



Policy terms and conditions

Please read and keep safe

Important

Please read this document carefully together with your schedule of insurance to make sure **you** understand the cover including conditions and exclusions.

When **you** purchased this insurance **you** selected the appropriate level of cover(s) that most suit **your** needs.

We have not provided you with any advice on the suitability of this insurance cover to meet your needs. This policy may be cancelled at any time and please refer to cancellation provisions contained in these Insurance terms and conditions.

loveit coverit is a trading style of Pier Insurance Managed Services Limited

How to get in touch

By phone:	01702 568081
By Email:	support@loveitcoverit.com
Make a claim:	claims@loveitcoverit.com

Who provides your insurance

This insurance is arranged by Pier Insurance Managed 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.

Pier Insurance Managed Services Ltd and are authorised and regulated by the Financial Conduct Authority.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. You can check Our details on the Financial Services Register <https://register.fca.org.uk/>.

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.

Your device insurance cover

In return for the payment of your premium **we** will provide cover to repair or replace **your device** during the period of cover and for the cover(s) specified in **your** Schedule of Insurance and subject to the terms, conditions and exclusions shown below or as amended in writing by **us**.

The full annual premium, for 12 months cover, can be paid or **you** may make monthly payments as specified in your Schedule of Insurance.

Definitions

Throughout **your** policy wherever words and phrases appear in bold they are defined as below.

accessories shall mean items such as but not limited to, chargers, protective cases, headphones and handsfree devices but excludes SIM cards and wearables. Evidence of ownership for **accessories** will need to be provided when **you** are making a claim

accidental damage shall mean unintentional and unforeseen breakage or destruction of the device which results in the **device** being unusable

airtime abuse shall mean airtime charges incurred by unknown persons following the **theft** of **your device**

cosmetic damage shall mean non-structural damage that does not affect the functionality or operation of the **device** including but not limited to scratches dents and marks caused by normal wear and tear and/or general usage

device means the item(s) insured by us and purchased and owned by you and in full working order when **you** purchased this insurance as detailed in your schedule of insurance

device age means the age of **your device** at the time of policy inception, or added to an existing policy, to be eligible for insurance. The **device** must be less than 36 months old from the date **you** first purchased it. Please be aware that **your** claim will be invalidated if the age of the **device** exceeds the age limit, as detailed in the Conditions and limitations of **your** policy at the time of policy inception.

excess means the amount **you** pay towards each claim

liquid damage means unintentional damage caused to **your** device as a result of coming into contact with a liquid

loss means that **you** are unable to account for **your device** whereabouts and are permanently deprived of its use after **reasonable precautions** have been taken to protect it and it has not been left **unattended**

proof of purchase means an original receipt and any other documentation required to prove your **device** was purchased from a UK VAT registered company and that it is owned by you - including the date of purchase, make, model, serial and IMEI number of **your device**, where applicable

mechanical breakdown shall mean your **device** being inoperable due to a sudden and unforeseen fault as a result of the failure of internal electronic or mechanical components or defects when out of the manufacturer's warranty period

proof of usage shall mean evidence that the **device** has been in use since inception of the policy and of which can be obtained from **your** network provider

reasonable precautions shall mean all measures that would be deemed appropriate to expect a person to take in the circumstances to prevent **loss, accidental damage** or **theft** of **your device**, for example: having **your device** in a suitable case, ensuring all standard security measures including PIN and Passwords are utilised and are set to a number other than default or sequential/multiple characters; having **your device** with **you** whilst playing sport or near open water.

territorial limits shall mean **your** device is covered within the United Kingdom, Northern Ireland, Isle of Man, The Channel Islands or the Republic of Ireland and unlimited cover during any one calendar year elsewhere in the world

theft means the unauthorised dishonest appropriation or attempted appropriation of **your device** specified on **your** insurance schedule, by another person with the intention of permanently depriving **you** of it

unattended means that the **device** is not within **your** sight at all times and/or out of your arms-length reach and/or reasonable precautions have not been taken

we, us, our shall mean UK General Insurance Ltd on behalf of Great Lakes Insurance SE

you, your shall mean the private individual or company detailed on the policy schedule who owns the device on cover

