

# Protect Your Bubble – Gadget Insurance



## Insurance Product Information Document

Company: Assurant General Insurance Limited

Product: Gadget Insurance

Authorised in the United Kingdom by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Register number: 202735.

Complete pre-sale and contractual information is provided in other documents.

### What is this type of insurance?

**Gadget insurance** which can cover the majority of handheld electronic gadgets including mobile phones, tablets, computers, laptops, monitors, cameras, smart watches, games consoles and TV's. Confirmation that we can cover your particular item will be confirmed through the sales process. This policy covers the repair or replacement in the circumstances summarised below.



### What is insured?

✓ Cover for the gadget as detailed on your schedule of insurance

- ✓ Theft
- ✓ Damage
- ✓ Breakdown outside the manufacturers warranty

Optional cover for loss is available for some gadgets at an additional cost

✓ Cover for your unauthorised network charges if your gadget is connected to a mobile network

- ✓ If your gadget is stolen we will pay for any unauthorised network charges (calls, data, etc.) up to a maximum of £10,000

This also applies to lost gadgets where you have purchased additional loss cover

✓ How we settle a claim

- ✓ We will attempt to repair a damaged gadget and if this is not possible we will replace it.
- ✓ Claims for loss and theft will be settled with a replacement
- ✓ Replacements will come from refurbished or remanufactured stock



### What is not insured?

- ✗ Any incident where you have knowingly put your gadget at risk or not taken care of it. See the 'What you are NOT covered for' section of the Policy Document for examples.
- ✗ Accessories for your gadget (e.g. cases, headphones etc.)
- ✗ Any gadget that is not detailed on your schedule of insurance
- ✗ Any breakdown where the gadget has had a previous repair not authorised by the manufacturer



### Are there any restrictions on cover?

- ! Your gadget must have been bought as brand new or purchased as a refurbished item from a manufacturer, a mobile network operator or an Assurant approved retailer (details can be found on our website)
- ! You can make up to 2 claims for loss or theft in any 12 month period – there is no limit to the number of damage/breakdown claims
- ! Unauthorised network charges are covered from the point your mobile phone is lost or stolen, and for up to 24 hours after discovery of the loss or theft. A claim for network charges can only be considered after a claim for the mobile phone has been accepted.
- ! We will attempt to replace gadgets with one of the same colour but we can't guarantee to do this.
- ! You must be a UK resident and over 18 years of age to purchase this insurance



### Where am I covered?

- ✓ Your gadget is covered worldwide
- ✓ Repaired or replacement handsets will be delivered only to a UK address



### What are my obligations?

- An excess is payable for each successful claim. Details on the amounts are on our website [protectyourbubble.com](http://protectyourbubble.com) and on your Certificate of Insurance
- To report lost or stolen gadgets to the Police and where applicable your network provider as soon as possible
- Tell us about your claim as soon as possible
- You may need to send us proof of purchase/ownership of the gadget before we will settle your claim
- You must make a reasonable attempt to report a lost or stolen gadget missing to the place it was lost/stolen from
- You need to be able to provide your gadget to support a claim for damage or breakdown, if you are unable to provide this then this will be classed as a lost gadget
- Gadgets need to be in your possession and in good working order prior to the start date of the insurance



### When and how do I pay?

Payment is taken monthly by Direct Debit from your bank account on the date you selected.



### When does the cover start and end?

Cover starts immediately on the date of purchase and will automatically renew on a monthly basis until one of the following events

- You contact us to cancel the insurance
- You fail to pay the monthly premium
- Protect Your Bubble or the insurer cancel the insurance



### How do I cancel the contract?

You can cancel your insurance at any time.

If you cancel within the first 14 days after purchasing the policy you will receive a full refund of your premium. If you cancel at any other time no refund will be given and the policy will cancel at the end of the month paid for.