

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. It is important that you read these documents carefully

What is this type of insurance?

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



What is insured?

Essential and Premium cover include:

- ✓ **Accidental damage**
any sudden and unforeseen event resulting solely and independently of any other cause in damage to or destruction of **your gadget** which is neither deliberately caused by **you**, nor caused by the failure or breakdown of **your gadget**
- ✓ **Theft**
the unauthorised dishonest appropriation or attempted appropriation of **your gadget** specified on **your** insurance schedule, by another person with the intention of permanently depriving **you** of it
- ✓ **Breakdown**
If **your gadget** becomes 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
- ✓ **Accessories up to £175** (only included within Essential and Premium cover for mobile phones)
- ✓ **Airtime abuse for your device up to £10,000** (only included within Essential and Premium cover for mobile phones)
- ✓ **Cracked Screen**
any sudden and unforeseen event resulting solely and independently of any other cause in damage to or destruction of **your gadgets** screen which is neither deliberately caused by **you**, nor caused by the failure or breakdown of **your gadget**
- ✓ **Liquid damage**
unintentional damage caused to **your gadget** as a result of coming into contact with a liquid

Available with Premium cover only:

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



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
- ✗ 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
- ✗ Any loss or accidental damage where your device is not fitted with an active functioning SIM or where your network provider cannot verify the device has been in active use since the inception of the policy and up to the event giving rise to the claim



Are there any restrictions on cover?

- ✗ The device age limit must be less than thirty-six months old, or 6 months old for any non-Mobile Phone product) at policy inception and supported with a valid proof of purchase from a UK VAT registered company.
- ✗ For any claims made within the first 30 days of inception of your policy an additional excess of £40 for all accidental damage and liquid damage claims and £60 for every loss or theft claims will apply.
- ✗ 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 cannot guarantee to do this.
- ✗ Loss cover is not included in the Essential product



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 either by PayPal or Credit Card, Via SagePay, or as an annual Direct Debit.



When does the cover start and end?

Your cover 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

By Phone: 01702 568081

By email: support@loveitcoverit.com

Make a claim: claims@loveitcoverit.com