mean that **your** policy becomes invalid.

Note that if a claim under this policy is known by **you** to be false in any way, the claim will not be paid and **your** policy will be made void with no refund of premium. **We** may also inform other insurers and the appropriate law enforcement authorities.

Keeping to the terms and conditions

You must keep to the terms and conditions stated in this document otherwise **we** will not pay any benefit.

Fraudulent claims and shared information

We take a robust approach to fraud prevention. If any claim under this insurance is fraudulent or is intended to mislead, or if any misleading or fraudulent means are used by **you** or anyone acting on **your** behalf to obtain benefit under this insurance, **your** right to any benefit under this insurance will end, **your** policy will be cancelled and **we** will be entitled to recover any benefit paid and costs incurred as a result of any such fraudulent or misleading claim. **We** may also inform the police.

To prevent fraud, insurers sometimes share information. Details about **your** insurance application and any claim **you** make may be exchanged between insurers.

CUSTOMER SERVICES AND COMPLAINTS

This complaints procedure does not affect **your** legal rights.

- **Questions or complaints about the sale of your policy**

If **you** have a question or concern, or **you** wish to make a complaint about, the sale of **your** policy (including the information **you** were given about the policy) please contact Be Wiser at:

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** remain dissatisfied **you** may refer the matter directly to the Financial Ombudsman Service (contact details are provided below).

- **Questions or complaints about your policy or the handling of your claim**

The aim is to provide **you** with a high quality service at all times. Every effort will always be made to resolve any enquiry or problem that **you** may have. If **you** have any questions or concerns about **your** policy or the handling of a claim **you** should, in the first instance, contact the administrator, Direct Group, at:

Gadget Claims

PO Box 1291
Preston
PR2 0QJ

Tel: **0333 003 3262**

email: gadgetcomplaints@directgroup.co.uk

- If **you** remain dissatisfied after Direct Group has considered **your** complaint, **you** have the right to refer **your** complaint to the Financial Ombudsman Service. The address is:

The Financial Ombudsman Service

Exchange Tower
Harbour Exchange Square
London
E14 9SR

Telephone number: 0800 0234 567 from a landline or 0300 1239 123 from a mobile.

E-mail: complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

Further details will be provided at the appropriate stage of the complaints process. None of the above affects **your** statutory rights.

LAW & LEGAL PROCEEDINGS APPLICABLE TO THIS POLICY

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 situated.

Contracts (Rights of Third Parties) Act 1999

This insurance is a legally binding contract between **you** and **us** and does not give, or intend to give, rights to anyone else. Only **you** or **us** can enforce the terms of this contract.

Sanctions

We will not provide any benefit under this contract of insurance if doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

Other Insurance

If, at the time of a valid claim under this policy, there is another insurance policy in force which covers **you** for the same loss or expense, **we** may seek a recovery of some or all of **our** costs from the other insurer. **You** must give **us** any help or information **we** may need to assist **us** with **our** loss recoveries.

You may be asked to provide details of any other contract, guarantee, warranty or insurance which may apply to **your** claim.

Please note that if **your gadget** suffers a mechanical or electrical breakdown while it is still within the manufacturers' warranty, **you** should follow the warranty returns process as specified by the manufacturer.

Our right of recovery

We may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party in respect of any indemnity provided under this insurance.

Any amounts that are recovered will belong to **us** and **you** must provide all reasonable assistance to help **us** obtain a recovery.

DATA PROTECTION ACT

Please note that any information provided to **us** will be processed by **us** and **our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for processing to other companies acting on their instructions including those located outside the European Economic Area. The Data Protection Act 1998 gives **you** the right to a copy of **your** personal data held by **us**.

THE FINANCIAL SERVICES COMPENSATION SCHEME

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme in the unlikely event that Great Lakes Insurance SE cannot meet its financial responsibilities. The FSCS will meet 90% of **your** claim, without any upper limit. **You** can obtain further information about compensation scheme arrangements from the FSCS at www.fscs.org.uk.

DEFINITIONS

Whenever the words below appear in **bold** in this document they have the following special meanings:

Accessories

Items such as, but not limited to, headphones, battery chargers, carrying cases and hands-free mounting kits.

Accidental loss / accidentally lost

This means that **your insured items** have been accidentally left by **you** in a location and **you** are permanently deprived of its use.

Accidental damage / accidentally damaged

The sudden and unintentional damage or destruction of **your insured item**, which results in the **insured item** being unable to function

Bag

Any portable bag designed for everyday use, owned by **you**, which is typically used to hold personal items such as wallet or coin purse, keys, cosmetics, a hairbrush or a mobile phone.

Computer virus

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.

Electronic data

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.

Excess

You must pay the first £25 for each and every claim for **accidental damage**, breakdown or **theft** and the first £50 for each and every claim for **accidental loss**.

Gadget/s

Any of the following purchased by **you** and under 36 months old at the time of purchasing **your main insurance policy**: Digital Cameras, E-Readers, Games Consoles, Mobile Phones, MP3 Players, PDAs, Portable DVD Players, Satellite Navigation Devices, Tablets and Video Cameras.

Home

Your principal permanent place of residence situated in the United Kingdom, Channel Islands or Isle of Man.

Immediate family

Your mother, father, spouse or domestic partner, or son or daughter aged 12 years or over who permanently resides with **you**.

Insured items

Your gadget/s, bag, wallet/purse and keys. These must have been purchased as new (not second hand) by **you** from a UK VAT registered company and not online auctions.

Main insurance policy

The home, motorbike, motor or van insurance policy purchased by **you** from Be Wiser in **your** name as the insured, under which this Gadget Insurance plus Bag and Key Cover is provided free of charge.

Period of Cover

The period of cover shown on **your main insurance policy** schedule. If **your main insurance policy** is cancelled or not renewed, all cover under the Gadget Insurance Plus Bag and Key Cover will also end.

Proof of purchase

The original purchase receipt provided at the point of sale that gives details of the **insured item** purchased, or similar documents that provide proof that **you** own the **insured item**. It must show the date of purchase and if a **gadget**, the make, model and IMEI/Serial number.

Start date

The date shown as such on **your main insurance policy** schedule.

Theft

The unlawful taking of **your insured item** against **your** will by another party, with the intention of permanently depriving **you** of it.

Unattended

Not within **your** sight at all times.

Unauthorised usage

Calls, texts and data downloads made without **your** permission from **your gadget** with airtime capability after the **gadget** is stolen or lost and while the **gadget** is not barred by the airtime provider, subject to such unauthorised usage taking place within 24 hours of discovery of the **theft** or **accidental loss** of **your gadget**. **You** must also make a valid **theft** or **accidental loss** claim under this insurance to be able to claim for unauthorised usage.

We/us/our

UK General Insurance Ltd on behalf of Great Lakes Insurance SE.

You/yours/yourself

The person named as the policyholder in the **main insurance policy** schedule and who owns the **insured items**.