

# Makesure gadget travel insurance

## Insurance Product Information Document

**Company:** Zenith Insurance plc, Authorised Insurers, registered in Gibraltar No 84085. Registered Office: 846-848 Europort, Gibraltar. Zenith Insurance Plc is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority and Prudential Regulation Authority in respect of underwriting insurance business in the UK (No. 211787).

This document provides a summary of the key information relating to gadget travel insurance and should be read in conjunction with your Policy Wording and Validation Certificate to ensure you understand the full terms and conditions that apply.

### What is this type of insurance?

This gadget travel insurance policy entitles you to repair or replacement of your gadget(s), once relevant paperwork has been received, in the event of accidental damage, theft, accidental loss or breakdown, whilst on your trip. Each Insured Person will be covered up to the level of cover chosen which will be shown on your insurance certificate.



### What is insured?

- ! If your gadget is damaged as a result of an accident or malicious damage, we will arrange a repair. If your gadget cannot be repaired we will replace it.
- ! If your gadget is stolen we will replace it. Where only part or parts of your gadget have been stolen, we will only replace that part or parts.
- ! If you lose your gadget we will replace it. Please note laptops are not insured for accidental loss.
- ! If your gadget suffers electrical breakdown which occurs outside of the manufacturers guarantee period, then we will repair it. If your gadget cannot be repaired, we will replace it. This cover is not available on laptops.
- ! If your mobile phone is lost or stolen and is used fraudulently, we will reimburse you for the costs upon receipt of your itemised bill, up to a maximum value of £150. This includes calls, messages, downloads and data made / used from the time it was lost or stolen up to a maximum of 24 hours from discovery of the incident.
- ! If your gadget is damaged as a result of accidentally coming into contact with any liquid, we will repair it. If it cannot be repaired we will replace it.
- ! If your gadget is lost or stolen we will refund the cost of unauthorised transactions made using your e-Wallet facility, up to a maximum value of £500.
- ! If your claim for your gadget is approved, we will replace any accessories that were accidentally lost, stolen or damaged at the same time up to a maximum value of £150.



### What is not insured?

- ✗ Any amount above the single article limit and maximum sum insured.
- ✗ Any gadget that is more than 6 years old, or any laptop that is more than 18 months old when the policy is purchased.
- ✗ The policy excess for each claim.
- ✗ Deliberate damage or neglecting of the gadget.
- ✗ Repairs carried out by persons not authorised by us.
- ✗ Liquid damage to your gadget caused when taking your gadgets on a boat, other water vessel or whilst taking part in water activities.
- ✗ Theft or accidental loss:
  - From any motor vehicle where you or someone acting on your behalf is not in the vehicle, unless the gadget has been concealed in a locked boot, closed glove compartment or other closed internal compartment and all the vehicle's windows and doors closed and locked and all security systems have been activated.
  - From any building or premises (including your holiday accommodation) unless the theft involves force in gaining entry to or exit from the building or premises, resulting in damage to the building or premises.
  - Where your gadget was in the possession of a third party
  - When away from your home, unless the gadget is concealed on or about your person when not in use;
  - Where the gadget has been left unattended when it is away from your home or holiday accommodation; or
  - Where all available precautions have not been taken.
- ✗ The reimbursement of unauthorised call or data charges:
  - Where you have not provided an itemised bill from your service provider, or where you have not reported the incident to your service provider to bar and blacklist your phone or tablet within 24 hours of discovery of the incident.
  - Exceeding the sum shown in Schedule of Limits and Excesses.
- ✗ Loss of or damage to accessories that were not attached to your gadget at the time of the incident.
- ✗ E-Wallet claims if providing an e-Wallet PIN has been set for all transactions and you have followed all conditions relating to security of that PIN
- ✗ Damage caused by war, terrorism, irradiation or nuclear material, computer virus
- ✗ Any indirect loss or damage resulting from the event which caused the claim under this policy.



### **Are there any restrictions on cover?**

- ! We can only insure gadgets that are:
- Purchased as new in the UK, or purchased as refurbished in the UK direct from the Manufacturer or Network, with evidence of ownership and proof of usage
  - Not more than 6 years old at the point of policy purchase, or not more than 18 months old in the case of laptops.



### **Where am I covered?**

Your gadgets are covered, within the geographical territory you have selected, for the duration of your trip. Replacement or repair must be carried out in the United Kingdom.



### **What are my obligations?**

- Premiums must be paid on time
- You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct. You must tell us of any changes to the answers you have given as soon as possible. Failure to advise us of a change to your answers may mean that your policy is invalid and that it does not operate in the event of a claim.



### **When and how do I pay?**

You pay your premium as part of the total premium payable for your travel insurance policy, by the method you choose to pay for your travel insurance premium.



### **When does the cover start and end?**

Cover starts and ends on the dates specified on your Insurance Certificate. Cover for your gadgets is only in force whilst you are on your trip.



### **How do I cancel the contract?**

You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy, you can advise Makesure within 14 days of purchase for a full refund to be considered.