Gadget Insurance

Insurance Product Information Document

Company: Pier Insurance Managed Services Ltd **Product: Gadget Insurance**

Mobile Phone Insurance Direct is a Division of Pier Insurance Managed Services Limited who are Authorised and Regulated by the Financial Conduct Authority FRN 311798.

Mobile Phone Insurance Direct is underwritten by Collinson Insurance (a trading name of Astrenska Insurance Limited) authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority under number FRN202846, with a registered office of 3 More London Riverside, 5th Floor, London, SE1 2AQ.

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation. It is important you read all these documents carefully.

What is this type of insurance?

This cover will cover the cost of repairing or replacing your gadget if it is lost, damaged or stolen.

What is insured?

Essential, Plus and Premium cover include:

✓ **Accidental Damage**
Any sudden and unforeseen event resulting solely and independently of any other cause in damage to or destruction of your gadgets screen which is neither deliberately caused by you, nor caused by the failure or breakdown of your gadget

✓ **Breakdown**
If your gadget becomes inoperable due to a sudden and unforeseen fault as a result of the failure of internal electronic or mechanical components or defects when out of the manufacturer's warranty period

✓ **Accessories up to £150** (See T&Cs for cover limit)

✓ **Cracked Screen**
Any sudden and unforeseen event resulting solely and independently of any other cause in damage to or destruction of your gadgets screen which is neither deliberately caused by you, nor caused by the failure or breakdown of your gadget

✓ **Liquid Damage**
Unintentional damage caused to your gadget as a result of coming into contact with a liquid

Available with Plus and Premium cover only:

Theft
the unauthorised dishonest appropriation or attempted appropriation of your gadget specified on your insurance schedule, by another person with the intention of permanently depriving you of it

Available with Premium cover only:

Accidental Loss Cover
If you are unable to account for your gadgets whereabouts and are permanently deprived of its use after reasonable precautions have been taken to protect it and it has not been left unattended

What is not insured?

✗ Any new claim for the device if there is already an ongoing claim which has not been finalised due to any outstanding referrals and/or is awaiting validation proof that has not yet been supplied.

✗ Any claim where all reasonable precautions have not been taken, including where "Find My" or "Find My Device" has not be enabled.

✗ Repairs carried out by third party repair centres not authorised or agreed for use by us.

✗ Repair costs for wear, tear and cosmetic damage to your gadget.

✗ The excess stated on your schedule.

✗ Any loss or accidental damage where your device is not fitted with an active functioning SIM or where your network provider cannot verify the device has been in in active use since the inception of the policy and up to the event giving rise to the claim

Are there any restrictions on cover?

! The device age limit must be less than thirty-six months old at policy inception and supported with a valid proof of purchase from a UK VAT registered company.

! This is not a new for old insurance – replacements may be with refurbished items (replacements will be provided with a 12-month warranty.

! Gifted items are only covered where they have been gifted by a family member who permanently lives at the same address as you.

! We will attempt to replace devices with one of the same colour but can't guarantee to do this.

! You must be UK resident and over 18 years of age to purchase insurance.

! For any claims made within the first 30 days of inception of your policy an additional excess of £40 for all accidental damage and liquid damage claims and £60 for every loss or theft claims will apply.

Where am I covered?

Your policy will cover your gadget anywhere in the world providing the device was purchased within the UK.
Repaired or replacement handsets will be delivered only to a UK address.

What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. If any information you provide is not complete and accurate, it could result in your policy being cancelled or any claim you make may not be paid or may be reduced. You must follow our claims process which can be found in your policy documentation.

When and how do I pay?

Payments can be taken by credit or debit card or by Direct Debit either monthly or annually and commence when you purchase the policy.

When does the cover start and end?

Your cover will start as soon as you purchase your policy, and end on the monthly or annual anniversary. Please refer to your Schedule of Insurance for your specific policy start date and end date.

How do I cancel the contract?

You may cancel the contract and receive a full refund within 14-days of your inception/renewal or 14-days after receiving the full terms and conditions of your policy, whichever is later, if you have no claims known or pending.

You can cancel the automatic renewal of your policy by contacting us using the following details, providing the communication is delivered via the registered contact information:

Phone: 01702 568070

Email: support@mobilephoneinsurancedirect.com

Claims: claims@mobilephoneinsurancedirect.com