

Gadget Insurance

How are you covered?



Your Policy Document

(Keep me somewhere safe)

KwikFit 
INSURANCE

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› About This Policy

YOUR DEMANDS & NEEDS

This policy meets the demands and needs of those who wish to insure against the cost of replacing hand-held gadgets that are stolen, lost, break down or are damaged accidentally.

This document contains the full terms and conditions of your insurance policy.

This insurance is arranged and administered by Supercover Insurance Plc and underwritten by Equity Red Star.

Equity Red Star is managed by Equity Syndicate Management Limited, which is

authorised and regulated by the Financial Services Authority. Equity Syndicate Management Limited is registered in England number 426475.

The registered address is at Library House, New Road, Brentwood, Essex, CM14 4GD.

Supercover Insurance Plc is authorised and regulated by the Financial Services Authority.

You can visit the Financial Services Authority website, which includes a register of all regulated firms at www.fsa.gov.uk/register or by contacting them on **0845 606 1234**.

› Introduction

In return for the payment of **your** premium **we** will provide insurance for **your electronic equipment** during the **period of cover**, subject to the terms, conditions, and limitations shown below or as amended in writing by **us**.

This is an annual insurance which runs along with **your** motor insurance policy and if **your** motor insurance policy is cancelled / not renewed, all cover under

this insurance will end. If **you** arranged **your** Gadget Insurance after the start date of **your** motor insurance policy, **your** gadget insurance cover starts from the date **you** bought it and ends on the expiry date of **your** motor insurance policy.

Unless **we** have agreed differently with **you**, English law and the decisions of English courts will govern this insurance.

› Definitions

The words and phrases defined below have the same meaning wherever they appear in bold in this policy document.

Accidental loss

This means that the mobile phone or PDA has been accidentally left by **you** in a location and **you** are permanently deprived of its use.

Electronic equipment

The portable items insured by this policy, which were purchased by **you**. The items can be any of the following; mobile phone, PDA, satellite navigation unit, iPod, MP3 player, laptop, camera, portable DVD player, portable gaming consoles, or LCD monitors.

Reasonable precautions

All measures that it would be reasonable to expect a person to take in the circumstances to prevent **accidental loss**, damage or theft of **your electronic equipment**.

Terrorism

Any act of any person or organization involving, causing or threatening harm or putting the public or any section of the public in fear if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.

Period of cover

This insurance runs along with the Kwik Fit motor insurance policy and if the motor insurance policy is cancelled / not renewed, all cover under this insurance will end.

Unattended

Not within **your** sight at all times and out of **your** arms-length reach.

We, us, our

Equity Red Star.

You, your

The person who is named as the policyholder in the Kwik Fit Insurance Certificate

› What is Covered?

We will cover **your electronic equipment** up to a maximum value of £500 per claim, and up to a maximum of 2 claims within any twelve month period, for the following;

1. Accidental Damage

We will pay repair costs if **your electronic equipment** is damaged as the result of an accident. If **your** item cannot be repaired, **we** will replace it.

2. Theft

If **your electronic equipment** is stolen **we** will replace it. Where only part or parts of **your electronic equipment** have been stolen, **we** will only replace that part or parts.

3. Accidental Loss

If **you** lose **your** mobile phone or PDA **we** will replace it. No other **electronic equipment** is insured for **accidental loss**.

4. Breakdown

We will pay repair costs if **your electronic equipment** is damaged as a direct result of electrical or mechanical breakdown occurring outside of the manufacturers guarantee period. This cover is not available on computers / laptops.

5. Worldwide Cover

Your electronic equipment is covered for up to 60 days abroad within any 12 month period. Replacement or repair can only be dealt with once **you** are back in the UK.

› What is Not Covered?

Theft/loss

You will not be covered for theft or **accidental loss**;

1. from any motor vehicle where **you** or someone acting on **your** behalf is not in the vehicle, unless the **electronic equipment** has been concealed in a closed boot, closed glove compartment or other closed internal compartment and all the vehicle's windows and doors closed and locked and all security systems have been activated. Damage must be caused by the thief and evidence provided with **your** claim.
2. from any building, land or premises unless force, resulting in damage to the building or premises, was used to gain entry or exit, evidence of which must be provided with **your** claim.
3. from **your** control or the control of any member of **your** immediate family, except where it has been concealed either on or about the person and not left **unattended**, or the use of physical force or violence against the person has been used or threatened;

4. where the **electronic equipment** has been left **unattended** when it is away from **your** home;
5. where **reasonable precautions** have not been taken.

Accidental damage/ Breakdown

You will not be covered for loss or damage caused by;

1. **you** deliberately damaging or neglecting the **electronic equipment**;
2. **you** not following the manufacturer's instructions;
3. routine servicing, inspection, maintenance or cleaning;
4. a manufacturer's defect or recall of the **electronic equipment**;
5. repairs carried out by persons not authorised by **us**.

