

# Staysure Travel Gadget Cover

## Insurance Product Information Document

**Company:** AmTrust Europe Limited. Registered in England number 1229676. Registered Office: Market Square House, St James's Street, Nottingham, NG1 6FG. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority under number 202189

**Product:** Gadget Insurance

**IMPORTANT:** This document only provides a summary of the cover and is not personalised to your specific individual needs in any way. The full terms & conditions can be found in the policy wording. You will also receive a Validation Certificate showing the specific details of your policy and the cover(s) you have selected. Please take time to read the policy documents when you receive them. It is important that you advise the Administrator immediately if any of the information is incorrect.

### What is this type of insurance?

This Gadget Policy entitles you to repair or replacement of your gadget(s), following a successful claim. Cover is available worldwide, subject to the territorial limits specified in your Staysure Travel Policy, up to £2,000 per single gadget, per trip and per insured person.



### What is insured?

- ! Your gadget is covered for accidental damage, theft, accidental loss, liquid damage or breakdown up to £2,000 per single gadget, per trip and per insured person.
- ! If your mobile phone is lost or stolen and is used fraudulently you are covered up to a maximum £2000.
- ! If your gadget is damaged or suffers breakdown, we will arrange a repair. If your gadget cannot be repaired, we will replace it.
- ! If your gadget is stolen or lost, we will replace it.



### What is not insured?

- ✗ Any gadget that is more than 6 years old when the policy is purchased.
- ✗ Any claim for a gadget over the value of the maximum sum insured.
- ✗ Any claim for an accessory.
- ✗ Any claim for laptops (including MacBooks or Custom Built laptops) for breakdown or accidental loss.
- ✗ Any gadget for which you cannot provide evidence of ownership or proof of usage.
- ✗ The policy excess for each claim (not applicable if you have purchased the 'Signature' level of cover).
- ✗ Deliberate damage or neglect of the gadget.
- ✗ Repairs carried out by persons not authorised by us.
- ✗ Any claim for liquid damage to your gadget where the incident causing the damage involved you taking part in water sports activities.
- ✗ Where all available precautions have not been taken. Please read the wording carefully to ensure that you are aware of the exclusions relative to the cover under this policy.
- ✗ The reimbursement of unauthorised call or data charges where you have not reported the incident to your service provider within 24 hours of discovery of the incident.



### Are there any restrictions on cover?

- ! We can only insure gadgets that are:
- Purchased as new in the UK, or purchased as refurbished in the UK direct from the Manufacturer. You will be asked for evidence of ownership and proof of usage in the event of a claim.
  - Not more than 6 years old at the point of policy purchase
  - up to the value of £2,000.



### Where am I covered?

Cover is worldwide, subject to the territorial limits specified in your Staysure Travel Policy.



### What are my obligations?

- Premiums must be paid on time
- You must supply us with correct information in response to the questions asked when applying for and updating this insurance.



### When and how do I pay?

You pay your premium as part of the total premium payable for your travel insurance policy.



### 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?

This policy forms part of an overall Travel Package Cover. If you cancel this package this gadget policy will also be cancelled. You may also cancel this gadget cover within 14 days of receipt and no claims have been made or are pending, you will receive a full refund.

There will be no refund if a claim has been made under this policy or if the trip has started.