

## OPTIONAL TRAVEL GADGET COVER UPGRADE

### Certificate of Insurance – Terms and Conditions

You can only purchase this upgrade if **You** are resident in the **United Kingdom**. If **You** have purchased Online Travel cover and have purchased a Single Trip policy, Gadget Insurance is included if **You** have paid the appropriate additional premium for the **Period of Insurance** up to a maximum of 365 days.

If **You** have purchased Online Travel cover and have purchased an Annual Multi-trip policy, **You** are covered when taking a **Trip** for up to 45 days (or 90 days if the appropriate additional premium has been paid) during the **Period of Insurance** when **You** have paid the appropriate additional premium.

This Travel Gadget Insurance is provided by Online Travel Insurance Services Ltd and arranged by Voyager Insurance Services Ltd & Underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

The administrator is Online Travel Insurance Services Ltd t/a Online Travel Cover & Ski Cover. They will help **You** with any questions **You** may have and help **You** with any changes **You** need to make to **Your** insurance. Please also contact them if any details in **Your** insurance schedule are incorrect and they will arrange for a corrected insurance schedule to be issued to **You**. **You** can contact them at: 0161 735 0181.

### Certification of Cover

**Your** certificate, combined with **Your** insurance schedule, certifies that insurance has been effected between **You** and **Us**. In return for payment of the premium, **We** agree to insure **You** in accordance with the terms and conditions contained in and endorsed on these documents.

### Introduction

**You** purchased this optional Gadget Insurance at the same time **You** purchased **Your** Travel Insurance Policy. Optional Gadget cover provides cover for **Your Gadget** against **Theft, Accidental Damage** and **Breakdown** when **You** are on a **Trip** that is covered by **Your** Travel Insurance Policy.

When **You** purchased **Your** Gadget Insurance, **You** selected the level of cover suitable for **You**. **Your** level of cover will be confirmed in **Your** Insurance Schedule. Please ensure **You** keep **Your** Insurance Schedule together with this Certificate in a safe place.

### Where and When Cover Applies

#### **Period of this Certificate**

The period of this Certificate will be the same as the period of **Your** Travel Insurance Policy and is shown in **Your** Insurance Schedule.

#### **Operative time and geographical area**

The protection under **Your** Gadget Insurance starts and ends at the same time and applies in the same geographical areas as **Your** Travel Insurance Policy and only when **You** are on a **Trip**.

### **SCHEDULE OF BENEFITS**

Level of Gadget Cover	Number of Gadgets	Maximum Claim Value	Excess
Bronze	3	£1,000	£25
Silver	5	£2,000	£35
Gold	7	£3,000	£45

\* **Excess** for laptops, iPhones, smart phones and tablets is £50

\*\* Maximum single item limit of £1,000 for camera, gadget, smart phone, tablet; £2,000 for laptops

## **DEFINITIONS**

The following words shall have the meanings given below wherever they appear in **bold** and with a Capital Letter:

**Accessories:** Means chargers, carrying cases, headphones and hands-free mounting kits, USB cables but excluding a SIM Card that were supplied with **Your Electronic Equipment**.

**Accidental Damage:** The unintentional and unforeseen failure, breakage or destruction of **Your Gadget**, with visible evidence of an external force being applied and which results in the **Gadget** being unusable.

**Breakdown:** The failure of any electrical or mechanical component in **Your Gadget** due to a sudden and unforeseen fault, which causes **Your Gadget** to stop working in the way the manufacturer intended and which requires repair or replacement before the **Gadget** can be used again.

**Commencement Date:** The date **Your** cover begins with **Us**, as detailed in **Your** policy schedule.

**Computer Virus:** means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. Computer Virus includes but is not limited to 'Trojan Horses', 'worms' and 'time or logic bombs'.

**Cosmetic Damage:** Any damage which is non-structural, for example to scratches, dents and marks, which does not affect the usage of the **Gadget**.

**Electronic Data:** means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

**End Date:** The date that all cover under **Your** policy will cease being the date on **Your** schedule or the date **You** return **Home**.

