

DeviceLife–Gadget Insurance

Insurance Product Information Document

Company: Bastion Insurance Services Limited Product: 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 breakdown. 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?

- ✓ Breakdown
- ✓ £150 Accessory Cover, if we replace your gadget with a different make or model and this means that you can no longer use your existing accessories, we will replace them too
- ✓ Unlimited worldwide cover



What is not insured?

- ✗ Loss of data or software.
- ✗ **Accidental damage**
- ✗ **Theft**
- ✗ **Accidental Loss**
- ✗ **Breakdown Cover** – you not following the manufacturer's instructions or the use of non-manufacturer approved accessories
- ✗ cosmetic damage of any kind, including scratches, dents and other visible defects that do not affect safety or performance.
- ✗ Modifications or variations made to the gadget that is different to the gadget's original manufacture and purpose.
- ✗ Batteries if the mobile phone is over 48 months old.
- ✗ Batteries are completely excluded from cover if your mobile phone was purchased as pre-loved or used.
- ✗ Breakdown that occurs whilst your gadget is still under the original manufacturer warranty period



Are there any restrictions on cover?

- ! This policy does not insure gadgets/mobile phones purchased outside UK
- ! Gadgets /Mobile phones must be within the original manufacturer warranty period (for new gadget(s) and still within the supplier's guarantee period (for refurbished gadget(s) when this cover is taken out
- ! You must be able to provide evidence of ownership in the event of a claim.



Where am I covered?

Cover applies throughout the territorial limits 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 is payable for each successful claim of £25
- Tell us about your claim as soon as possible
- You will need to send us proof of purchase/ownership of the gadget before we will settle your claim
- You need to be able to provide your gadget for repair to support a claim for breakdown, if you are unable to provide this your claim cannot be covered
- The gadget needs to be in your possession and in good working order prior to the start date of the insurance



When and how do I pay?

This is an annual policy that must be paid annually in advance at the point of sale. You can purchase up to 2 years cover in advance.



When does the cover start and end?

This is an annual policy and it starts as soon as the policy is purchased.



How do I cancel the contract?

If you wish to cancel your insurance after the initial 14-day withdrawal period you can do so by sending notice to DeviceLife, Temple Court Mews, 109 Oxford Rd, Oxford OX4 2ER, or by telephoning 01865 818928, or by emailing customerservice@devicelife.co.uk

We will cancel your cover but will not refund any premium.