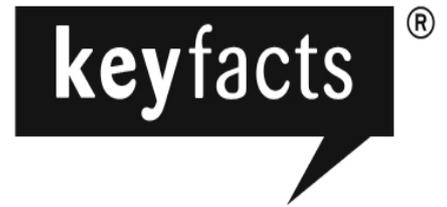




**Gadget Insurance
Summary of Cover**

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Policy Summary – Gadget Insurance

This **Policy** summary brings some important points to **Your** attention. It does not contain the full terms and conditions of this insurance. Full terms and conditions can be found in the **Policy** booklet. This is a summary of all cover provided.

Your responsibility to review

Please review **Your** cover before the end of the cancellation period and on an ongoing basis to ensure that it is, and remains, adequate and suitable for **Your** needs.

Who provides this policy?

This insurance is underwritten by Building Block Insurance PCC Limited, the head office of which is located in Malta. The **Policy** is administered by the **Administrator** who acts as an agent of the **Insurer** for the distribution of the **Policy**, collection and refunds of **Premiums**. Claims under the **Policy** are handled by the **Claims Handler**.

What is Gadget Insurance?

This **Policy** covers **You** against **Accidental Loss, Theft** and **Accidental Damage** for defined types of **Gadget** for particular specified events.

Am I eligible for cover?

You are eligible for cover if:

- a. **You** are a permanent UK resident
- b. The **Policyholder** is over 18 years of age

We will only insure **Gadgets** that are:

- a. purchased as new in the UK or;
- b. purchased as refurbished in the UK direct from the manufacturer or network provider or;
- c. gifted to **You** as long as **You** are able to provide **Proof of Purchase** and;
- d. not more than 36 months old at the time the **Policy** was purchased and **You** are able to supply **Evidence of Ownership** if requested.

What am I covered for?

The maximum cover limit provided under this **Policy** is either £500 or £1000, this limit is inclusive of the **Policy** excess. For clarity this is an overall **Policy** limit, and is not per claim. The level of cover **You** have chosen will be shown on **Your Certificate of Insurance**. The **Period of Cover** is 12 months.

A maximum of 2 claims can be made in any 12 month **Period of Cover** for the following risks (subject to the maximum in total for all claims as shown on **Your Certificate of Insurance**).

Accidental Damage

We will pay the costs of repairing **Your Gadget** as a result of **Accidental Damage**. If **Your Gadget** cannot be repaired then a **Replacement Item** will be provided by **Us**.

Theft

If **Your Gadget** is stolen **We** will provide a **Replacement Item**. Where only part or parts of **Your Gadget** have been stolen, **We** will only replace that part or parts.

Accidental Loss

If **You** lose **Your** mobile phone **We** will replace it with a **Replacement Item**. No other type of **Gadget** is insured for **Accidental Loss**.

Breakdown

We will pay repair costs if **Your Gadget** is damaged as a direct result of electrical or mechanical **Breakdown** occurring outside of the manufacturer's guarantee period. If **Your Gadget** cannot be repaired, **We** will replace it. This cover is not available on laptops.

Worldwide Cover

Your Gadget is covered for up to 90 days abroad within any 12 month **Period of Cover**. Replacement or repair can only be dealt with once **You** are back in the UK.

Fraudulent Call Cover

If **Your** mobile phone is accidentally lost or stolen and is used fraudulently, **We** will reimburse **You** for the costs up to a maximum value of £500 upon receipt of **Your** itemised bill. This is in addition to the **Policy** limit stated on your **Certificate of Insurance**.

What am I not covered for?

Your Gadget is not covered for:

1. Theft or Accidental Loss

You will not be covered for **Theft** or **Accidental Loss**;

- a. From any motorbike or motor vehicle where **You** or someone acting on **Your** behalf is not in the vehicle, unless the **Gadget** has been concealed in a closed boot, locked pannier, closed glove compartment or other closed internal compartment, and all the vehicle's windows and doors have been closed and locked, and all security systems have been activated. Damage must be caused by the thief, and evidence provided with **Your** claim; or
- b. 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; or from **Your** control, 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; or
- c. Where the **Gadget** has been left **Unattended** when it is away from **Your Home**; or
- d. Where the **Gadget** was in the possession of someone other than **You** at the time of the event; or
- e. For the first £25 of each **Theft** claim, or the first £50 of each **Accidental Loss** claim.