**Excess:** The amount **You** will be required to pay towards each claim **You** make under this policy.

**Gadget:** Laptops, mobile phones, iphones, ipads, tablets, e-readers, handheld games, consoles, cameras, video cameras and portable electronic equipment.

**Home:** **Your** usual place of residence in the **UK**, Channel Islands or Isle of Man.

**Immediate Family:** **Your** husband, wife, civil partner, partner, children or parents, who permanently live in **Your Home**.

**Period of Insurance:** The period of time between the **Commencement Date** and the **End date** which is shown on **Your** policy schedule and that the policy will be in force for. Cover under this policy only applies when **You** are on **Your Trip**.

**Proof of Purchase:** An original receipt and any other documentation required to prove **Your Gadget** was purchased from a **UK** VAT registered company and that it is owned by **You** - including the date of purchase, make and model of **Your Gadget**, where applicable.

**Replacement Item(s):** An identical item **Gadget** of the same age and condition, or if not available, one of comparable specification or the equivalent value taking into account the age and condition of the original **Gadget**. **Replacement Items** will only be delivered to a **UK** address of **Your** choice. **You** will need to arrange onward shipment to **Your** destination choice.

**Terrorism:** Any act including but not limited to the use, or threat, of violence or force by any person or organisation involving, causing or threatening harm or putting the public or any section of the public in fear if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.

**Theft:** The unlawful taking of **Your Gadget** against **You** will by another party, with the intent to permanently deprive **You** of that property, or burglary by forcible and violent entry.

**Trip:** A journey which commences when **You** leave **Your Home** for at least one night in pre-booked accommodation and ends when **You** return **Home**. This must not exceed the maximum duration for an individual trip as shown on **Your** policy schedule.

**UK, United Kingdom:** England, Scotland, Wales and Northern Ireland.

**Unattended:** Not within **Your** sight at all times and out of **Your** arms-length reach.

**Unauthorised Calls, Texts or Data Use:** Any calls, texts or data use made from **Your Gadget** after the time that it was stolen, to the time that it was blacklisted by **Your** airtime provider.

**We, Us, Our, Insurer:** UK General Insurance Ltd on behalf of Great Lakes Insurance SE.

**You, Your:** The insured person, who owns the specified **Gadget** as stated on **Your** policy schedule.

## **WHAT IS COVERED**

In return for **Your** premium payment, **We** will insure **Your Gadget** for the **Period of Insurance** as stated on **Your** policy schedule, subject to the terms and conditions in this document and any variations and amendments which have been confirmed in writing by **Us**. Please read **Your** policy carefully to ensure **You** understand the cover **We** are providing **You** and that **You** comply with **Our** terms and conditions.

## **BASIS OF COVER**

### **A) Accidental Damage**

**We** will pay up to the amount shown in the Schedule of Benefits for the costs of repairing **Your Gadget** as a result of **Accidental Damage**. If **We** are unable to economically repair **Your Gadget** then, at **Our** discretion, a **Replacement Item** will be provided by **Us**.

In addition to claims excluded under the "What is Not Covered" section, **We** will not pay for **Accidental Damage** caused by:

1. Deliberate damage or neglect of the **Gadget**;
2. Failure on **Your** part to follow the manufacturer's instructions;
3. Inspection, maintenance, routine servicing or cleaning.

### **B) Theft**

**We** will pay up to the amount shown in the Schedule of Benefits to replace **Your Gadget** with a **Replacement Item** if it is stolen. Where only part or parts of **Your Gadget** have been stolen, **We** will only replace for that part or parts.

In addition to claims excluded under the "What is Not Covered" section, **We** will not pay for **Theft**:

1. Where the **Theft** has occurred from any motor vehicle where **You** or someone acting on **Your** behalf is not in the vehicle, unless the **Gadget** has been concealed in a locked boot, locked glove compartment or other locked internal compartment and all the vehicle's windows and doors were closed and locked and all security systems had been activated;
2. From any premises, building, land or vehicle unless force, resulting in damage to the building, premises or vehicle was used to gain entry or exit;
3. Where the **Gadget** has been left **Unattended** when it is away from **Your Home**;
4. Where all precautions have not been taken;
5. If **You** do not report the **Theft** of **Your Gadget** to the Police within 48 hours of discovering it and do not obtain a written police report.