The levels of cover for your policy

The policy covers your device as purchased by you and identified in your schedule of insurance for;

- loveit plus (this policy covers **You** against **theft** and **loss**)
- loveit premium (this policy covers **You** against **mechanical breakdown, accidental damage, liquid damage, theft** and **loss**)

The policy covers **your device** as purchased by you and identified in your schedule of insurance for

accidental damage

If you selected the loveit premium cover for **your device** and it is accidentally damaged we will repair it or replace it if unrepairable, subject to **your** policy terms and conditions

mechanical breakdown

If you selected the loveit premium cover for your **device** and it develops a fault outside of the manufacturer's warranty period **we** will repair or replace it, subject to **your** policy terms and conditions

worldwide cover

If purchasing an annual term policy **your device** is covered during any one calendar year anywhere in the world. If purchasing a recurring monthly policy **your device** is covered whilst **your** policy is valid

theft

If **your device** is stolen **we** will replace it subject to **your** policy terms and conditions. **You** will find details of the cover purchased in **your** schedule of insurance

loss

If **you lose your device** **we** will replace it subject to **your** policy terms and conditions. **You** will find details of the cover purchased in **your** schedule of insurance

liquid damage

If **you** selected the loveit premium cover for **your device** and it is accidentally damaged when coming into contact with any liquid we will repair it or replace it if unrepairable, subject to **your** policy terms and conditions. **You** will find details of the cover purchased in **your** schedule of insurance

accessories

If **your** claim for **your** gadget is approved **we** will replace any **accessories** that were accidentally lost, stolen or damaged at the same time as your gadget up to a maximum of £300. If **we** replace **your** mobile phone with a different make or model and this means that you can no longer use your existing **accessories** **we** will replace them too, up to a maximum of £300

airtime abuse (automatically included in **theft** cover)

If **you** selected the package to pay an additional premium to purchase **theft** or **loss** cover for **your device** and it is lost or stolen **we** will cover **your** airtime charges incurred up to a value of £10,000 and subject to **your** policy terms and conditions. **You** will find details of the cover purchased in **your** schedule of insurance

Excess (what you pay)

	Accidental Damage and Breakdown	Liquid Damage	Theft Claims	Loss Claims
Apple iPhone Xs, Xs Max	£100.00 (reduced to £75 during promotional period)	£100.00	£125.00	£125.00
Apple iPhone X	£80.00 (reduced to £75 during promotional period)	£100.00	£110.00	£110.00
Apple iPhone 8/8+ Samsung Galaxy S9/S9+, Note 9, S8/S8+ & S7 Edge	£60.00 (reduced to £45. during promotional period)	£60.00	£80.00	£80.00
All other Devices	£33.00 (reduced to £30 during promotional period)	£50.00	£75.00	£75.00

What is not covered

applying to all sections of the policy, **we** will not pay for;