2. Accidental Damage or Breakdown

You will not be covered for **Accidental Damage** or **Breakdown** caused by;

- a. **You** deliberately damaging or neglecting the **Gadget**; or
- b. **You** not following the manufacturer's instructions; or
- c. Routine servicing, inspection, maintenance or cleaning; or
- d. Loss or damage caused by a manufacturer's defect or recall of the **Gadget**; or
- e. Repairs carried out by persons not authorised by **Us**; or
- f. The first £25 of each **Accidental Damage** or **Breakdown** claim.

3. Fraudulent Call Cover

We will not pay for any **Fraudulent Calls**, where the **Theft** or **Accidental Loss** of **Your** mobile phone has not been reported to **Your** airtime provider within 24 hours of the **Theft** or **Accidental Loss** occurring.

4. Repair or other costs for:

- a. Routine servicing, inspection, maintenance or cleaning; or
- b. A manufacturer's defect or recall of the **Gadget**; or
- c. Repairs carried out by persons not authorised by **Us**; or
- d. Wear and tear to the **Gadget**, depreciation, gradual deterioration of performance or damage caused by atmospheric or climatic conditions; or
- e. Cosmetic damage of any kind - including scratches, chips or dents; or

- f. Any damage caused by a **Virus**; or
- g. Any **Gadget** which has had its serial number tampered with in any way.

When the Policy and cover ends

This **Policy** will end automatically at the earliest of the following events:

- a) The **Period of Cover** of **Your Policy** has completed.
- b) **You** stop paying or don't pay for **Your Policy**.
- c) **You** or **We** cancel the **Policy**.
- d) Claim payments have been made up to the maximum value of the **Policy** limit

How do I make a claim?

If **You** need to make a claim, **You** should contact **Us** as soon as possible. Please follow these simple steps:

1. Notify the relevant people

- a. Report the **Theft** or **Accidental Loss** of any **Gadget**, within 24 hours of discovery, to **Your** airtime provider and blacklist **Your** handset.
- b. Report the **Theft** or **Accidental Loss** of any **Gadget** to the Police within 48 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).
- c. Contact Ryan Direct Group
By telephone: 03301026849 or by email: specialistclaims@ryandirectgroup.co.uk as soon as possible (and in any event within 7 days) of any incident in order to:
 - (i) notify them and provide them with details of the incident likely to give rise to a claim under this insurance; and
 - (ii) request a claim form.

Note: If the incident occurred outside the UK, please notify Ryan Direct Group within 48 hours of **Your** return to the UK.

2. Gather information

To process **Your** claim quickly, **We** will need information about the circumstances that led to **Your** claim. The information required will be detailed when **You** contact **Us** and may include any of the following:

- a) Police report/crime reference, where the claim is for **Theft**.
- b) Police report/lost property number, where the claim is for **Accidental Loss**.
- c) Evidence of ownership.
- d) Proof of purchase.
- e) Blocking confirmation from your network including date last used, where claim is for theft or loss.
- f) Photographic evidence of the damage to the **Gadget** where the claim is for **Accidental Damage**.

3. Submit your claim

Please return the requested claim form as soon as possible, making sure:

- a. **You** have enclosed all the requested documents (and any additional information) to support **Your** claim.

The completed claim form, **Proof of Purchase** and any additional information that may be required from **You** is to be returned as instructed by Ryan Direct Group.

NOTE - If **We** replace **Your Gadgets**, the damaged or lost item becomes **Ours**. If it is returned or found, **You** must notify **Us** and send it to **Us** if **We** ask **You** to.

Important: **We** will process **Your** claim under the terms and conditions of this **Policy** 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.

