

# Police Federation Gadget Insurance

## Insurance Product Information Document

**Company:** West Bay Insurance PLC. Registered in Gibraltar (Reg No. 84085). Registered Office: 846 - 848 Europort, Gibraltar. West Bay Insurance PLC is regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting insurance business in the UK (No. 211787).

**Product:** Gadget Insurance

This document provides a summary of the key information relating to Gadget Insurance and should be read in conjunction with your Policy Wording and Policy Schedule to ensure you understand the full terms and conditions that apply.

### What is this type of insurance?

This Gadget Insurance policy entitles you to repair or replacement of your gadget or mobile phone, once relevant paperwork has been received, in the event of accidental damage, theft, accidental loss, breakdown, liquid damage or malicious damage. Cover is also provided for fraudulent calls if your phone is lost or stolen.



### What is insured?

- ✓ Repair costs if your gadget is damaged as a result of an accident. If it cannot be repaired, it will be replaced.
- ✓ If your gadget is stolen, we will replace it.
- ✓ If you accidentally or unintentionally lose your mobile phone we will replace it
- ✓ If your gadget suffers electrical breakdown which occurs outside of the manufacturer's guarantee period, we will repair it. If it cannot be repaired, it will be replaced.
- ✓ If your mobile phone is accidentally lost or stolen and is used fraudulently, we will reimburse you for the costs upon receipt of your itemised bill up to the maximum of £2500.
- ✓ If your gadget is intentionally or deliberately damaged due to the actions of another party, not including your immediate family, we will repair it. If it cannot be repaired, it will be replaced.



### What is not insured?

- ✗ An excess fee for any claim, which depends on the gadget's value when new:
  - Up to the value of £500 the excess is £50
  - Between the values of £501 and £999 the excess is £75
  - £1000 or more the excess fee is £100.
- ✗ Loss of or damage to accessories of any kind.
- ✗ Theft:
  - Where all available precautions have not been taken to protect your gadget.
  - From a building or premises that does not involve forcible and violent entry or exit from the building.
  - From motor vehicles where no-one is in the vehicle and all the doors and windows have not been locked and all security systems have not been activated, or where the item has not been concealed in a locked boot, locked glove box or other locked internal compartment.
- ✗ Losses where the circumstances cannot be clearly defined, i.e. you cannot confirm the time and place you last had the gadget.
- ✗ Breakdown or damage caused deliberately by you, by you not following the manufacturer's instructions, by routine servicing, maintenance or cleaning, as a result of the use of non-original accessories, or by any computer virus or similar.
- ✗ Wear and Tear
- ✗ Cosmetic damage that does not affect performance
- ✗ Accidental loss for any gadget other than a mobile phone.
- ✗ The cost of any fraudulent calls if the loss of theft of your mobile phone has not been reported lost or stolen to the service provider within 24 hours of discovery.
- ✗ Any claim arising from War, Terrorism, Nuclear risk or Sonic Boom
- ✗ Loss of data or software
- ✗ Value Added Tax (VAT) where you are registered with HM Revenue and Customs for VAT.
- ✗ Any expense incurred as a result of not being able to use the gadget if damaged, lost or stolen.
- ✗ Any loss of a SIM card.



## Are there any restrictions on cover?



The gadget must be:

- A mobile phone, iPad, tablet, camera, laptop, portable gaming console, iPod, MP3 player, e-reader, Kindle, smart watch, sat nav or portable media player. No other items will be covered under this policy.
- of UK specification and purchased in the UK from a physical store, or, if purchased online, from a website which is UK based and which despatched the item from within the UK. Items despatched from outside the UK will not be covered under this policy.
- purchased new, or refurbished items, purchased directly from the manufacturer or Network Provider only. Refurbished items purchased elsewhere or second-hand items will not be covered.
- less than 36 months old, in good condition and in full working order at the time of policy inception
- purchased by you or gifted to you, with evidence of ownership available.



There is a single article limit of £1,150 for mobile phones and £1,000 for all other gadgets.



## Where am I covered?

Cover applies within the geographical limits of:

- ✓ Great Britain
- ✓ Northern Ireland
- ✓ The Channel Islands and the Isle of Man
- ✓ Worldwide for a maximum on 90 days in total in any single 12-month period of insurance.



## What are my obligations?

- 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?

This contract of insurance is provided to you as part of your Police Federation Group Insurance.



## When does the cover start and end?

Your policy is a rolling monthly policy. If you cancel your group insurance subscription, then all cover under this policy will end immediately.



## How do I cancel the contract?

This contract of insurance is provided to you as part of your Police Federation Group Insurance. If you no longer wish to subscribe to the Group Insurance scheme, please contact your Federation office.