

Bastion Insurance Gadget Add-on

Insurance Product Information Document

Company: Bastion Insurance Services Limited

Product: Mobile and Gadget Insurance

Bastion Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority in the UK under registration number 650727.

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of Insurance?

This covers gadgets against theft, accidental damage, breakdown and for mobiles phones, tablets and smartwatches; accidental loss. This is not a replacement as new policy. Your gadget will be repaired, if possible, and replaced with a like for like refurbished model.



What is insured?

- ✓ **Accidental Damage** - any damage, including damage caused by fire and/or liquid damage, caused to your gadget which was not deliberately caused by you or any other person.
- ✓ **Theft** - If your gadget is stolen, we will replace it. Theft claims must be accompanied by a valid police crime reference report.
- ✓ **Accidental loss** - where the gadget has been unintentionally left by you in a location and you are permanently deprived of its use, we will replace it (mobile phones, iPads and tablets only).
- ✓ **Breakdown** - If your gadget suffers electrical breakdown which occurs outside of the manufacturers guarantee period, we will repair it. This cover is not available on laptops.
- ✓ **Unauthorised call/data use** - if your mobile phone is accidentally lost or stolen and a claim is accepted, we will cover unauthorised call or data use up to a value of £2000.
- ✓ **Liquid Damage** - If your gadget is damaged as a result of accidentally encountering any liquid, we will repair it. If it cannot be repaired, we will replace it.
- ✓ **Accessories** – items such as but not limited to, chargers, protective cases, headphones and hands-free devices, below the value of £150, that are used in conjunction with and lost, stolen or damaged at the same time as your insured gadget. Accessories excludes SIM cards and wearables.
- ✓ **Unlimited worldwide cover**- this policy is extended to include use of gadgets anywhere in the world for any trip.



What is not insured?

- ✗ Loss of data or software.
- ✗ **Accidental damage** caused by: - you deliberately damaging, intentionally leaving or neglecting the gadget, servicing, inspection, maintenance or cleaning; or any cosmetic damage.
- ✗ **Theft** - Theft 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, closed glove.
 - Theft from any **unattended** building or premises (including **your home** or workplace) unless the **theft** involves the use of force, resulting in damage to the building or premises.
 - Theft when away from your home, or when in your home with invited guests / tradesmen or other people; unless the gadget is concealed on or it is stored in a locked room or secured receptacle (such as a locked safe, locked locker or closed desk drawer;
 - Theft where your gadget was in the possession of a third party.
- ✗ **Accidental Loss** - The loss of gadget(s) other than your mobile phone, tablet, iPad or smartwatch, or SIM card or any loss where the circumstances of accidental loss cannot be clearly identified.
- ✗ **Fraudulent Call Usage** unless itemised bills are provided.



Are there any restrictions on cover?

- ! This policy does not insure gadgets purchased outside UK.
- ! The insured gadget should be in good and working condition when the policy is taken out.
- ! Gadgets must be less than 6 years old and for laptops less than 3 years old
- ! You must be able to provide evidence of ownership in the event of a claim.
- ! Gadget must be purchased or leased as new in the UK or as refurbished in the UK as long as the refurbished gadget was sold with a minimum 12-month warranty or meets the above criteria and was gifted to you as long as you are able to provide a UK Gift receipt.



Where am I covered?

Cover applies throughout the territorial limits of the policy and is also automatically extended to include use of the gadget anywhere in the world for any trip. No cover is provided for claims where you are travelling to a country where the Foreign Commonwealth and Development Office (FCDO) have advised against all but essential travel. You can check the FCDO travel advice at www.fco.gov.uk.



What are my obligations?

- An excess is payable for each successful claim. Details can be found in your Policy Wording
- To report lost or stolen gadgets to the Police and where applicable your network provider as soon as possible
- Tell us about your claim as soon as possible.
- You may need to send us proof of purchase/ownership of the gadget before we will settle your claim.
- You must make a reasonable attempt to report a lost or stolen gadget missing to the place it was lost/stolen from
- You need to be able to provide your gadget to support a claim for damage or breakdown, if you are unable to provide this then this will be classed as a lost gadget.
- Gadgets need to be in your possession and in good working order prior to the start date of the insurance.



When and how do I pay?

You can pay your premium as a one-off payment, annually or in monthly instalments. Payment can be made by debit/credit card or monthly Direct Debit.



When does the cover start and end?

Your cover will start as soon as you purchase your policy, and end on the annual anniversary. Please refer to your Schedule of Insurance for your specific policy start date and end date.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it 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 your Broker who arranged this for you.