- 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
- the policy **excess**
- any claim where all **reasonable precautions** have not been taken
- any claim notified where pre-existing damage is evident and occurred prior to the inception of **your** policy
- any claim where the circumstances cannot be clearly identified i.e. where **you** are unable to confirm the date and time of the occurrence
- any claim made, or any event causing the claim to be made, that occurs within the first 14 days of the inception date of **your** policy
- any claim where proof of usage cannot be provided or evidenced and must show the IMEI of the **device** on cover
- the cost of replacing any stored data including but not limited to tunes, songs, personalised ring tones, pictures, films, graphics, downloaded material or software whether arising as a result of a claim paid by this Insurance or otherwise
- **theft** or **loss** of the **device** where **you** have not notified **your** network provider and blacklisted it within 24 hours of discovery of **loss** or **theft**
- **theft** or **loss** of the **device** left **unattended** when it is away from **your** home
- **theft** or **loss** of the **device** not reported to the police within 48 hours and where **you** have not obtained valid crime reference number
- any claim presented under **loss** as an alternative to an unsuccessful **theft** claim
- repairs carried out by third party repair centres not authorised or agreed for use by **us**
- correction of devices where inadequate repairs have been carried out by third party repair centres
- cosmetic damage that does not affect the functionality or operation of **your device**
- any amount recoverable under any guarantee warranty or other insurance
- wear and tear or gradual deterioration of performance of **your device**
- liability of any nature arising from ownership or use of the device including any illness or injury resulting from it
- the cost of routine inspection service adjustment or cleaning or any damage caused to the device during these processes
- repair or replacement arising as a result of negligent use wilful abuse or misuse

- any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority
- any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation
- any direct or indirect consequence of: Irradiation, or contamination by nuclear material; or the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter
- any consequence, howsoever caused, including but not limited to Computer Virus of Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted. For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware. For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

Claims procedure

In the event of a claim **you** must

1. advise the police within 48 hours if there has been theft or vandalism and obtain a crime reference number
2. advise us by telephone as soon as possible on the claims hotline number 01702 568081 or via email, support@loveitcoverit.com
3. provide at **your** own expense a fully completed claim form and all details and evidence as may be reasonably required within 30 days of receipt. **We** will not proceed with **your** claim until all required information has been supplied
4. in the event of a claim **you** must be able to provide proof of usage from **your** network provider that confirms **your device** has been in use since policy inception and up to the event giving rise to **your** claim
5. in the **event of loss or theft you** must notify the appropriate air time provider within 24 hours of discovery and blacklist **your** handset, or mobile network enabled **device**

We will process **your** claim under the terms and conditions of the policy based on the first reason notified to us. If your claim is not covered and **you** change the reason **we** consider this fraud and as such will be notified to the appropriate agency.

Duration of insurance

If **you** have purchased an annual policy it will last for a period of 12/24 months provided **you** have paid **your** premium. If **you** have purchased a monthly policy it will last for a period of one month and then continue for further monthly periods provided **you** continue to pay **your** monthly premiums when due.

Automatic renewal of your policy

For policies purchased with a 12 month term **we** will contact you approximately 14 days before **your** renewal date and offer to renew **your** policy. If **we** do not hear from **you** **we** will automatically renew **your** policy to make sure **you** have continuous cover.

For policies purchased with a monthly term **we** will automatically renew **your** policy each month unless **you** advise **us** otherwise.

If **we** need to make any changes to **your** policy cover or to the price of **your** insurance, **we** will provide **you** with at least 30 days written notice of the change which will be sent to **your** email address provided by **you** at the time of purchase of the policy, or to **your** last known address where there is an unsuccessful email submission.

Should **you** be unhappy with any proposed change being made to **your** policy, **you** will have the right to cancel **your** cover in accordance with this policy wording.

Conditions and limitations

1. this cover provides unlimited replacements and repairs per **device** during each 12 month calendar period of your policy
2. details of any replacement of the **device** (IMEI/serial number) must be advised to **us** with proof of purchase in writing or by e-mail to **us** (support@loveitcoverit.com)
3. the **device age** 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
4. second hand or used devices cannot be covered under this policy, unless such have been purchased either directly from the manufacturer or from a UK VAT registered company
5. cover under this policy is subject to the payment of the premium by direct debit, credit card or PayPal and premiums being up to date other than during the cooling off period
6. **you** must be at least 18 years of age at the time of policy inception and a UK resident
7. any claim which would be covered under any other **device** insurance policy
8. if **we** replace **your device** the damaged item becomes **ours**. If it is returned or found **you** must notify **us** and send it to **us** if **we** ask **you** to
9. all other costs are specifically excluded that are directly or indirectly caused by the event which led to **your** claim unless specifically stated in this policy unless relating to **airtime abuse** for **your device** up to a maximum of £10,000

Cooling off period

You may cancel this policy within 14 days of receiving it by contacting **us** at the address shown in this policy.

