

Mobile Phone and Gadget Insurance

Insurance Product Information Document

Company: Warranty & Creditor Services

Product: Mobile Phone & Gadget Insurance

Warranty & Creditor Services (t/a MyGadgetUmbrella) is authorised and regulated by the Financial Conduct Authority.



This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording, which is contained in the Schedule of Insurance. This will provide specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of Insurance?

This is a Mobile Phone & Gadget Insurance and the cover will reimburse the policy holder for costs incurred should there be damage, breakdown, misuse of airtime or if the mobile phone or gadget is stolen or lost.



What is insured?

- ✓ Theft
- ✓ Loss (if selected at inception of cover & shown on your Schedule of Insurance)
- ✓ Accidental Damage
- ✓ Extended Warranty
- ✓ Misuse of Airtime up to a value of £1000 (for equipment with cellular capability)
- ✓ Worldwide cover up to 90 days per annum
- ✓ Immediate family members using the handset or gadget.



What is not insured?

- ✗ Loss (if not selected at inception of cover)
- ✗ Theft or Accidental Damage whilst left in an unattended motor vehicle unless concealed from view & vehicle is properly fastened.
- ✗ Theft, loss or Accidental Damage whilst left on any motor vehicle roof, bonnet or boot.
- ✗ Theft or Accidental Damage from any property unless there is forced and violent entry or exit
- ✗ Theft when left unattended away from your home.
- ✗ Some instances of Theft where the equipment is not within your sight at all times and out of your arms-length reach.
- ✗ Any claims arising in the first 14 days of inception of the policy, where the equipment is more than 6 months of age when insurance commences
- ✗ An Excess, as detailed in your Schedule of Insurance
- ✗ Accidental Damage or Breakdown through negligence, abuse or misuse including where placed into a washing machine.



Are there any restrictions on cover?

- ! The equipment must be purchased from a UK supplier who is VAT registered and at the time you apply for cover, the equipment must be less than 24 months in age, in your possession, in good working condition and free from any damage or defects.
- ! Loss cover is unavailable for Laptops or Macbooks
- ! The maximum number of claims that may be made where the handset or gadget is a total loss (stolen, lost or damaged beyond repair) is two.



Where am I covered?

- ✓ Cover is offered for your Gadget, Worldwide, for periods of no longer than 90 days in any 12 month period.



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. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

Premiums include Insurance Premium Tax and are collected by monthly direct debit. The premium is separate from the cost of purchasing your mobile phone or paying for your airtime.



When does the cover start and end?

Your cover will start on the date stated in your Schedule of Insurance. The policy lasts for twelve months and will automatically renew each year unless you contact Warranty & Creditor Services to cancel the cover. We will contact you prior to your annual anniversary date to notify you of the renewal.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs, you have the right to cancel this policy within 14 days of the start of the cover by providing written notice to Warranty & Creditor Services, 6 Faraday Office Park, Rankine Road, Basingstoke RG24 8QB or emailing at admin@wcsinsurance.co.uk. Thereafter you may cancel the insurance cover at any time by informing the Administrator however no refund of premium will be payable. If you do not exercise your right to cancel this policy will continue in force indefinitely until termination by you or the Underwriters.