

Gadget Insurance Plus Bag and Keys Cover

Policy Summary

This document provides key information about your Gadget Insurance Plus Bag and Keys Cover Policy which you should read. It does not contain the full terms and conditions of your policy which can be found in your policy document.

Type of Insurance and cover

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

Significant features, benefits, exclusions and limitations

- One claim can be made within any one period of cover.
- Proof of purchase is required for gadget, bag and wallet/purse claims.
- Gadgets must be under 36 months old at the time your Be Wisser policy is purchased.
- Insured items must be in your possession or that of your immediate family.

1 Accidental damage or breakdown of your gadget:

We will repair, or if it cannot be repaired, replace your gadget in the event it breaks down or is accidentally damaged, up to £500.

Cover excludes:

- The first £25 (excess) of each and every claim;
- Any damage or breakdown caused by deliberate damage or by a repairer not authorised by us;
- Any claim for cosmetic damage or gradual deterioration of performance;

If your gadget cannot be repaired it will be replaced with a gadget of comparable specification or equivalent value taking into account the age and condition of the original gadget.

2. Theft or accidental loss of your gadget, bag or wallet/purse:

We will replace, or contribute towards the replacement of your gadget, bag or wallet/purse if it is accidentally lost or stolen, up to £500.

Cover excludes:

- The first £25 for each and every claim for theft and the first £50 for each and every claim for accidental loss;
- Any lost or stolen cash, gift vouchers or equivalent;
- Any claim for theft not reported to the police within 48 hours and, where appropriate, the airtime provider within 24 hours;
- Items left unattended.

3 Fraudulent Call Cover:

We will reimburse the cost of unauthorised calls following a valid mobile phone loss or theft claim up to £2,500 on receipt of an itemised bill.

4 Key Cover:

We will reimburse the cost of replacing the keys, and if needed, the locks to your home, where your keys are accidentally lost or stolen, up to £250.

5 Worldwide Personal Emergency Helpline:

To help in an emergency situation when making a claim e.g. to help arrange a locksmith.

The full details of the cover and exclusions are explained in the sections "what is covered" and "what is not covered" in the policy document.

Insurable gadgets include MP3 Players, iPods, Portable DVD Players, iPads, Games Consoles, Digital Cameras, Video Cameras, Mobile Phones, PDAs, Tablets, Satellite Navigation Devices, E-Readers.

How to claim

To make a claim please contact the claims helpline on 0333 003 3262 as soon as possible.

How to make a complaint about a claim

If you want to make a complaint about your cover or about the way your claim has been handled, please contact: Customer Relations Team, PO Box 1193, Doncaster, DN1 9PW. Email: customer.relations@directgroup.co.uk Telephone: 0344 249 2349

If you are not happy with the way your complaint has been handled you can refer the matter to Lloyds at:

Complaints, Lloyd's, One Lime Street, London EC3M 7HA. Phone: 020 7327 5693. E-mail: complaints@lloyds.com Website: www.lloyds.com/complaints

Complaints that cannot be resolved by Lloyds may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

How to make a complaint about the sale of the policy

If you want to make a complaint about how the policy was sold to you or the service you received from Be Wisser please contact Be Wisser Insurance Services Ltd, Barrett House, Savoy Close, Andover, Hants, SP10 2HZ, Email: admin@bewiser.co.uk, Telephone: 0333 003 3280. If you are not satisfied with the way your complaint is handled, you can refer the matter directly to the Financial Ombudsman Service without contacting Lloyd's.

Duration of cover, cancellation and periodic review

This policy runs alongside your main insurance policy from Be Wisser and will end when that policy finishes. We recommend that you review the policy from time to time to ensure it still meets your needs. You may cancel this insurance at any time.

The insurer

This insurance is underwritten by Lloyd's Syndicate 5820, which is managed by ANV Syndicates Limited.

Financial Services Compensation Scheme

The insurer is covered by the Financial Services Compensation Scheme. You may be entitled to compensation if the insurer is unable to meet its obligations to you under this contract.