Provided no claim has been made a full refund of premium paid by **you** will be given

Cancellation of your policy

If **you** decide that for any reason, this Policy does not meet **your** insurance needs then please return it to **us** within 14 days from the day 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, **we** will then refund your premium in full.

If **you** wish to cancel Your Policy after 14 days, **you** will be entitled to a pro-rata return of premium **you** may cancel the insurance cover at any time by **giving not less than 30 days notice to us in writing** to cancellations@loveitcoverit.com or by contacting us on 01702 568081 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 **we** are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

Fraud policy

You must not act in a fraudulent way. If **you** or anyone acting for **you**:

- fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, your renewal, or any adjustment to **your** policy;
- fails to reveal or hides a fact likely to influence the cover **we** provide;
- makes a statement to us or anyone acting on **our** behalf, knowing the statement to be false;
- sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false;
- makes a claim under the policy, knowing the claim to be false or fraudulent in any way; or
- makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any premium to **you** and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

loveit coverit also reserve the right to provide **your** details to fraud prevention agencies as well as Law enforcement agencies as appropriate. In the interest of our customers **we** are a member of the Telecommunications UK Fraud Forum and validate all claims against Police, Mobile Operators and other UK monitoring systems through various claims validation platforms which are then further validated by recyclers operating under the Mobile Phone Recyclers Charter.

Replacement

This policy is not a replacement as new policy and refurbished items may be used. If **your device** cannot be replaced with an identical **device** of the same age and condition **we** will replace it with a comparable model or the equivalent value taking into account the age and condition of the original **device**. Please note that it may not always be possible to replace **your device** with the same colour although **we** will try wherever possible.

Consumer protection code

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. **You** must tell us of any changes to the answers **you** have given as soon as possible. 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.

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 <https://www.fscs.org.uk/>.

You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or You can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY

Complaints procedure

It is **our** intention to give **you** the best possible service but if **you** do have any questions or concerns about this insurance or the handling of a claim **you** should in the first instance contact the Scheme Administrator.

The contact details are

Loveit Coverit

Evolution House
New Garrison Road
Shoeburyness
Essex
SS3 9BF

01702 568081

support@loveitcoverit.com

Please ensure **your** policy number is quoted in all correspondence to assist a quick and efficient response.

If **you** complaint cannot be resolved by the end of the third working day, the Scheme Administrator will pass it to:

The Customer Relations Manager

The Customer Relations Manager

UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ

0345 218 2685

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;

Financial Ombudsman Service

Financial Ombudsman Service

Exchange Tower
Harbour Exchange Square
London
E14 9SR

Tel: 0300 123 9123

Email:

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 Citizens Advice Bureau.

If **you** have purchased the insurance policy online, **you** may also raise **your** complaint via the EU Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>. This will forward Your complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling **your** complaint than if **you** contact the Financial Ombudsman Service directly.

Law applicable to the contract

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.

UK General Insurance Ltd Privacy Notice

We are UK General Insurance Ltd, referred to as “we/us/our” in this notice. Our data controller registration number issued by the Information Commissioner’s Officer is Z7739575.

This privacy notice is relevant to anyone who uses our services, including policyholders, prospective policyholders, and any other individuals insured under a policy. We refer to these individuals as “you/your” in this notice.

We are dedicated to being transparent about what we do with the information that we collect about you. We process your personal data in accordance with the relevant data protection legislation.

Why do we process your data?

The provision of your personal data is necessary for us to administer your insurance policy and meet our contractual requirements under the policy. You do not have to provide us with your personal data, but we may not be able to proceed appropriately or handle any claims if you decide not to do so.

What information do we collect about you?