### **C) Breakdown**

If a **Breakdown** of **Your Gadget** occurs outside of the manufacturer's guarantee or warranty period, **We** will pay up to the amount shown in the Schedule of Benefits for the repair costs. If **We** are unable to economically repair **Your Gadget** then, at **Our** discretion, a **Replacement Item** will be provided by **Us**.

**We** will not pay for any **Breakdown** claims excluded under the "What is Not Covered" section.

### **D) Liquid Damage**

**We** will pay up to the amount shown in the Schedule of Benefits to repair or provide a **Replacement Item** for **Your Gadget** if it is damaged as a result of accidentally coming into contact with any liquid.

**We** will not pay for any liquid damage claims excluded under the "What is Not Covered" section.

### **E) Unauthorised Calls, Texts or Data Use**

Where **Your Gadget** is a device where **You** are charged for **Unauthorised Calls, Texts or Data Use** and it is lost or stolen, **We** will refund the cost of any calls, texts or data used after the time it was lost or stolen to the time it was blacklisted by **Your** airtime provider. This is subject to **You** providing an itemised bill. The maximum **We** will pay for any one occurrence is £100.

In addition to claims excluded under the "What is Not Covered" section, **We** will not pay for any **Unauthorised Calls, Texts or Data Use** where the **Theft** has not been reported to **Your** airtime provider within 12 hours of the **Theft** occurring.

## **REPLACEMENT CONDITION**

Where **We** are able to provide a replacement, this is not on a 'new for old' basis. Cover is limited to one replacement per **Period of Insurance** per item, up to the amount specified in **Your** policy schedule. If **Your Gadget** cannot be replaced with an identical **Gadget** of the same age and condition, **We** will replace it with one of comparable specification or the equivalent value taking into account the age and condition of the original **Gadget** subject to the following depreciation scale:

- 10% over two years old and less than three years old
- 20% over three years old and less than four years old
- 30% over four years old and less than five years old
- 40% over five years old and less than six years old

## **WHAT IS NOT COVERED**

1. Repairs or any other costs for:
  - a) Cleaning, inspection, routine servicing or maintenance;
  - b) Loss or damage arising from a manufacturer's defect or recall of the **Gadget**;
  - c) Replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
  - d) Any repairs carried out without prior authorisation from **Us**;
  - e) Wear and tear to the **Gadget** and/or gradual deterioration of performance;
  - f) **Cosmetic Damage**.
2. Any claim if the serial number, IMEI (international mobile equipment identity) or simgate has been tampered with in any way.
3. Any claim made, or any event causing the need for a claim to be made, which occurred prior to the **Commencement Date** of the **Period of Insurance**.
4. Any claim for a mobile phone which has not been used for its core purpose since the inception of **Your** policy, or since it was added to **Your** policy, as verified by **Your** airtime provider.

