

# Be Wiser Gadget, Handbag and Keys Insurance

## Insurance Product Information Document

**Company:** URIS Group Limited

**Product:** Gadget, Handbag and Keys Insurance

URIS Group Limited is authorised and regulated by the Financial Conduct Authority. Registration Number 307332.

This insurance is underwritten by UK General Insurance Limited on behalf of Watford Insurance Company Europe Limited who is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Registration Number 310101.

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 provides cover for the cost of repair or replacement for gadget, bags and keys if they are accidentally damaged or breakdown, lost or stolen.



#### What is Insured?

- ✓ Accidental damage or mechanical breakdown
- ✓ Theft or accidental loss
- ✓ Fraudulent calls made on a lost or stolen mobile phone - £2,500 maximum
- ✓ Lost or stolen keys - £250 maximum
- ✓ Worldwide personal emergency helpline if you find yourself in an emergency situation.



#### What is not Insured?

- ✗ Accidental damage or breakdown caused by deliberate damage or neglect or not following the manufacturer's instructions.
- ✗ The contents of any purse or wallet such as cash or gift vouchers.
- ✗ Any claim for gadget, bag or wallet/purse where you cannot provide proof of purchase
- ✗ Theft or accidental loss where the item has been left unattended
- ✗ Any claim for theft that has not been reported to the police within 48 hours and a crime reference number obtained.
- ✗ Any claim for a mobile phone where you have not reported the incident to your mobile provider within 24 hours.



#### Are there any restrictions on cover?

- ! We will not pay the first £25 of each and every accidental damage, breakdown or theft claim.
- ! We will not pay the first £50 of each and every accidental loss claim



## Where am I covered?

✓ UK, Channel Islands and Isle of Man.



## 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 follow the claims procedure and provide, at your own expense, all the information requested.
- 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 must, at our cost, help us to take legal action against anyone or help us defend any legal action if we ask you to.



## When and how do I pay?

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



## When does the cover start and end?

This policy will run concurrently with your insurance policy for a maximum of 12 months from the start date shown on your schedule, unless it is cancelled by us or you before then. If your insurance policy is cancelled all cover under this policy will also end.

Before the end date we'll write to you to let you know whether we can offer to renew your policy for another year. Provided we offer renewal, your policy will renew automatically unless you tell us otherwise.



## 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](mailto:admin@bewiser.co.uk)

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

As you have not paid any premium for this policy, no refund will be applicable.