

GADGET INSURANCE PLUS HANDBAG COVER POLICY SUMMARY

This sheet shows the key facts that the Financial Conduct Authority has asked us to bring to your attention. They are not the full terms and conditions. These are detailed in the policy document. This summary does not form part of your contract of insurance.

This insurance is arranged by Be Wiser Insurance. Policy and claims administration will be handled by Direct Group Limited.

TYPE OF INSURANCE AND COVER

This insurance provides protection for your gadgets against accidental damage, theft, accidental loss and breakdown and provides protection for your handbag and its contents against theft and accidental loss.

SIGNIFICANT FEATURES AND BENEFITS

Accidental Damage

We will pay repair costs if your gadget is damaged as the result of an accident. If your gadget cannot be repaired, we will replace it or contribute to its replacement if the cost exceeds £500.

Theft

If your insured items are stolen we will replace it/them. Where only part or parts of your gadget have been stolen, we will only replace that part or parts.

Accidental Loss

If you lose your insured items we will replace them.

Important: Please note that in respect of smart phones or mobile phones cover is only provided where the item is fitted with an active functioning SIM. In the event of a claim you will be required to produce proof of usage from your Network provider.

Breakdown

We will pay repair costs if your gadget is damaged as a direct result of electrical or mechanical breakdown occurring outside of the manufacturers guarantee period. **Please note** that this cover is not available on laptop computers.

Key Cover

If your home keys are accidentally lost or stolen with your handbag, we will reimburse the cost of replacing the keys and locks (if applicable) and will reimburse any call out locksmith charges for your home. **Please note** that the maximum payable for any one claim is £250.

Worldwide Personal Emergency Helpline

If you find yourself in an emergency situation, you can access the personal emergency helpline to seek help and resolution. Just call our 24 hour helpline on **0800 083 2862** and they will arrange some or all of the following:

- to notify your airline provider;
- to cancel any lost or stolen credit, debit and charge cards;
- to arrange for a local locksmith to help you back into your home;
- to arrange transport to help you get home in an emergency,
- to get messages to family or friends.

Fraudulent Call Cover

If your smart phone or mobile phone is stolen and is used fraudulently, we will reimburse you for the costs upon receipt of your itemised bill. **Please note** that the maximum payable for any one claim is £2,500.

The full benefits can be found in the Evidence of Cover.

SIGNIFICANT OR UNUSUAL EXCLUSIONS AND LIMITATIONS

Policy Limitations

1. Each claim has a maximum benefit of £500, unless otherwise stated, and only one claim can be made within any 12 month period.
2. There is an excess applicable to each claim - £25 for each theft, accidental damage or breakdown claim and £50 for each accidental loss claim, excluding for 'Key Cover' and 'Fraudulent Call Cover'.

3. You cannot transfer the insurance to someone else without notifying us in writing and receiving confirmation from us.
4. Cover under this insurance applies in the United Kingdom, the Isle of Man and the Channel Islands. However you will be covered for up to 90 days abroad within any 12 month period.

Policy Exclusions

Like all policies of this type there are some things that are not covered. Importantly:

1. Loss, damage or breakdown;
 - a. caused by routine servicing, inspection, maintenance or cleaning;
 - b. caused by a manufacturer's defect or recall of a gadget;
 - c. caused by repairs carried out by persons not authorised by us;
 - d. where the IMEI/Serial number cannot be determined from your gadget;
 - e. due to wear and tear or gradual deterioration of performance;
 - f. of your SIM card, or of a mobile phone if a SIM card registered to you was not in your mobile phone at the time of the incident;
2. Theft or accidental loss;
 - a. theft of the insured items from an unoccupied premise unless there is evidence of violent and forcible entry to the premises;
 - b. arising from any wilful act or negligence of the user;
 - c. where precautions have not been taken against loss;
 - d. unless you have reported the incident:
 - i. to the appropriate local Police authorities within 48 hours of discovering the incident, and have obtained an appropriate incident reference number; and
 - ii. in the case of a mobile phone, to your network provider within 24 hours;
3. The personal emergency helpline is not available except where your insured items have been lost or stolen.
4. Any insured items for which you cannot provide proof of purchase;
5. Accessories 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. Any smart phone or mobile phone claim where proof of usage is not provided.
8. Any claim if your gadget was purchased:
 - a. outside the United Kingdom, Channel Islands or Isle of Man;
 - b. second-hand; or
 - c. via an online auction (e.g. eBay).

Important note

If you are insuring an item without SIM or PCIMA card capability, all exclusions relating to SIM or PCIMA cards are not applicable.

All the policy exclusions are explained in full in the Evidence of Cover under the sections headed 'WHAT IS NOT COVERED?' and 'GENERAL EXCLUSIONS'.

HOW TO CLAIM

To claim please call Direct Group Limited's helpline on 0333 003 3262, available Monday – Friday 9am to 5pm (excluding bank holidays). All calls are recorded for training, compliance, claims and counter fraud purposes.

Please note the following:

- If your gadget is damaged you must provide this item for inspection / repair.
- Report any theft or accidental loss to the Police within 48 hours of discovery and get a crime reference number or a lost property reference.
- Report the theft of any mobile phone within 24 hours of discovery to your Airtime Provider and blacklist your handset.
- This policy is not a replacement as new policy. If the insured item cannot be replaced with identical items, we will replace it with one of comparable or better specification or the equivalent value.
- You must pay the policy excess of £25 for any accidental damage breakdown or theft claims, and £50 for any accidental loss claim, before your claim will be processed.

The full claims procedure is shown in the Evidence of Cover under the sections headed 'HOW TO CLAIM' and 'CLAIMS CONDITIONS'.

CANCELLATION

Time to reconsider after you apply ("cooling off period")

If you decide that you do not want the insurance, simply write to Be Wiser Insurance within 14 days of receiving the Evidence of Cover and all cover will be cancelled

How long cover lasts and how to cancel

Cover lasts for 12 months or when your main insurance policy expires with Be Wiser Insurance, 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 change the terms and conditions of cover.

CUSTOMER SERVICES AND COMPLAINTS

Sale of your policy

If you have a question or concern about, or you wish to make a complaint about, the sale of your policy (including the information you were given before you bought the policy) please contact Be Wiser Insurance at:
The Manager, Be Wiser Insurance Services Ltd, Barrett House, Savoy Close, Andover, Hants, SP10 2HZ.
Email: admin@bewiser.co.uk; or 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 address shown below.

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; or Telephone: 0333 003 3262 (all calls are recorded for training, compliance, claims and counter fraud purposes).
Please ensure your claim number is quoted in all correspondence to assist a quick and efficient response.

Alternatively you can refer the complaint to Lloyd's at:
Policyholder and Market Assistance
Market Services
Lloyd's
Fidentia House
Walter Burke Way
Chatham Maritime
Kent ME4 4RN
Tel No: 020 7327 5693
Fax No: 020 7327 5225
E-mail: complaints@lloyds.com

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

If you remain dissatisfied after Direct Group Limited or Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service. The address is:
The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London, E14 9SR.
Telephone Number: 0800 0234 567

Calls to this number are free if you are calling from a 'fixed line' (e.g. a landline at home) in the UK. If you are a mobile phone user who pays a monthly charge for calls to numbers starting 01 or 02, call free on 0300 123 9123. If you are outside the UK the telephone number to use is +44 20 7964 0500.
Further details will be provided at the appropriate stage of the complaints process.

This complaints procedure does not affect your legal rights.

THE INSURERS

This insurance is underwritten 100% by 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.

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