

GADGET POLICY - NOTIFICATION OF POLICY WORDING CHANGES



Changes to Your Gadget Cover Policy Wording:

We're pleased to inform you that we've made some enhancements to our policy wording, following the switch of underwriters from UK General Ltd. on behalf of Great Lakes Insurance SE to Building Block Insurance Limited PCC.

The change has taken place following our bid to improve our product offerings to customers, as we strive to provide you with the best available cover. Please find below a summary of the key changes to the policy wording. For more information please find the full policy wording via this link - <https://www.captaincover.co.uk/customer-service/policy-documents>




Section of Policy Wording	CURRENT POLICY WORDING	REVISED POLICY WORDING
<i>What is covered</i>	You are covered up to a maximum amount of £100 for costs/expenses relating to unauthorised calls, texts or data use in the event that your device is accidentally lost or stolen.	You are covered up to a maximum amount of £500 for costs/expenses relating to unauthorised calls or texts in the event that your gadget is accidentally lost or stolen.
<i>What is not covered</i>	The excess for an iPhone, smart phone or tablet is £50 in all cases.	The excess for an iPhone, smart phone or tablet is £50 for Captain and Commander policies and £100 for Cadet policies. If a claim is for accidental damage or breakdown and the incident leading to the claim occurs within 30 days of the policy start date then you will be liable to pay an additional £50 on top of the excess stated on your policy schedule.
<i>What is (not) covered</i>	You are not covered for accidental damage, theft, loss, breakdown or liquid damage to accessories of any kind.	Once your gadget claim is approved, we will replace any accessories that were lost, stolen or damaged at the same time as your gadget up to a maximum value of £150.
<i>Policy Conditions and Limitations</i>	You are not covered for any claim, or event causing the need for a claim, that occurs within the first 14 days of the policy commencement date.	You are covered for all claims, or events causing the need for a claim, from the start date of your policy (an increased excess may apply if within the first 30 days).
<i>Policy Conditions and Limitations</i>	All items must have been purchased as new from a UK VAT registered company and must be in full working order at the commencement date.	Your gadget must have been purchased new in the UK directly from a manufacturer, network provider or retail store (high street or online) OR purchased as a refurbished item in the UK direct from the manufacturer or network provider.
<i>Policy Conditions and Limitations</i>	This cover is limited to one (1) claim per peril, per insured item for the period of insurance.	There is no limit on the number of claims you can make in any one period of cover, up to your individual gadget policy limit.
<i>Policy Conditions and Limitations</i>	This cover is limited to one (1) replacement per insured item per period of insurance.	There is no limit on the number of claims you can make in any one period of cover, up to your individual gadget policy limit.
<i>Policy Conditions and Limitations</i>	Your device must be less than 18 months old at the commencement date of the insurance and 30 months at the renewal date. You may not renew your cover after the device is over 30 months old.	Your gadget must be less than 12 months old at the start date of the policy. There is no limit on gadget age from the first renewal onwards.

If you have any questions, you can contact us by email: assist@captaincover.co.uk or telephone: 0333 400 8179.




Changes to Our Cover Range:



CURRENT COVER RANGE:

 <p>Cadet Entry level cover</p> <ul style="list-style-type: none"> ✓ Theft ✓ Mechanical breakdown ✓ 90 days worldwide cover ✓ Unauthorised usage up to £100 ✓ Excess from £50 ✗ Loss ✗ Liquid Damage ✗ Accidental Damage 	 <p>Captain Mid level cover</p> <ul style="list-style-type: none"> ✓ Theft ✓ Mechanical breakdown ✓ 90 days worldwide cover ✓ Unauthorised usage up to £100 ✓ Excess from £50 ✓ Loss ✓ Liquid damage ✗ Accidental damage 	 <p>Commander Premium level cover</p> <ul style="list-style-type: none"> ✓ Theft ✓ Mechanical breakdown ✓ 90 days worldwide cover ✓ Unauthorised usage up to £100 ✓ Excess from £50 ✓ Loss ✓ Liquid damage ✓ Accidental damage
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REVISED COVER RANGE:

 <p>Cadet Entry level cover</p> <ul style="list-style-type: none"> ✓ Theft ✓ Mechanical breakdown ✓ 90 days worldwide cover ✓ Unauthorised usage up to £500 ✓ Accessory Cover up to £150 ✓ Excess: £100 ✓ Loss ✗ Liquid damage ✗ Accidental damage 	 <p>Captain Mid level cover</p> <ul style="list-style-type: none"> ✓ Theft ✓ Mechanical breakdown ✓ 90 days worldwide cover ✓ Unauthorised usage up to £500 ✓ Accessory cover up to £150 ✓ Excess: £50 ✓ Loss ✗ Liquid damage ✗ Accidental damage 	 <p>Commander Premium level cover</p> <ul style="list-style-type: none"> ✓ Theft ✓ Mechanical breakdown ✓ 90 days worldwide cover ✓ Unauthorised usage up to £500 ✓ Accessory Cover up to £150 ✓ Excess: £50 ✓ Loss ✓ Liquid damage ✓ Accidental damage
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