

INSURANCE PRODUCT INFORMATION DOCUMENT

COMPANY: GREAT AMERICAN INTERNATIONAL INSURANCE DAC PRODUCT: GADGET INSURANCE (STUDENTS)

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This policy provides insurance against physical damage to your gadget(s). If your gadget is damaged or breaks down we will either repair your gadget (where possible) or provide a replacement item. If your gadget is lost or stolen, we will provide a replacement item.

Repairs will be made using readily available parts, which may be refurbished or unbranded. If your gadget cannot be repaired, we will provide a replacement item.

What is insured?

Portable electronic gadget(s) owned by you or are covered up to a limit of £2,000 (this is the maximum amount payable during any one 12 month period).

A gadget can be any of the following items - digital cameras, e-readers, laptops (including MacBook's), mobile phones, PDA's, portable gaming consoles, satellite navigation devices, smart phones (including iPhones), tablets/phablets (including iPads) and wearable technology (such as a smart watches or health and fitness trackers).

The core cover includes accidental damage, accidental loss, breakdown and theft all as standard. Cover also includes, again as standard:

- Accessories up to £50;
- Business use (providing you own the gadget as a private individual);
- Unauthorised use of an e-Wallet facility on your gadget up to £50 following theft;
- Unauthorised calls, texts or data use up to £500 following theft or accidental loss;
- Student use in university halls/residences and schools.

What is not insured?

We only insure gadgets that are no more than 36 months old at the time this policy was first inception and they must have been either purchased as new in the United Kingdom or purchased as refurbished in the United Kingdom direct from the manufacturer or network provider.

We do not cover theft from unattended vehicles (unless security devices were operational) or from premises or buildings unless there is evidence of forced entry or exit. Your gadget is also not insured if you leave it unattended (not within your sight at all times and out of your arms-length reach) when away from your home.

Laptops (including MacBook's) are not covered in respect of accidental loss or breakdown.

We also do not cover breakdown for items over 36 months old and cover only applies outside of any warranty or guarantee period.

Any repairs or other costs for repairs carried out by anyone not authorised by us is excluded.

Are there any restrictions on cover?

This is not new for old insurance – repairs may be with refurbished or unbranded parts and replacements are likely to be refurbished items (they will be provided with a twelve month warranty).

There is a deferred period of 7 days after the Effective Date before you can make a claim.

All repairs or replacements must be carried out or provided by vendors approved and authorised by us.

A policy excess of £50 in respect of the first two claims applies increasing to £75 in respect of the third claim and £100 for any other claim you make. Policy excess must be paid by you in respect of each and every gadget being claimed for under each incident.

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You are limited to a maximum amount payable of £2,000 in any one 12 month period.

To be eligible for this policy, the following statements must be true to the best of your knowledge:

- You are a student;
- You are a UK (England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man) resident;
- You are aged 18 or over;
- You own your gadget(s) that are to be insured;
- Your gadget(s) are in good condition and full working order at the time this policy was first inception;
- You have not had any insurance refused, cancelled or declared null or void; and
- You have not been convicted of any criminal offence (other than motoring convictions) or have any prosecution or police enquiry pending (any convictions spent under the Rehabilitation of Offenders Act 1974 do not need to be disclosed).

Where am I covered?

Your gadgets are covered anywhere in the United Kingdom (England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man) as standard.

Cover is extended to outside the United Kingdom (other than Cuba or Iran) for up to a maximum of 120 days in any continuous 12 month period.

Replacement or repair must be carried out in the United Kingdom.

What are my obligations?

You must be able to provide evidence of ownership or proof of purchase and proof of usage in the event you make a claim.

In the event of theft or accidental loss, you must (where applicable) report the theft or accidental loss to your network provider and blacklist your handset/item and in the event of theft, you must report the theft to the police within 24 hours of your discovery of the incident.

If your gadget is lost, you must obtain a lost property reference from the police or a lost property reporting service which is accredited by the police, such as www.checkmend.com or www.reportmyloss.com and register a lost item.

When and how do I pay?

The Insurance premium is paid by you, annually or monthly, as part as your online application to obtain Gadget Insurance

When does cover start and end?

The policy will be inception immediately upon your successful application, however there is a deferred period of 7 days before you can make a claim.

The deferred period applies after the Effective Date shown on your certificate of insurance.

After this, the policy will run for 12 months period, until the expiry date stated on your certificate of insurance, unless you cancel your policy or we choose to cancel.

The cover is renewable on an annual basis.

This policy will end at expiration date stated under your Certificate of insurance, if you or we cancel your policy, if you have made claims up to the maximum limit of £2,000, if you fail to pay premium by due, or if you no longer live permanently in the United Kingdom.

How do I cancel the contract?

If you decide that this policy is not right for you, all you need to do is tell ZugarZnap within 14 days of your cover starting (*cooling off period*) or renewing or when you receive your policy documents. We will refund any premium you have paid, unless you have made a claim.

You can also cancel the contract at any time after 14 days, in which case we will refund you proportional premium of unused period if policy is paid annually, unless you have made a claim. ZugarZnap reserves the right to charge administration fee for cancellations after 14 days.