Replacement Condition

This **Policy** is for replacement only, and is not a 'replacement as new' policy. If **Your Gadget** cannot be replaced with an identical item of the same age and condition, **We** will replace it with one of comparable specification or the equivalent value, taking into account the age and condition of the original item. The claim limit of **Your Policy** can be found on **Your Certificate of Insurance**.

Cancelling Your Policy

You can cancel **Your Policy** within 14 days from:

- a) the day of the conclusion of the contract; or
- b) the day on which **You** receive the contractual terms and conditions, if that is later than the date referred to above.

We will refund any **Premium You** have paid unless **You** have made a claim and settlement terms are subsequently agreed.

After 14 days, provided that no claim has been made, **You** may cancel this **Policy** and receive a pro rata refund of the **Premium** paid for each unexpired months cover, calculated from the date the cancellation request is received by **Us**.

We may cancel this **Policy** by giving **You** 30 days' notice in writing where there is a valid reason for doing so. Valid reasons may include but are not limited to:

- a) If **We** suspect fraudulent activity.
- b) If **You** are not complying with the terms and conditions of the **Policy**.
- c) If **You** use threatening or abusive behaviour towards our staff or suppliers.

A cancellation letter will be sent to **You** at **Your** last known address, and:

- a) any **Premium You** have paid for the period after the cancellation will be refunded to **You**; and
- b) **We** will pay any valid claim occurring before the cancellation date.

If **You** choose to cancel **Your** insurance, simply return **Your Certificate of Insurance** marked 'cancelled' to **Your** insurance advisor.

Financial Services Compensation Scheme

If the **Insurer** is unable to meet their liabilities, **You** may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on **0800 678 1100** or **0207 741 4100**.

Making a complaint

If **Your** complaint is about the sale or **Administration** of this **Policy**, please contact:

Customer Services Manager

Paragon Car Limited
London House
Thames Road
Crayford
Dartford
Kent, DA1 4SL

Email: Info@Paragon-uk.net or Telephone: **01322 429100**

If **Your** complaint is about a claim please contact:

Customer Relations Department

Ryan Direct Group
PO Box 1193
Doncaster
DN1 9PW

If **You** remain dissatisfied after following the above complaints procedures in full, in relation to matters concerning the **Policy** sale process or any other aspect of service that **You** have received, **You** can ask the Financial Ombudsman Service to review **Your** case. Their address is:

The Financial Ombudsman Service

Exchange Tower
London
E14 9SR

Telephone: **0800 0234567** or **0300 1239123**

Web: www.financial-ombudsman.org.uk

Using this complaints procedure or referral to the Financial Ombudsman Service does not affect **Your** legal rights.

If **Your** complaint is about the **Policy** please contact:

Complaints Manager

Building Block Insurance PCC Limited
1 Princess Elizabeth Street
Ta' Xbiex
Malta
XBX 1102

Email: complaints@buildingblockpcc.com

Telephone: **0800 912 1464**

If **You** remain dissatisfied after following the above complaints procedures in full in relation to matters concerning the **Policy You** can ask the Consumer Complaints Manager to review **Your** case.

Their contact details are:

Consumer Complaints Manager
Malta Financial Services Authority,
Notabilie Road,
Attard,
BKR3000,
Malta

Web: www.mymoneybox.mfsa.com.mt

Email: consumerinfo@mfsa.com.mt

Telephone: **+356 21441155** (overseas call charges apply)

Building Block Insurance PCC Limited

1 Princess Elizabeth Street, Ta' Xbiex, Malta, XBX1102

Calling from the UK 0800 912 1464 Calling from outside the UK (+44) 1476 581 276

www.buildingblockpcc.com

This Gadget Insurance Policy is underwritten by Building Block Insurance PCC Limited ('BBI') and administered by its authorised representative Paragon Car Ltd.

Building Block Insurance PCC Limited is a protected cell company authorised by the Malta Financial Services Authority to carry on general insurance business and the non-cellular assets of BBI may be used to meet losses incurred by any of its cells in excess of their cellular assets. No recourse may be made by You however in connection with any losses relating to this Policy against the cellular assets of any protected cell of BBI.

Building Block Insurance PCC Limited, is a registered company, with registration number C 63128.