

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 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.

Cover is provided for the persons named, the trip and the period of time shown in your validation certificate. Each insured person is covered for up to £2,000 for each trip.



What is insured?

- ✓ Your gadget is covered for
 - accidental damage
 - theft
 - accidental loss (this does Not include laptops and MacBooks)
 - liquid damage or
 - Breakdown (this does Not include laptops and MacBooks)up to £2,000 in total for each trip and for each insured person.
- ✓ 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 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.
 - modified from its original specification
- ✗ Accessories (for example chargers, cases).
- ✗ Any claim:
 - for breakdown or accidental loss of a laptop (this also applies to MacBooks).
 - if you cannot show evidence of ownership or proof that you use the gadget
 - breakdown or accidental damage if the manufacturer's guarantee is in force
 - damage caused by a computer virus
 - 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
- ✗ 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 insured



Are there any restrictions on

- ! 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 last no longer than 100 days.
- ! Cover is limited to a maximum of £2000 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 Claims Administrator or to the local police within 24 hours of the discovery and get the 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.



When and how do I

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



When does the cover start and

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



How do I cancel the

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.