General exclusions

Cover will not be provided for;

1. **Your** SIM card or the theft or **accidental loss** of a mobile phone if a SIM card registered to **you** was not in **your mobile phone** at the time of the incident.
 2. Any expense incurred as a result of not being able to use the **electronic equipment**, or any loss other than the repair or replacement costs of the **electronic equipment**.
 3. The first £25 of each theft or accidental damage claim or the first £50 of each **accidental loss** claim.
 4. Loss of or damage to accessories of any kind.
 5. Reconnection costs or subscription fees of any kind.
 6. The cost of any unauthorised calls following the theft, **accidental loss** or damage of a mobile phone or PDA.
7. War Risk
Terrorism, war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority.
 8. Nuclear Risk
Damage or destruction caused by, contributed to or arising from:
 - a. ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
 - b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.
 9. Sonic Boom
Damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
 10. Loss of Data or Software
Any loss of or damage to information or data or software contained in or stored on the **electronic equipment** whether arising as a result of a claim paid by this insurance or otherwise.
 11. Any indirect loss or damage resulting from any event which caused a claim under this policy.
 12. Liability of whatsoever nature arising from ownership or use of the **electronic equipment**, including any illness or injury resulting from it.
 13. Value Added Tax (VAT) where **you** are registered with HM Revenue and Customs for VAT.

› How Can I Claim?

How to make a claim

Telephone Supercover on **0871 222 1140**
Monday to Friday 9am to 6pm.

If **your electronic equipment** is lost or stolen **you** need to do the following;

1. Notify Supercover Insurance as soon as possible but in any event within 48 hours of any incident likely to give rise to a claim under this insurance;
2. Report the theft or **accidental loss** of any **electronic equipment** to the Police within 24 hours of discovery and obtain a crime reference number in support of a theft claim or a lost property number in support of an **accidental loss** claim;

3. Report the theft or **accidental loss** of any mobile phone or PDA, within 12 hours of discovery, to **your** Airtime Provider and blacklist **your** handset;

Airtime Providers' numbers;

3	07782 333 333
BT Mobile.....	08000 322 111
O2.....	08705 214 000
Orange.....	07973 100 150
T-Mobile	0845 412 5000
Virgin	08456 000 789
Vodafone	07836 191 191

4. If **your electronic equipment** is damaged **you** must provide this item for inspection / repair

› Conditions

Replacement

This policy is a replacement as new policy. If the **electronic equipment** cannot be replaced with identical **electronic equipment**, we will replace it with one of comparable or better specification or the equivalent value.

Claims Conditions

1. **You** must inform the police within 24 hours of discovery of any incident relating to theft, **accidental loss** or malicious damage, and obtain an incident report number. If the item is a mobile phone / PDA, **you** must also report the incident to **your** airtime provider.

2. **You** must provide **us** with details of the claim and any other contract, guarantee, warranty or insurance that may apply to the loss including but not limited to household insurance. Where appropriate a rateable proportion of the claim may be recovered direct from these insurers.

3. **You** must provide proof of purchase for **your electronic equipment** to support any claim, and any other receipts or documents that it is reasonable for **us** to request.

- You** must pay the policy excess of £25 for any damage or theft claims and £50 for any **accidental loss** claim before **your** claim will be processed.

Warning:

We will process **your** claim under the terms and conditions of this insurance based on the first reason notified to **us** for the claim. If **your** claim is not covered and **you** then submit a claim having changed the reason, **we** will consider this as fraud. Details of all such cases will be passed to appropriate agencies for action.

Proof of Purchase

The **electronic item** must be less than 36 months old with valid proof of purchase when the policy is started.

Transfer of Policy

You cannot transfer the insurance to someone else without notifying **us** in writing and receiving confirmation from **us**.

› Cancellation

Your right to change your mind.

- You** may cancel the insurance, without giving a reason, by calling Kwik Fit Insurance on **0800 280 2222** within 14 days of it starting or (if later) within 14 days of **you** receiving the insurance documents. A full refund will be provided
- If **you** wish to cancel **your** insurance outside the first 14 days **you** can write

to Kwik Fit Insurance, 1 Masterton Way, Tannochside Business Park, Glasgow, G71 5PU or call them on **0800 280 2222**.
No refund will be given.

- We/Kwik Fit Insurance** may cancel the policy by giving **you** 7 days notice in writing.

› Complaints

We are proud of **our** reputation for fairness in **our** treatment of **our** customers. However, occasionally disputes or misunderstandings can arise.

Any enquiry or complaint **you** have regarding **your** policy should be addressed to **The Customer Services Director, Supercover Insurance Plc., 204 Cumberland House, 80 Scrubs Lane, London, NW10 6RF.**

You should provide details of **your** policy and in particular, **your** policy reference number, to help with the speedy handling of **your** inquiry. A full copy of **our** complaints procedure is available on request

We will attempt to resolve **your** query immediately, but in any event **you** will receive a response from **us** within 5 working days of receipt.

In the event **you** remain dissatisfied please write to the Chief Executive of Equity Red Star. The address is:
Equity Red Star, 52 Leadenhall Street, London, EC3A 2BJ

Having followed this procedure **your** complaint can be referred to the Financial Ombudsman Service (FOS).

The address is:

**South Quay Plaza, 183 Marsh Wall, Docklands, London, E14 9SR,
Tel: 0845 080 1800**

(These procedures do not affect **your** right to take legal action if necessary.)

➤ Compensation Scheme

Your insurer is covered by the Financial Services Compensation Scheme (FSCS) which means that **you** may be entitled to compensation if they are unable to meet their obligation to **you**. Further information about this is available from the Financial Services Authority or the FSCS. The contact information is: The FSCS, 7th Floor, Lloyds Chambers, Portsoken Street, London, E1 8BN.

Tel: **0207 892 7300**

E-mail: **enquiries@fscs.org.uk**

› Your Gadget Insurance Policy Document

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Kwik Fit Insurance is an insurance intermediary authorised and regulated by the Financial Services Authority. For your protection calls may be recorded or monitored.

Registered in Scotland: 147319.
Registered Office: 216 East Main Street, Broxburn EH52 5AS

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Glasgow
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