

helpucover is a trading style of Cardiff Pinnacle Insurance Management Services PLC. Registered in England and Wales. Number: 2729650. Registered Office: Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire WD6 2XX.

helpucover Gadget and Mobile Phone Insurance is provided by Affinon International Limited, Registered in England No.1008797. Registered address: Charter Court, 50 Windsor Road, Slough, Berkshire, SL1 2EJ. Affinon International Limited is authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 311584.

This document contains some important facts about helpucover Gadget and Mobile Phone Insurance. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy wording. Please take time to read this policy document to make sure you understand the cover it provides.

What is this type of insurance

helpucover Gadget and Mobile Phone insurance covers gadgets, mobile phones and desktop computers from loss, theft, accidental damage and mechanical breakdown. Cover also extends to other family members living at your address. Gadget insurance can cover the majority of handheld electronic items including tablets, laptops, cameras, headphones and wearable technology e.g. smart watches. A list of insurable items is available in the policy full terms and conditions.

The information provided in this document is a summary of the key features and exclusions of your insurance policy and does not form part of the contract between us. The full terms and conditions of your cover can be found in the policy document. It is important you read the policy document carefully and keep it for future reference. In particular it contains more details on exclusions and restrictions.



What is insured?

- ✓ Registered gadgets, mobile phones and desktop computers
 - ✓ Up to £1,500 to cover the cost of mobile phones which have been lost, stolen, accidentally damaged or breakdown outside of the manufacturer's warranty
 - ✓ Up to £1,500 to cover the cost of gadgets which have been lost, stolen, accidentally damaged or breakdown outside of the manufacturer's warranty
 - ✓ Up to £1,500 to cover the cost of desktop computers which have been lost, stolen, accidentally damaged or breakdown outside of the manufacturer's warranty
- ✓ Unregistered gadgets, mobile phones and desktop computers
 - ✓ Up to £150 to cover the cost of mobile phones which have been lost, stolen, accidentally damaged or breakdown outside of the manufacturer's warranty
 - ✓ Up to £150 to cover the cost of gadgets which have been lost, stolen, accidentally damaged or breakdown outside of the manufacturer's warranty
 - ✓ Up to £150 to cover the cost of desktop computers which have been lost, stolen, accidentally damaged or breakdown outside of the manufacturer's warranty
- ✓ Claims will be settled by either repair or replacement
 - ✓ We will attempt to repair damaged items. Where an item is deemed to be beyond economic repair, we will replace it with an identical model or one of equivalent specification
 - ✓ Where an item is lost or stolen we will replace it with an identical model or one of equivalent specification
 - ✓ Replacements may come from refurbished or remanufactured stock



What is not insured?

- ✗ Gadgets, mobile phone and desktop computers within the first 14 days following the policy inception, or when the item is registered on your insurance schedule. This is known as the 'Deferred period'. Please refer to the policy terms and conditions for full details
- ✗ Any claims for mechanical breakdown where the item is still within the manufacturer's warranty
- ✗ Cover for drones
- ✗ Damage caused by cosmetic damage, routine servicing, inspection, maintenance, dismantling or cleaning
- ✗ Damaged caused by failing to follow the manufacturer's instructions
- ✗ Damage deliberately caused by you, a member of your resident family or by someone else
- ✗ Loss or theft of an item where it has been left unattended in a motor vehicle
- ✗ Any item used or purchased in connection to a business
- ✗ Accessories for your gadgets or mobile phone (e.g. cases, headphones etc.)
- ✗ Any item where the serial or IMEI number has been tampered with in any way
- ✗ Any item which is not in the possession of you or a member of your resident family



Are there any restrictions on cover?

- ! We will only settle claims where we have received any applicable excess payment
- ! You can make up to 2 successful claims in any 12-month period
- ! The most we will pay in any 12-month period is £1,500 after the deduction of any applicable excess
- ! Items cannot be more than 36 months old at the date of registration or have an original purchase price of more than £1,500
- ! Unregistered items cannot be more than 36 months old at the date of the Incident that causes a claim or have an original purchase price of more than £150
- ! Only gadgets, mobile phones and desktop computers with proof of ownership are eligible for cover
- ! You can only purchase helpucover Gadget and Mobile Phone insurance if you are 18 years of age or over and live permanently in the United Kingdom
- ! Cover only extends to family members who live with you permanently at your home address registered with helpucover



Where am I covered?

- ✓ Items are permanently covered in the UK
- ✓ Items are covered worldwide up to a maximum of 90 days in any 12 month period



What are my obligations?

- You must pay your policy premium
- Any item valued over £150 must be registered to ensure they are covered up to the maximum limit
- An excess of £50 per item is payable for each successful claim
- You must be able to provide us with proof of ownership before we will settle your claim
- You should report the loss or theft of an item to the Police as soon as possible
- You should inform us of any incident which may give rise to a claim as soon as possible
- All items should be in full working order prior to your insurance start date



When and how do I pay?

Payment is taken monthly and your monthly payment date will match the date you purchased your policy (e.g. if you purchased your policy on the 1st of the month, all subsequent monthly payments will be taken on the 1st). Payment will be collected by either Debit/Credit card or Direct Debit.



When does the cover start and end?

Your policy will start immediately however there is no cover provided for the first 14 days. This is known as the 'Deferred period'. The policy will only end when you inform us of your wish to cancel, or we terminate the policy in line with the terms set out in the full terms and conditions.



How do I cancel my contract?

You can cancel your policy at anytime by calling Affinion on 0800 389 6998 or writing to: The Customer Services Department, helpucover Gadget and Mobile Phone insurance, Sentinel House, Airspeed Road, Portsmouth, Hampshire, P03 5RF