5. Any claim arising whilst **You** are not on a **Trip**.
6. Any repair or replacement if a SIM card registered to **You** was not in the insured mobile phone or **Gadget** at the time of the **Accidental Damage, Theft, Breakdown**, or liquid damage.
7. Any expense incurred arising from not being able to use the **Gadget**, or any costs other than the repair or replacement costs of the **Gadget**.
8. **Accidental Damage, Theft, Breakdown** or liquid damage to **Accessories** of any kind.
9. Any **Breakdown** arising from the failure of any electrical or computer equipment, software, micro-controller, microchip, **Accessories** or associated equipment to correctly recognise and process any calendar date or time.
10. Reconnection costs or subscription fees of any kind.
11. Costs arising from the replacement of any personalised ring tones, graphics, downloaded material or software.
12. Items purchased from an on-line auction site unless from a UK VAT registered supplier.
13. Any costs for loss or damage to information or data or software contained in or stored on the **Gadget** whether arising as a result of a claim paid by this insurance or otherwise.
14. Any other costs that arise directly or indirectly from the event which led to **Your** claim unless specifically stated in this policy.
15. Liability of whatsoever nature arising from ownership or use of the **Gadget**, including any illness or injury resulting from it.
16. Value Added Tax (VAT) where **You** are registered with HM Revenue & Customs for UK VAT.
17. Claims arising from **Terrorism**, war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority.
18. Claims arising from damage or destruction caused by, contributed to or arising from (i) ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or (ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.
19. Claims arising from damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
20. Claims for any **Gadget** used in connection with **Your** profession or trade.
21. Any **Gadget** more specifically insured elsewhere.
22. Any claim if **You** are travelling to a country where the Foreign and Commonwealth Office (FCO) have advised against all but essential travel. **You** can check the FCO travel advice at [www.fco.gov.uk](http://www.fco.gov.uk).
23. This Policy does not insure loss, damage, destruction, distortion, erasure, corruption or alteration of **Electronic Data** from any cause whatsoever (including but not limited to **Computer Virus**) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.  
However, in the event that a peril listed below results from any of the matters described in paragraph 23 above, this Policy, subject to all its terms, conditions and exclusions, will cover physical damage occurring during the Policy period to property insured by this Policy directly caused by such listed peril.  
Listed Perils: Fire, Explosion.

#### **POLICY CONDITIONS AND LIMITATIONS**

1. Cover is limited to one claim per insured peril (Sections A, B, C, D and E) during any single **Period of Insurance**. Cover is limited to one replacement per **Period of Insurance** per item, up to the amount specified in **Your** policy schedule.
2. Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the **United Kingdom** in which **Your** main residence is situated.
3. This insurance only covers **Gadgets** purchased in the **UK**, the Isle of Man and the Channel Islands. Cover includes the use of the **Gadget** for the period and destination shown on **Your** schedule. Any repairs or replacements must be carried out in the **UK** by repairers or retailers approved by **Us**.
4. The **Gadget** must be less than 6 years old (except for laptops which must be less than 3 years old) at the **Commencement Date** of the insurance, with valid **Proof of Purchase**. All items must have been purchased as new from a UK VAT registered company and must be in full working order at the **Commencement Date** of this policy.
5. You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:
  - a) supply accurate and complete answers to all the questions we or the administrator may ask as part of your application for Cover under the policy.
  - b) to make sure that all information supplied as part of your application for cover is true and correct
  - c) tell us of any changes to the answers you have given as soon as possible.
 You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to and renew your policy. If any information you provide is not complete and accurate, this may mean your policy is invalid and that it does not operate in the event of a claim or we may not pay any claim in full.
6. **You** must provide **Us** with any receipts, **Proof of Purchase** or documents to support **Your** claim as requested. All **Proof of Purchase** must include the make and model of the **Gadget** and must be in **Your** name. If **We** do not receive the documents **We** have requested from **You** or if any documents submitted by **You** are not acceptable to **Us**, it may delay **Your** claim or **We** may decline to pay **Your** claim.
7. **You** must take all precautions to prevent any damage to **Your Gadget**.
8. If **Your Gadget** is damaged whilst in the custody of a carrier (i.e. airline, railway, shipping company, bus company, etc), **You** must notify such carrier immediately and obtain a copy of their report.
9. **We** will process **Your** claim under the terms and conditions of this insurance based on the first reason notified to **Us** for the claim. Please note that it may be necessary for **Us** to contact **Your** Airtime Provider in order to validate **Your** claim.
10. This cover is limited to one replacement per insured item per **Period of Insurance**.
11. Cover for **Your Gadget** applies to **You** as the person who purchased the policy and **Your Immediate Family**.
12. The benefits of this policy cannot be transferred to someone else or to any other **Gadget** without **Our** written permission.

