

Staysure Travel Gadget Cover

Insurance Product Information Document

Company: The insurer is AmTrust Specialty Limited (AmTrust) and its registered office to Exchequer Court, 33 St Mary Axe, London EC3A 8AA United Kingdom.

Product: Gadget Insurance

IMPORTANT: This document is a summary of the policy and does not contain the full terms and conditions of the cover which can be found in the policy document. It is important that you read the policy document along with your validation certificate carefully.

What is this type of Insurance?

This gadget policy will provide a repair or replacement of your gadget(s), following a successful claim. Gadgets covered are mobile phones, smart phones, laptops (including MacBooks), tablets, digital cameras, games consoles, video cameras, camera lenses, Bluetooth headsets, satellite navigation devices, e-readers, head/ear phones, wearable technology (such as a smart watch or a health and fitness tracker), portable health monitoring devices (such as blood glucose or blood pressure testing kit).

The cover is for your gadget(s) while you are on a trip during the period of cover up to £2,000 in total for each trip and each insured person.



What is insured?

- ✓ *Your gadget is covered for*
 - accidental damage
 - theft
 - accidental loss
 - liquid damage or
 - breakdown
- ✓ We will cover your gadgets while you are on a trip during the period of cover up to £2,000 in total for each insured person, each trip.
- ✓ If your gadget is damaged or suffers breakdown, we will arrange a repair. If we cannot repair your gadget, we will replace it with a refurbished gadget of the same age and condition.
- ✓ If your gadget is stolen or you lose it, we will replace it with a refurbished gadget of the same age and condition.
- ✓ Up to £2,000 including VAT for unauthorised call or data charges if your mobile phone is used fraudulently after it is stolen or you lose it. You need to tell your service provider within 24 hours of the loss or theft.

The policy wording shows full details of what is insured



What is not insured?

- ✗ Any gadget that is
 - more than 6 years old when you buy the policy.
 - changed from its original specification
- ✗ Accessories (for example chargers, cases).
- ✗ Any claim:
 - if you cannot show evidence of ownership or proof that you use the gadget
 - damage caused by a computer virus
 - breakdown or accidental damage if the manufacturer's guarantee is in force
 - for theft, accidental loss or accidental damage while you are on public transport or an aircraft (exclusion does not apply if you keep the gadget on you or in hand-luggage that you keep with you).
- ✗ The excess for each claim (there is no excess if you have 'Signature' cover).
- ✗ Deliberate damage or neglect of the gadget.
- ✗ Repairs carried out by persons not authorised by us.
- ✗ Liquid damage if you were taking part in water sports activities when the damage happened
- ✗ Where you haven't taken care to prevent any incident which will give rise to a claim
- ✗ Any consequence of electronic data being lost, destroyed, distorted, altered, or otherwise corrupted. It does not matter what the cause of this is (for example a computer virus)
- ✗ Cosmetic damage (for example scratches or dents)
- ✗ Wear and tear (for example replacing buttons, controls or batteries)

The policy wording shows full details of what is not insured



Are there any restrictions on cover?

- ! We can only cover gadgets that:
 - you bought as new, or
 - you bought as refurbished, directly from the manufacturer, airtime provider or retailer in the UK, from a UK VAT registered company (or if you bought it overseas, a company with the equivalent tax registration), or
 - if second hand or bought for you as a gift, you can show who owned it before you, and a signed letter from them confirming that you now own it.
- ! Cover is only for the people named on the validation certificate.
- ! Cover is only available while you are on the trip shown in the validation certificate for single trips. For annual cover, a trip can last no longer than 100 days.
- ! Cover is limited to a maximum of £2,000 for each person for each trip.



Where am I covered?

- ✓ Cover is for the trip as shown in the validation certificate



What are my obligations?

- You must pay the premium
- You must report any loss or theft of a gadget to the local police and get a reference number
- You must give us the correct information in reply to the questions asked when you apply for or update this insurance or when you make a claim
- You must take care to prevent a claim happening
- You must give the claims team any information they ask for to help assess and pay your claim



When and how do I pay?

- You pay your premium as part of the total premium payable for your travel insurance policy. For the 'Signature' level of cover no premium is payable as this cover is included.



When does the cover start and end?

- This insurance policy is designed to cover you for the duration of your trip(s). The dates are shown on your validation certificate.



How do I cancel the contract?

- To cancel this policy please contact:
Staysure, Britannia House, 3-5 Rushmills Business Park, Bedford Road, Northampton, NN4 7YB
telephone 0333 006 8033 (if calling from outside of the UK please dial +44 1604 210 845,
email info@staysure.co.uk

You can cancel this Staysure Travel Gadget policy for any reason within 14 days of buying it or receiving all the paperwork. If no claims have been made and the trip has not started, we will refund your premium in full.

Please note that we will not refund the premium if you:

- cancel after 14 days
- have made a claim under this policy
- if the trip has started.
- have the 'Signature' level of cover, as no premium was payable.

If you cancel the Travel Package Policy, this policy will also be cancelled. Please refer to the cancellation section of your Travel Package Policy for details