

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 'Making a Claim' and 'Claims Conditions' 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

We, the insurers, have agreed to insure the Gadget Insurance Plus Bag and Keys Cover arranged by Be Wiser. This document, confirms that insurance has been effected between **you** and **us**. **We** agree to insure **you** in accordance with the terms and conditions, and to provide the benefits detailed in this document and which are confirmed in the Master Policy. The Master Policy is the insurance contract which governs this insurance scheme and which has been agreed between **us** and Be Wiser, Master Policy reference EW135MP002. A copy is available upon request.

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 is underwritten by Lloyd's Syndicate 5820, which is managed by ANV Syndicates Limited. ANV Syndicates Limited is registered in England and Wales under company registration number 04434499. **Our** registered office is 47 Mark Lane, London EC3R 7QQ. **We** are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Firm reference number 226696).

You can visit the Financial Services Register, which is a register of all authorised financial services firms in the UK at www.fca.org.uk/register. **You** can also contact the Financial Conduct Authority on telephone number 0800 111 6768.

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: specialistclaims@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** insured by this policy must have been purchased by **you** and be under 36 months old at the time of purchasing **your main insurance policy**;
- 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.
- **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; 4.2. from your control or the control of any member of your immediate family, except where it has been concealed either on or about the person and not left unattended, or the use of physical force or violence against the person has been used or threatened; 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; 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 01384 884058 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 Limited 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. 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. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

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 Monday – Friday 9am to 5pm (excluding bank holidays).
All 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	0800 358 8460
BT Mobile	0800 800 150
O2	0344 803 0202
Orange	07973 100 450
T-Mobile	07953 966 501
Virgin	0843 515 8680
Vodafone	0333 304 0191
EE	07953 966 250

WORLDWIDE EMERGENCY HELPLINE

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

0800 083 2862 from the UK

or 01384 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

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 it is not possible to reach an agreement **you** have the right to make an appeal to the Financial Ombudsman Service at: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR.

From a landline: 0800 023 4567, from a mobile: 0300 123 9123

Website: www.financial-ombudsman.org.uk

Policy administration and claims

If **you** have any questions or concerns about the handling of **your** policy or about a claim **you** should contact Direct Group at:

Customer Relations Team, PO Box 1193, Doncaster, DN1 9PW

Email: customer.relations@directgroup.co.uk

Telephone: 0344 249 2349 (all calls are recorded for training, compliance and claims purposes).

Please ensure **your** claim number is quoted in all correspondence to assist a quick and efficient response.

In the event that **you** remain dissatisfied and wish to make a complaint, **you** can do so at any time by referring the matter to the Complaints team at Lloyd's.

The address of the Complaints team at Lloyd's is:

Complaints

Lloyd's

One Lime Street

London EC3M 7HA

Tel No: 020 7327 5693

E-mail: complaints@lloyds.com

Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

Financial Ombudsman Service

If **you** remain dissatisfied after Lloyd's has considered **your** complaint, **you** may have the right to refer **your** complaint to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. **You** can find more information on the Financial Ombudsman Service at www.financial-ombudsman.org.uk.

Alternatively, if **you** have purchased **your** policy online, **you** can submit a complaint through the European Online Dispute Resolution (ODR) platform: <http://ec.europa.eu/odr>.

This complaints procedure does not affect your legal rights.

LAW & LEGAL PROCEEDINGS APPLICABLE TO THIS POLICY

Unless **you** and **we** both agree otherwise, the law which applies to this insurance is the law applicable to the part of the **United Kingdom** in which **you** live.

Any legal proceedings between **you** and **us** in connection with this contract will take place in the courts of the part of the **United Kingdom** in which **you** live.

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 **you** wish to make a claim under this policy but have already claimed, or intend to claim, for the same loss under another insurance policy, **we** will only pay our rateable proportion of the claim.

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 – INFORMATION USERS

We will only use the information **you** provide to administer **your** policy and handle any claims. **We** may pass **your** information to other parties who act on **our** behalf for these activities both inside and outside of the European Economic Area (“EEA”).

We may also share **your** information with other insurers, regulatory bodies, fraud prevention agencies or other parties as permitted or required by law.

Data protection laws outside of the EEA may not be as comprehensive as those within it and **we** will take reasonable steps to ensure that **your** data is always protected in accordance with the EEA standards.

We will take steps to make sure the information held is accurate and only used and kept for as long as necessary.

You have the right to access or have corrected the personal data that **we** hold about **you**. **You** can do this by sending a written request to the Compliance Officer at ANV Syndicates Limited 47 Mark Lane, London EC3R 7QQ or emailing syndicatecompliance@anv.eu.com. **You** may be charged a fee.

Calls may be recorded for training and monitoring purposes

THE FINANCIAL SERVICES COMPENSATION SCHEME

The insurer is covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if the insurer is unable to meet its obligations to **you** under this contract. Further information can be obtained from The Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU Tel: 0800 678 1100 (freephone) or 020 7741 4100. Website: 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.

Gadget/s

Any of the following purchased by **you** and under 36 months old at the time of purchasing **your main insurance policy**.

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

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 must be less than 36 months old when the policy started.

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 (not from online auctions) that gives details of the **gadget** purchased, or similar documents that provide proof that **you** own the **gadget**. It must show the date of purchase, make, model, IMEI/Serial number of **your gadget**.

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.

Violent and forcible entry

Entry evidenced by visible damage to the fabric of the building, room, or vehicle at the point of entry.

We/us/our

Lloyd's Syndicate 5820. The Lloyd's Managing Agent for Lloyd's Syndicate 5820 is ANV Syndicates Limited and is entered in the Register of Lloyd's Managing Agents. Registered Office: 47 Mark Lane, London, EC3R 7QQ.

You/yours/yourself

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