

**POLICY SUMMARY**

# **GADGET INSURANCE**



To report a claim,  
please call us on 01285 626020

  
**CAPTAIN COVER**  
Lifestyle Insurance that's out of this world

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## Policy Summary – Gadget Insurance

This Policy summary brings some important points to **Your** attention. It does not contain the full terms and conditions of this **Insurance**. Full terms and conditions and an explanation of any defined terms used in this **Policy** summary, can be found in the **Policy** document. This is a summary of all cover provided.

### Your responsibility to review

Please review **Your** cover before the end of the cancellation period and on an ongoing basis to ensure that it is, and remains, adequate and suitable for **Your** needs.

### Who provides this policy?

The insurance is arranged through Captain Cover a trading name of Lexelle Limited and underwritten by Building Block Insurance PCC Limited ('BBI'), the head office of which is located in Malta. The **Policy** is administered by Captain Cover who acts as an agent of the **Insurer** for the distribution of the **Policy**, collection and refunds of premiums. Claims under the **Policy** are handled by the **Claims Handler**.

### What is Gadget Insurance?

This **Policy** covers **You** against **Accidental Loss, Theft, Accidental Damage** and **Mechanical Breakdown** for defined types of Gadget for particular specified events. The **Policy Limit You** have chosen for each gadget will be shown on **Your Schedule 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**.

## Am I eligible for cover?

**You** are eligible for cover if:

- a. **You** are a permanent UK resident; and
- b. **You** as the **Policyholder** are over 18 years of age.

We will only insure **Your Gadget** if:

- a. it is in full working order and not already damaged at the **Start Date** of this **Policy**; and
- b. it is no more than 12 months old at the **Start Date** of this **Policy** and **You** have proof of purchase; and
- c. it was purchased as new in the UK directly from a manufacturer, network provider or retail store (high street or online) OR purchased as refurbished in the UK direct from the manufacturer or network provider; and
- d. it was not purchased from an online auction.

## What am I covered for?

The cover type and **Policy Limit** inclusive of the **Policy Excess** as shown on **Your Schedule of Insurance**.

### **Accidental Damage** (this section only applies if shown on **Your Schedule**)

**We** will pay the costs of repairing **Your Gadget** as a result of **Accidental Damage**. Repairs will be carried out using readily available parts. Where possible **We** will use original parts but in some cases, unbranded parts may be used. In the event that any repairs authorised by **Us** under this **Policy** invalidate **Your** manufacturer's warranty, **We** will repair or replace **Your** gadget for the remaining period of **Your** manufacturer's warranty in line with **Your** manufacturer's warranty terms and conditions.

If **Your Gadget** cannot be economically repaired then a **Replacement Item** will be provided up to the **Policy Limit**.

### **Theft**

If **Your Gadget** is stolen **We** will provide a **Replacement Item** up to the **Policy Limit**. Where only part or parts of **Your Gadget** have been stolen, **We** will only replace that part or parts.

### **Accidental Loss**

If **You** lose **Your** mobile phone or tablet **We** will provide a **Replacement Item** up to the **Policy Limit**.

### **Breakdown** (this section only applies if shown on **Your Schedule**)

**We** will pay repair costs if **Your Gadget** is damaged as a direct result of electrical or mechanical **Breakdown** occurring outside of the manufacturer's guarantee period. If **Your Gadget** cannot be economically repaired, **We** will provide a **Replacement Item** up to the **Policy Limit**.

## Worldwide Cover

**Your Gadget** is covered for up to 90 days in total worldwide in any 12 month **Period of Cover**. Replacement or repair can only be dealt with once **You** are back in the UK.

## Fraudulent Usage Cover

If **Your Gadget** is accidentally lost or stolen and is used fraudulently, **We** will reimburse **You** for the costs up to a maximum value of £500 upon receipt of **Your** itemised bill. This is in addition to the **Policy Limit** stated on **Your Schedule of Insurance**.

## Accessories

If **Your** 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. This is in addition to the **Policy Limit** stated on **Your Schedule of Insurance**.

## What am I not covered for?

**Your Gadget** is not covered for:

The **Policy Excess** as stated on **Your Schedule of Insurance** for each and every claim.

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 not be covered for the **Policy Excess** as stated on **Your Schedule of Insurance** plus an additional £50.

### 1. Theft or Accidental Loss

**You** will not be covered for **Theft** or **Accidental Loss**;

- a. From any motorbike or motor vehicle where **You** or someone acting on **Your** behalf is not on or in the vehicle, unless the **Gadget** has been concealed in a closed boot, locked pannier, closed glove compartment or other closed internal compartment, and all the vehicle's windows and doors have been closed and locked, and all security systems have been activated. Damage must be caused by the thief, and evidence provided with **Your** claim; or
- b. From any building, land or premises, unless force, resulting in damage to the building or premises, was used to gain entry or exit, evidence of which must be provided with **Your** claim; or
- c. from **Your** control or the control of any member of **Your Immediate Family**, except where it has been concealed either on or about the person and not left unattended, or the use of physical force or violence against the person has been used or threatened; or
- d. Where the **Gadget** has been left **Unattended** when it is away from **Your Home**; or
- e. Where the **Gadget** was in the possession of someone other than **You** or **Your Immediate Family** at the time of the event; or

- f. where the circumstances of the **Accidental Loss** cannot be clearly identified, i.e. where **You** are unable to confirm the time and place **You** last had **Your Gadget**, or any claims for **Accidental Loss** of **Your Gadget** in **Your** home.

## 2. Accidental Damage or Breakdown

If this type of cover is shown in **Your Schedule You** will not be covered for **Accidental Damage** or **Breakdown** caused by;

- a. **You** deliberately damaging or neglecting the **Gadget**; or
- b. **You** not following the manufacturer's instructions; or
- c. Routine servicing, inspection, maintenance or cleaning; or
- d. Loss or damage caused by a manufacturer's defect or recall of the **Gadget**; or
- e. Repairs carried out by persons not authorised by **Us**.

If this cover is not shown in **Your Schedule** then **You** are not covered for **Accidental Damage** or **Breakdown** of any kind.

## 3. Fraudulent Call Cover

**We** will not pay for any **Fraudulent Calls**;

- a. Unless it results from a **Theft** or **Accidental Loss** claim that is covered by this insurance; or
- b. Where the **Theft** or **Accidental Loss** of **Your Gadget** has not been reported to **Your** airtime provider within 24 hours of the **Theft** or **Accidental Loss** occurring; or
- c. **Your** network provider fails to properly block **Your** service.

## 4. Repair or other costs for:

- a. Routine servicing, inspection, maintenance or cleaning; or
- b. A manufacturer's defect or recall of the **Gadget**; or
- c. Repairs carried out by persons not authorised by **Us**; or
- d. Wear and tear to the **Gadget**, depreciation, gradual deterioration of performance or damage caused by atmospheric or climatic conditions; or
- e. Cosmetic damage of any kind - including scratches, chips or dents; or
- f. Any damage, breakdown or loss of use caused by a **Virus**; or
- g. Any **Gadget** which has had its serial number tampered with in any way.

## Cancelling your policy

**You** can cancel **Your Policy** within 14 days from:

- a. the day of the conclusion of the contract; or
- b. the day on which **You** receive the contractual terms and conditions, if that is later than the date referred to above.

**We** will refund any **Premium You** have paid unless **You** have made a claim and settlement terms are subsequently agreed.

After 14 days, provided that no claim has been made, **You** may cancel this **Policy** and receive a pro rata refund of the **Premium** paid for each month of unexpired cover, calculated from the date the cancellation request is received by **Us**.

**We** may cancel this **Policy** by giving **You** 30 days' notice in writing where there is a valid reason for doing so. Valid reasons may include but are not limited to:

- a. If **We** suspect fraudulent activity.
- b. If **You** are not complying with the terms and conditions of the **Policy**.
- c. If **You** use threatening or abusive behaviour towards our staff or suppliers.

A cancellation letter will be sent to **You** at **Your** last known address, and:

- a. any **Premium You** have paid for the period after the cancellation will be refunded to **You**; and
- b. **We** will pay any valid claim occurring before the cancellation date.

If **You** choose to cancel **Your** insurance, simply return **Your Schedule of Insurance** marked 'cancelled' to **Your Administrator** whose details are shown on **Your Schedule of Insurance**.

## How do I make a claim?

If **You** need to make a claim, **You** should contact the **Claim Handler** as soon as possible and follow the steps below.

### 1. Notify the relevant people

**Theft and Accidental Loss** claims

- a. Report the **Theft** or **Accidental Loss** of any **Gadget**, within 24 hours of discovery, to **Your** airtime provider and blacklist **Your Gadget**.
- b. Report the **Theft** or **Accidental Loss** of any **Gadget** to the Police within 48 hours of discovery, and obtain a crime reference number (in support of a **Theft** claim), or a lost property number (in support of an **Accidental Loss** claim).

All claims including those for **Theft** and **Accidental Loss**

Contact Trent-Services as soon as possible (and in any event within 7 days) of any incident in order to:

- (i) notify them and provide them with details of the incident likely to give rise to a claim under this **Policy**; and
- (ii) request a claim form.

Telephone: **01285 626020**

Email: admin@trent-services.co.uk

If the incident occurred outside the UK, please notify Trent-Services within 48 hours of **Your** return to the UK.

## 2. Gather information

To process **Your** claim quickly, **We** will need information about the circumstances that led to **Your** claim. The information required will be detailed when **You** contact the **Claim Handler** and will include any of the following:

- a. Police report/crime reference, where the claim is for **Theft**.
- b. Police report/lost property number, where the claim is for **Accidental Loss**.
- c. Evidence of ownership.
- d. Proof of purchase.
- e. Blocking confirmation from your network including date last used, where claim is for **Theft** or **Accidental Loss**.
- f. Photographic evidence of the damage to the **Gadget** where the claim is for **Accidental Damage**.

## 3. Submit your claim

Please return the requested claim form as soon as possible, making sure **You** have enclosed all the requested documents (and any additional information) to support **Your** claim.

The completed claim form, **Proof of Purchase** and any additional information that may be required from **You** is to be returned as instructed by the **Claim Handler**.

All access blocks must be removed from **Your Gadget** before being sent for repair. This includes any personal pin locks or operator specific security blocks, including Find My iPhone or other remote location device/app. Failure to do so will result in **Your** claim being delayed and/or **Your Gadget** being returned to **You**.

**Note:** If **We** replace **Your Gadget(s)**, the damaged or lost item becomes **Our** property. If it is returned or found, **You** must notify **Us** and send it to **Us** if **We** ask **You** to.

**Important:** **We** will process **Your** claim under the terms and conditions of this **Policy** based on the first reason notified to **Us** for the claim. If **Your** claim is not covered and **You** then submit a claim having changed the reason, **We** will consider this as fraud. Details of all such cases will be passed to appropriate agencies for action.

## Making a complaint

If **Your** complaint is about the sale or **Administration** of this **Policy**, please contact:

### **Captain Cover**

PO Box 4428 Sheffield S9 9DD

Web: [www.captaincover.co.uk](http://www.captaincover.co.uk)

Calling: **0333 400 8179**

Email: [assist@captaincover.co.uk](mailto:assist@captaincover.co.uk)

If **Your** complaint is about the handling of **Your** claim, please contact:

Trent-Services (Administration) Ltd

Trent House

Love Lane

Cirencester

GL7 1XD

Telephone: **01285 626020**

Email: [admin@trent-services.co.uk](mailto:admin@trent-services.co.uk)

If **You** remain dissatisfied after following the above complaints procedures in full, in relation to matters concerning the **Policy** sale process or any other aspect of service that **You** have received, **You** can ask the Financial Ombudsman Service to review **Your** case. Their address is:

### **The Financial Ombudsman Service**

Exchange Tower

London

E14 9SR

Telephone: **0800 0234567** or **0300 1239123**

Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Using this complaints procedure or referral to the Financial Ombudsman Service does not affect **Your** legal rights.

If **Your** complaint is about the **Policy** itself please contact:

### **Complaints Manager**

Vision Exchange Building

Territorials Street

Mriehel

BKR 3000

Malta

Email: [complaints@buildingblockpcc.com](mailto:complaints@buildingblockpcc.com)

Telephone: **0800 912 1464**

If **You** remain dissatisfied after following the above complaints procedures in full in relation to matters concerning the **Policy** **You** can ask the following autonomous and independent body to review **Your** case.

Their contact details are:

## Office of the Arbiter for Financial Services

1<sup>st</sup> Floor  
St. Calcedonius Square  
Floriana  
FRN 1530  
Malta

**Email:** [complaint.info@financialarbiter.org.mt](mailto:complaint.info@financialarbiter.org.mt)

**Telephone:** +356 21242945 (overseas call charges apply)

**Web:** [www.financialarbiter.org.mt](http://www.financialarbiter.org.mt)

## Online Dispute Resolution

The European Commission has an online dispute resolution for consumers who have a complaint about a product or service bought online. If **You** choose to submit **Your** complaint this way, it will be forwarded to an Alternative Dispute Resolution (ADR) entity which will handle the case entirely online and reach an outcome within 90 days. The web address for this Online Dispute Resolution Service is shown below. **You** are required to quote **Our** email address – [assist@captaincover.co.uk](mailto:assist@captaincover.co.uk) when submitting **Your** complaint to the ADR entity and please be aware that they will only be able to consider **Your** complaint after **You** have provided **Us** with the opportunity to consider and resolve the complaint.

Web: <https://webgate.ec.europa.eu/odr/main/index.cfm?event=main.home.show&lng=EN>

## Building Block Insurance PCC Limited

Vision Exchange Building Territorials Street Mriehal BKR3000 Malta

Calling from the UK 0800 912 1464 Calling from outside the UK (+44) 1476 581 276

[www.buildingblockpcc.com](http://www.buildingblockpcc.com)

This Gadget Insurance Policy is underwritten by Building Block Insurance PCC Limited ('BBI') and administered by Lexelle Limited trading as Captain Cover for BBI's authorised representative Reach Financial Services Limited - FCA reference no. 302801.

Building Block Insurance PCC Limited is a protected cell company authorised by the Malta Financial Services Authority to carry on general insurance business and the non-cellular assets of BBI may be used to meet losses incurred by any of its cells in excess of their cellular assets. No recourse may be made by You however in connection with any losses relating to this Policy against the cellular assets of any protected cell of BBI.

Building Block Insurance PCC Limited, is a registered company, with registration number C 63128.