

## Exclusions apply...

- » All gadgets must have been purchased by you as new or as a re-furbished item and be less than 2 years old. If it is a re-furbished item, it must have been purchased as new direct from the manufacturer or phone network provider.
- » Failure to take care of your gadget will result in any claim for loss, theft, damage or breakdown not being paid.
- » We cannot cover any items which have been purchased from online auction sites.
- » You are unable to make a claim in the first 14 days after the start date of the policy. If you replace an existing gadget or add a new gadget to the policy, you cannot make a claim for your new gadget during the first 14 days of it being added to the policy.
- » Items that were gifts/presents can be covered, as long as proof of ownership / purchase is available at the point of claim.
- » We will only cover laptops for a maximum of 3 years.
- » Cover for Unauthorised Use is only provided under the policy if you make a valid claim for theft or accidental loss of your gadget.

## Things to be aware of...

- » If you replace an existing gadget covered by this policy, it is your responsibility to update your policy with details of your new gadget.
- » When making a claim, you will be required to provide proof of ownership/ purchase at the time of claim (e.g. receipt).
- » Items that were gifts/presents can be covered, as long as proof of ownership / purchase is available at the point of claim.

Type of Gadget	Excess	Claims Limit*
iPhone or Smartphone	£50	£1,000
MacBook & Laptop	£75	£2,000
Tablet & Other Gadget	£50	£750

\*Claim limit specified is total limit for any number of claims in any 12 month period.

Claims for Unauthorised Use are limited to a maximum limit of up to £1000 per claim. There is no limit on the number of claims for Unauthorised use in any 12 month period. This is subject to you notifying your network provider within 24 hours of the incident taking place.