## **HOW TO CLAIM**

**You** must:

1. Notify Claims Department, Trent - Services (Administration) Ltd on 01285 626020 or [claims@trent-services.co.uk](mailto:claims@trent-services.co.uk) as soon as possible after any incident likely to result in a claim under this insurance;
2. Report the **Theft** of **Your** mobile phone within 12 hours of discovery of the occurrence of the **Theft**, to **Your** airtime provider and instruct them to blacklist **Your** handset;
3. Report the **Theft** of **Your Gadget** to the police within 24 hours of discovery and obtain a crime reference number in relation to the **Theft** of the item.
4. If **We** replace **Your Gadget** the ownership of the damaged or lost item is transferred to **Us** once **You** have received the **Replacement Item** **We** have supplied. If the **Gadget** **You** have claimed for is returned or found, **You** must notify **Us** and send it to **Us** if **We** ask **You** to do so.

Before **Your** claim can be approved, **You** must pay the **Excess**. The **Excess** for a laptop, iPhone, smart phone or tablet is £50; for all other items, please refer to the **Excess** in the Schedule of Benefits.

If the above terms are not adhered to, then **Your** claim may not be paid or paid in full.

UK General Insurance Ltd is an insurer's agent and in the matters of a claim, act on behalf of the **Insurer**.

## **CANCELLATION**

This insurance is designed to cover most circumstances but **You** should be aware that not all eventualities are insured. Please read this document carefully. If **You** find the insurance does not meet **Your** requirements, please return this policy and proof of premium to the selling agent within 14 days of receipt but before the **Trip** departure date. Provided no claim has been made, **Your** premium will be refunded in full.

Thereafter, **You** may cancel the insurance cover at any time by informing Online Travel Insurance Services Ltd on however, no refund of premium will be payable.

**We** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to:

- a) Where we reasonably suspect fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions
- e) You have not taken reasonable care to provide complete and accurate answers to the questions we ask.

Where our investigations provide evidence of fraud or a serious non-disclosure, we may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when you provided us with incomplete or inaccurate information, which may result in your policy being cancelled from the date you originally took it out.

If we cancel the policy and/or any additional covers you will receive a refund of any premiums you have paid for the cancelled cover, less a proportionate deduction for the time we have provided cover, unless the reason for cancellation is fraud and/or misrepresentation we are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

## **MAKING YOURSELF HEARD**

**We** realise that things can go wrong and there may be occasions when **You** feel that **We** have not provided the service **You** expected. When this happens **We** want to hear about it so **We** can try to put things right. If **You** have cause for complaint, it is important **You** know **We** are committed to providing **You** with an exceptional level of service and customer care.

### **Complaints regarding the sale of the policy:**

Please contact Online Travel Insurance Services Ltd who arranged the Insurance on **Your** behalf.

### **Complaints regarding claims:**

Please contact:

Claims department, Trent - Services (Administration) Ltd, Trent House, Love Lane, Cirencester, Gloucestershire, GL7 1XD

Tel: 01285 626020.

E-mail: [claims@trent-services.co.uk](mailto:claims@trent-services.co.uk)

In all correspondence, please state that **Your** insurance is provided by UK General Insurance Limited and quote scheme reference 06033

If **Your** complaint about **Your** claim or the sale of **Your** policy cannot be resolved by the end of the next working day, it will be passed to:

Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.

Tel: 0345 218 2685.

Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk).

If it is not possible to reach an agreement, **You** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **You** are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9GE  
Tel: 0800 023 4 567  
Mob: 0300 123 9 123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The above complaints procedure is in addition to **Your** statutory rights as a consumer. For further information about **Your** statutory rights, contact **Your** local authority Trading Standards Service or Citizens Advice Bureau.

### **COMPENSATION SCHEME**

Great Lakes Insurance SE, is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

### **IMPORTANT NOTICE TO CUSTOMERS**

If **You** or anyone acting on **Your** behalf makes a false or fraudulent claim or supports a claim by way of false or fraudulent document(s), device or statement, then this policy shall be void and **You** will forfeit all rights under the policy. In these circumstances, **We** reserve the right to retain the premium, **You** have paid and to recover any sums **We** have paid by way of benefit under the policy. **We** may also pass **Your** details to the police. The terms and conditions of this insurance policy do not affect **Your** statutory rights relating to faulty or mis- described goods.

### **DATA PROTECTION**

Please note that any information provided to **Us** will be processed by **Us** and **Our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.