

Freshcover Mobile Insurance – Gadget Insurance

Insurance Product Information Document

Company: Bastion Insurance Services Limited Product: Mobile and Gadget Insurance

Bastion Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority in the UK under registration number 650727.

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. You will also receive a policy schedule showing the 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 cover meets the demands and needs of those who wish to insure their gadgets against theft, accidental damage, breakdown (excluding laptops) and for mobiles phones, tablets and smartwatches; accidental loss. This is not a replacement as new policy. Your gadget will be repaired, if possible, and replaced with a like for like refurbished model.



What is insured?

- ✓ **Accidental Damage** - any damage, including damage caused by fire and/or liquid damage, caused to your gadget which was not deliberately caused by you or any other person.
- ✓ **Theft** - If your gadget is stolen we will replace it. Theft claims must be accompanied by a valid police crime reference report.
- ✓ **Accidental loss** - where the gadget has been unintentionally left by you in a location and you are permanently deprived of its use, we will replace it (mobile phones, iPads and tablets only).
- ✓ **Breakdown** - If your gadget suffers electrical breakdown which occurs outside of the manufacturers guarantee period, we will repair it. This cover is not available on laptops.
- ✓ **Unauthorised call/data use** - if your mobile phone is accidentally lost or stolen and a claim is accepted we will cover unauthorised call or data use up to a value of £2500.
- ✓ **Liquid Damage** - If your gadget is damaged as a result of accidentally encountering any liquid, we will repair it. If it cannot be repaired, we will replace it.
- ✓ **Accessories** – items such as but not limited to, chargers, protective cases, headphones and hands-free devices, below the value of £150, that are used in conjunction with your insured gadget but excludes SIM cards and wearables.
- ✓ **Unlimited worldwide cover**- this policy is extended to include use of gadgets anywhere in the world for any trip.
- ✓ **Contract Cover** – If you were in employment when you purchased this policy and later become unemployed through no fault of your own, and you are locked into a service contract for your mobile phone which is insured under this policy, we will pay your monthly line rental up to the value of £50 per month until you find further employment up to a maximum period of 6 months.



What is not insured?

- ✗ Loss of data or software.
- ✗ You deliberately damaging, intentionally leaving or neglecting the gadget, servicing, inspection, maintenance or cleaning; or any cosmetic damage.
- ✗ Theft where the gadget has been left unattended when it is away from your home and no evidence of forced entry is provided.
- ✗ The loss of gadget(s) other than your mobile phone, tablet, iPad, smartwatch or a SIM card, or where the circumstances of accidental loss cannot be clearly identified.
- ✗ We will not cover any breakdown for laptops.
- ✗ Repair or other costs for- routine servicing, inspection, maintenance or cleaning; - wear and tear or gradual deterioration of performance. If the serial number has been tampered with in any way; or - repairs carried out by persons not authorised by us.
- ✗ Any claim for fraudulent call use if your claim is not accepted or itemised bill detailing the charges is not provided.
- ✗ Under Contract Cover, we will not cover any claim relating to accident or illness, or any claim where you opted for voluntary redundancy.



Are there any restrictions on cover?

- ! The insured gadget should be in your possession and in good and working condition with no damage when the policy is purchased or when first insured under this policy (if later).
- ! The gadget(s) must not be more than 1 month old at policy inception, must be purchased in the UK as new, or if refurbished, purchased with a full 12-month warranty.
- ! Any claim for Contract Cover if you worked less than 16 hours a week.
- ! Any claim for Contract Cover if you become unemployed in the first 90 days of this policy.



Where am I covered?

Cover applies throughout the territorial limits (The United Kingdom of Great Britain & Northern Ireland, the Isle of Man and the Channel Islands) of the policy and is also automatically extended to include use of the gadgets anywhere in the world for any trip. No cover is provided for claims where you are travelling to a country where the Foreign and Commonwealth Office (FCO) have advised against all but essential travel. You can check the FCO travel advice at www.fco.gov.uk.



What are my obligations?

- An excess fee must be paid before settling any claim.
- You must report lost or stolen gadgets to the Police and where applicable your network provider as soon as possible.
- You must tell us about your claim as soon as possible.
- You must 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.
- 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?

You can pay your annual premium as a one-off payment by debit or credit card, or for a rolling monthly contract, you can pay monthly by direct debit.



When does the cover start and end?

Your cover will start as soon as you purchase your policy. Annual policies will end on the annual anniversary. Monthly rolling policies will renew each month that you pay your premium. Please refer to your Schedule of Insurance for your specific policy start and end date.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please contact us within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14-day cooling off period, please contact Freshcover by telephoning 01865 818 930, or by emailing cancellations@freshcover.co.uk.