

## Gadget cover

	Standard	Premier	Premier Plus	Excess per insured person
	Cover limit per insured person			
Gadget Cover	£1,000	£2,000	£3,000	£100
Single item limit	£1,000	£1,500	£1,500	
Unauthorised calls/texts/data	£2,000 per claim	£2,000 per claim	£2,000 per claim	
Accessories	£150	£150	£150	

### What is a gadget?

Gadget - means the portable electronic equipment owned by you, the replacement value of which must not exceed the maximum benefit for 'Gadget Cover' shown in the 'Cover Summary' in the policy wording, with the relevant proof of purchase, that is in good condition and in full working order at the time of your trip, including laptops, mobile phones, smart phones, iPhones, iPads, tablets, e-readers, MP3 Players, CD/DVD players, head/ear phones, satellite navigation devices, PDAs, handheld games, consoles, cameras, video cameras and wearable technology (e.g. smart watch or health and fitness tracker) but excluding drones.

All gadgets must be less than 6 years old at the start date of the insurance (18 months for laptops) and must have been manufactured to a UK Specification, with valid proof of purchase.

All gadgets must have been:

- a. purchased as new and must be in full working order at the start date of this policy, or
- b. purchased by you as refurbished in the UK, as long as, the refurbished gadget was sold with a minimum 12-month warranty and this stated on your evidence of ownership (which you will be required to provide evidence of), or
- c. gifted to you, as long it meets the criteria in points a) or b) above, and you are able to provide a UK gift receipt.

In addition, all gadgets:

- a. cannot have been purchased during the trip,
- b. cannot have been purchased outside the UK,
- c. must be in your possession and in good working condition (not accidentally damaged),
- d. must not have not previously been repaired using non-manufacturer parts.

### What is covered

We will pay you up to the maximum benefit for 'Gadget Cover' shown in the 'Cover Summary' in the policy wording, for:

1. The cost of repairing or replacing your gadget if it is lost, stolen, damaged or suffers electrical breakdown whilst on your trip;
2. The costs of any unauthorised calls/ texts/ data use from the time your gadget was lost or stolen on your trip, up to a maximum of 24 hours from discovery of the incident;
3. The cost of replacing any accessories that were lost, stolen or damaged at the same time as your gadget. If we replace your gadget with a different make or model and this means that you can no longer use your existing accessories, we will replace them too.

Full details, including any specific terms that are applicable, are available in the Policy Wording.