

# Gadget insurance – insurance2go Business

## Insurance Product Information Document

COMPANY : AWP P&C S.A.

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### Product: Accidental Damage, Theft, Loss and Extended Warranty

This document only provides a basic summary of policy cover. The full terms and conditions of the policy are shown in the policy document, which You should read carefully to ensure You have the cover You need

Full pre-contractual and contractual information are provided in the documents relating to the insurance policy.

#### What is this type of insurance?

Accidental Damage, Theft, Loss and Extended Warranty is an insurance policy providing repair or replacement to Your Gadget in certain events.



#### Where am I covered?

- The insurance policy is only valid for Gadgets purchased in Your Country of Residence
- Your Gadget is insured while You are abroad for trips for up to 90 consecutive days



#### What is insured?

- ✓ The Following events are insured for Your Gadget for which You have purchased the insurance:
  - Accidental Damage caused by drop; fall; impact; liquid
  - Mechanical and electrical breakdown occurring after the expiration of the manufacturer's warranty
  - Malicious Damage
  - Theft
  - Loss
  - Unauthorised phone usage up to £1,000
- ✓ Limit of Liability: Original Purchase Price paid for the Insured Object. An **Excess** may apply. This is the fixed amount of any insurance claim that You must pay in full before We process your claim. The Limit of Liability for Accessories is up to £150
- ✓ You can claim
  - for Accidental Damage and Theft and Loss and unauthorised phone usage events:
    - from the date of purchase of Your policy.
  - for Mechanical and electrical breakdown events:
  - after the expiry of the manufacturer's warranty; please check with the manufacturer for the duration of the warranty.



#### What is not insured?

Please refer to the Terms and Conditions for an exhaustive list of exclusions that are not covered by the insurance cover. The main exclusions are:

- ✗ Accidental Damage caused by Fire, Vandalism, Explosion, Lightening, High Voltage.
- ✗ Cosmetic damage.
- ✗ Consumable parts.
- ✗ Gross negligence.
- ✗ Damage caused by external events.
- ✗ Sand intrusion.
- ✗ All damages due to loss of battery capacity.
- ✗ Faulty software or software / data retrieval.
- ✗ Pixel defects not covered by the manufacturer's guidelines.
- ✗ Use of the Gadget for Domestic use.
- ✗ Wear and tear.
- ✗ Pre-existing damage or fault with Your Gadget.
- ✗ Desktop computers.



## Are there restrictions on cover?

- ! You must be aged 18 years or older.
- ! The United Kingdom must be and remain Your country of residence.
- ! The Gadget must be purchased by You or gifted to You.
- ! You must not be aware of any existing damage to or other fault with Your Gadget when purchasing the cover.
- ! Only incur a repair cost, incur any transportation costs (including but not restricted to shipping, logistics, postal and/or carrier costs) or incur any replacement costs once You have Our authority to do so.
- ! The Gadget must be less than 36 months old, in good condition and full working order at the time of policy inception.



## What are my obligations?

- **To prevent the policy being cancelled or voided and/or claims being reduced or refused, You must:**  
**When taking out this policy**
  - provide Us with complete and accurate information.
- **Once the policy is in effect**
  - For the period of the insurance cover, You must, to the best of Your ability, keep the Gadget in good working order, and take reasonable care to prevent or, at least, minimise the risk of Accidental Damage or Theft.
- **In the event of a claim**
  - provide Us with complete and accurate information, including Proof of Purchase, when claiming and if the Gadget becomes damaged, stolen or destroyed during the term of the insurance agreement, You must report Your claim as soon as possible so that the Gadget can be repaired, retrieved and does not deteriorate further.



## When and how do I pay?

- Monthly or Annually in advance, by your chosen payment method from the options provided.



## When does the cover start and end?

- Your cover will start on the date of purchase and the policy will continue monthly/annually and will automatically renew unless you tell us otherwise.
- Mechanical and Electrical Breakdown (Extended Warranty) cover will start upon the expiry of the manufacturer's warranty.



## How do I cancel the contract?

You may cancel the policy at any time in writing to us via the Policy Administrator email [admin@burnett.co.uk](mailto:admin@burnett.co.uk) .

If you cancel within the first 14 days of receipt of the policy documentation, providing there has been no claim or incident likely to give rise to a claim, we will refund any premium paid.

You are protected by the Financial Ombudsman Service and the Financial Services Compensation Scheme (FSCS).