

# Gadget Insurance

## Insurance Product Information Document

Company: Pier Insurance Managed Services Limited

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CUSCFoneguard Est. 1989  
Specialist Phone Insurer

Product: Gadget Insurance

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of insurance?

This cover will cover the cost of repairing or replacing your gadget if it is lost, damaged or stolen.



#### What is insured?

- ✓ Accidental damage
- ✓ Theft
- ✓ Accidental loss of mobile phones
- ✓ Breakdown

Cover also includes:

- ✓ Accessories up to £300 (Please see your schedule for level of cover)
- ✓ Airtime abuse for your device up to £10,000 (Please see your schedule for level of cover)
- ✓ Worldwide cover



#### What is not insured?

- ✗ Any new claim for the device if there is already an ongoing claim which has not been finalised due to any outstanding referrals and/or is awaiting validation proof that has not yet been supplied
- ✗ Any claim where all reasonable precautions have not been taken
- ✗ Any claim made, or any event causing the claim to be made, that occurs within the first fourteen days of the inception date of your policy
- ✗ Repairs carried out by third party repair centres not authorised or agreed for use by us.
- ✗ Repair costs for wear, tear and cosmetic damage to your gadget.
- ✗ The excess stated on your schedule



#### Are there any restrictions on cover?

- ! The device age limit must be less than thirty-six months old at policy inception and supported with a valid proof of purchase from a UK VAT registered company.
- ! You must be at least 18 years of age at the time of policy inception and a UK resident.
- ! This is not a new for old insurance – replacements may be with refurbished items (replacements will be provided with a 12-month warranty).
- ! We will attempt to replace devices with one of the same colour but can't guarantee to do this.
- ! You must be UK resident and over 18 years of age to purchase insurance



## Where am I covered?

- Your policy will cover your gadget anywhere in the world providing the device was purchased within the UK.  
Repaired or replacement handsets will be delivered only to a UK address.



## What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid. You must follow our claims process which can be found in your policy documentation.



## When and how do I pay?

Monthly payments are made as a Direct Debit and annual policies can be set up as an annual Direct Debit.



## When does the cover start and end?

Your cover begins after the 14-day cooling off period, which starts on the date you purchase the policy.



## How do I cancel the contract?

By telephone, email or post. If you cancel your policy within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy