

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.
- All gadgets, bags or wallet/purses insured by this policy must have been purchased as new (not second hand) from a UK VAT registered company and not online auctions.
- Proof of purchase is required for gadget, bag and wallet/purse claims.
- Gadgets must be under 36 months old at the time your Be Wiser 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: Digital Cameras, E-Readers, Game Consoles, Mobile Phones, MP3 Players, PDAs, Portable DVD Players, Satellite Navigation Devices, Tablets and Video Cameras.

How to make a claim

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

How to make a complaint about the sale of the policy

If you have a question or concern, or wish to make a complaint about the sale of your policy (including the information you were given about the policy) please contact: Be Wiser Insurance Services Ltd, Barrett House, Savoy Close, Andover, Hants SP10 2HZ.

Email: admin@bewiser.co.uk Telephone: 0333 003 3280.

If you remain dissatisfied you may refer the matter directly to the Financial Ombudsman Service.

How to make a complaint about a claim

If you have any questions or concerns about your policy or the handling of a claim you should contact the administrator, Direct Group. at: Gadget Claims, PO Box 1291, Preston PR2 0QJ.

Email: gadgetcomplaints@directgroup.co.uk

Telephone: 0333 003 3262

If you remain dissatisfied after Direct Group have considered your complaint, you have the right to refer your complaint to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

Duration of cover, cancellation and periodic review

This policy runs alongside your main insurance policy from Be Wiser 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 by writing to The Manager, Be Wiser Insurance Services Ltd, Barrett House, Savoy Close, Andover, Hants SP10 2HZ,

The insurer

This insurance is underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE.

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.