

# Protech Gadget Insurance Product Information Document

Some important facts about this Gadget Equipment Accidental Damage, Theft, Breakdown and Loss insurance are summarised below. This summary does not describe all the terms and conditions of the policy, so please take time to read the policy document to make sure you understand the cover it provides.

Please refer to the insurance schedule which is given to you when the policy is confirmed and will detail the cover type, period of cover and the Equipment with values insured. All insurance documents and all communication with you about this policy will be in English.

## **Insurer**

This insurance is arranged by Summit Insurance Services Limited, who is also the policy administrator and the company that will handle any claims. Summit Insurance Services Limited is referred to as the administrator in this Policy Wording and you can contact them at:

Address: Summit Insurance Services Limited, Suite 2, Bloxam Court, Corporation Street, Rugby, Warwickshire CV21 2DU  
Tel: 01788 563 100

This insurance is underwritten by Lloyd's Syndicate 4444, which is managed by Canopus Managing Agents Limited (referred to as we, us and our in this document). Canopus Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference: 204847. Registered Office: Canopus Managing Agents Limited, Gallery 9, One Lime Street, London, EC3M 7HA. Registered in England no. 01514453.



## **What is insured?**

Your gadget is covered against Accidental Damage, Theft, Breakdown and Loss. The cover applies whether an incident takes place in the car, at home or in any other location – including temporary visits outside the UK. Benefits include:

- ✓ Cover is also provided if an insured item is lost or stolen (provided you have paid the relevant additional premium and cover is shown on your insurance schedule).
- ✓ In the event of an agreed total loss claim, a new replacement unit is supplied.
- ✓ In the event of an agreed damage claim, your gadget is repaired.
- ✓ Cover extends to standard software.



## **What is not insured?**

- ✗ Gadgets purchased second hand, at auction or from an online auction site.
- ✗ Gadgets purchased outside the United Kingdom, the Channel Islands or the Isle of Man.



## **Are there any restrictions on cover?**

We will not pay for any claim for accidental damage:

- ! caused by routine servicing, inspection, maintenance or cleaning.
- ! for the replacement or adjustment of fittings, control knobs or buttons, batteries or aerials.
- ! if the IMEI or serial number cannot be determined or has been tampered with in any way.
- ! resulting from wear and tear of the gradual deterioration of performance.
- ! for scratching, denting or marking of the gadget which only affects its appearance.

We will not pay for any claim for theft:

- ! if your gadget is stolen from a motor vehicle (including a motorcycle) unless all windows and doors were closed and locked and all security systems activated.
- ! if your gadget is stolen from an unoccupied premise unless there is evidence of violent and forcible entry to the premises.
- ! unless the incident is reported to the police within 24 hours of your discovery of the incident and you obtain a crime reference number or lost property reference from the police.

We will not pay for any claim:

- ! for loss, theft, damage or breakdown as a result of not taking care of your gadget.
- ! which is covered under the manufacturer's/retailer's warranty or guarantee.
- ! for additional equipment or accessories which are used with the gadget.
- ! for reconnection costs or subscription fees.



### Where am I covered?

Cover applies to gadgets bought in the United Kingdom, the Channel Islands and the Isle of Man, and for use anywhere in the world. If the gadget is damaged outside of the United Kingdom, the Channel Islands or the Isle of Man it must be returned to the United Kingdom the Channel Islands or the Isle of Man to be repaired or replaced.



### What are my obligations?

#### Disclosing important information

You must take reasonable care to provide complete and accurate answers to questions you are asked when you take out or, make changes to your policy.

#### Making sure you and your gadget are eligible for cover

You must ensure that you are eligible for this insurance. The eligibility requirements are advised to you when you apply for/purchase this insurance and are stated in full in your Policy Document.

The excess amount which the insured shall be liable for on each and every claim made against this policy is detailed on your insurance schedule.

#### When making a claim

You must report claims to Summit Insurance Services Limited within 14 days of becoming aware of an incident. You must complete a claim form and provide evidence of ownership and, at your expense, any information which may be required. Thefts must be reported to the police within 24 hours of your discovery of the theft.

Contact details for Summit Insurance Services Limited are shown in your Policy Document.

The maximum amount we will pay for repairs or replacements is detailed on your insurance schedule, subject to a maximum of 3 claims within any period of insurance of which one may be a claim that results in the item being replaced.

#### The cost of returning your gadget for repair

You must pay the costs of returning the gadget to the United Kingdom, the Channel Islands or the Isle of Man.

#### Looking after your gadget

You must take care of your gadget and follow the manufacturer's instructions.



### When and how do I pay?

You pay for this insurance in one lump sum.



### When does the cover start and end?

This insurance covers lasts for a period of up to 3 years and the dates of cover will be specified on your Insurance schedule.



### How do I cancel the contract?

You can cancel this insurance within 30 days of the start date or, if later, 30 days of the date you receive your Policy Document. You can also cancel your policy at any other time and providing that no claim has been made you will be entitled to a portion of your premium back for the unexpired period of insurance less an administration fee of £10. To cancel your insurance please contact Summit Insurance Services Limited whose contact details are shown in your Policy Document.