Where you have purchased an insurance policy through one of our agents, you will be aware of the information that you gave to them when taking out the insurance. The agent will pass your information to us so that we can administer your insurance policy.

For specific types of insurance policies, for example when offering you a travel insurance policy, we may process some special categories of your personal data, such as information about your health.

We have a legitimate interest to collect this data as we are required to use this information as part of your insurance quotation or insurance policy with us. We may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

UK General’s full privacy notice

This notice explains the most important aspects of how we use your data. You can get more information about this by viewing our full privacy notice online at <http://ukgeneral.com/privacy-notice> or request a copy by emailing us at dataprotection@ukgeneral.co.uk. Alternatively, you can write to us at: Data Protection, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.

Pier Insurance Privacy Notice

This Privacy Statement covers the information practices of Loveit Coverit, a Division of Pier Insurance Managed Services Limited (‘Loveit Coverit’) who are Authorised and Regulated by the Financial Conduct Authority FRN 311798. a data controller and whose registered office is at;

1-5 Nelson Street,
Southend On Sea,
Essex,
SS1 1EG

We take the protection of your privacy and the confidentiality of your personal information seriously and this policy sets out how we meet our obligations regarding data protection and the rights of our customers and prospective customers ('data subjects') in respect of their personal data under the Data Protection Act 1998 ('the DPA'), and the forthcoming General Data Protection Regulation ('the Regulation').

The Regulation defines "personal data" as any information relating to an identified or identifiable natural person (a data subject); an identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier, or by one or more factors specific to the physical, physiological, genetic, mental, economic, cultural, or social identity of that natural person. Pier Insurance Managed Services Limited is committed not only to the letter of the law, but also to the spirit of the law and places high importance on the correct, lawful, and fair handling of all personal data, respecting the legal rights, privacy, and trust of all individuals with whom it deals.

The Data Protection Principles

We comply with the Regulation which sets out the following principles with which any party handling personal data must comply. All personal data must be:

- processed lawfully, fairly, and in a transparent manner in relation to the data subject;
- collected for specified, explicit, and legitimate purposes and not further processed in a manner that is incompatible with those purposes; further processing for archiving purposes in the public interest, scientific, regulatory or historical research purposes or statistical purposes shall not be considered to be incompatible with the initial purposes;
- adequate, relevant and limited to what is necessary in relation to the purposes for which it is processed;
- accurate and, where necessary, kept up to date; every reasonable step must be taken to ensure that personal data that is inaccurate, having regard to the purposes for which it is processed, is erased or rectified without delay;
- kept in a form which permits identification of data subjects for no longer than is necessary for the purposes for which the personal data is processed; personal data may be stored for longer periods insofar as the personal data will be processed solely for archiving purposes in the public interest, scientific, regulatory or historical research purposes or statistical purposes subject to implementation of the appropriate technical and organisational measures required by the Regulation in order to safeguard the rights and freedoms of the data subject;
- processed in a manner that ensures appropriate security of the personal data, including protection against unauthorised or unlawful processing and against accidental loss, destruction or damage, using appropriate
- technical or organisational measures.

How to contact us about your information

The contact details are

Loveit Coverit

Evolution House
New Garrison Road
Shoeburyness
Essex
SS3 9BF

We may respond to enquiries by the police concerning your policy in the normal course of their investigations. Where it is necessary to administer your policy effectively or to protect your interests **we** may disclose the data **you** have supplied to other third parties such as solicitors loss adjusters motor garages engineers repairers replacement companies other insurers **etc**

We may exchange information with third parties for the purposes of fraud protection and credit risk reduction **we** may transfer **our** bases containing **your** personal information if **we** sell **our** business or part of it

Statement of demands and needs

This product meets the demands and needs of those who wish to insure their **device** against **accidental damage, mechanical breakdown, liquid damage, loss, and theft** including **airtime abuse**. **We** have not provided **you** with advice on this insurance cover.