

# Mobile Phone & Gadget Insurance

## Insurance Product Information Document

i-Partners Insurance Management Limited (registered in the United Kingdom) is authorised and regulated by the Financial Conduct Authority Financial Services Number: 612866

**Company:** i-Partners Insurance Management Limited  
in association with  
Commercial & General Ltd T/A Bettersafe.com

**Product:** i-Digital Mobile Phone & Gadget Insurance

**This document does not contain the full terms and conditions of the cover which can be found in the policy wording and schedule. It is important that you read all these documents carefully.**

### What is this type of insurance?

This is a Mobile Phone & Gadget (collectively referred to in this document as gadget) Insurance policy which covers your mobile phone(s) or gadget(s) against mechanical, electrical and accidental damage as well as loss/theft (where selected when applying).



### What is insured?

**Dependent upon the level of cover you chose which will be shown on your i-Digital Gadget Insurance Schedule**

- ✓ Accidental Damage – we will pay for the sudden and unforeseen accidental damage to the gadget including liquid damage not otherwise specifically excluded from the policy.
- ✓ Breakdown – electrical and mechanical breakdown of your gadget that occurs outside the manufacturers guarantee period.
- ✓ Theft – if your gadget is stolen, we will replace it. Where only parts of your gadget has been stolen, we will only replace that part(s).
- ✓ Accidental Loss (when selected and as shown on your Insurance Schedule) – the disappearance of your gadget in circumstances that do not involve theft and its whereabouts remain unknown.
- ✓ Fraudulent calls – the cost up to £1,000 of unauthorised calls made from your gadget if it has been lost or stolen whilst not barred by the airtime provider within 24 hours of the discovery of theft or loss of your gadget occurring.
- ✓ Digital Downloads (when selected and as shown on your Insurance Schedule) – the cost up to £1,000 of repairing or replacing digital downloads you have purchased.
- ✓ Policyholders are entitled to unlimited claims during each policy period where more than one gadget is insured under the same policy. Where only one gadget is covered under the policy the value of claims is restricted to a maximum claim limit per twelve-month rolling period as stated in the Insurance Schedule.
- ✓ Cover extends to anywhere outside the UK for up to ninety days in any twelve-month rolling period.



### What is not insured?

- ✗ Any claim for an insured incident that happens before the period of insurance starts or within 14 days of the date of policy becoming in force.
- ✗ Any gadget that is over twenty-four months old when cover under this policy first begins.
- ✗ Any single claim over the claim limit for each gadget as shown in the Insurance Schedule.
- ✗ An excess as shown on your Insurance Schedule.
- ✗ Any damage to the gadget caused by or related in any way to a software virus or any other software malfunction.
- ✗ Any Breakdown where any resultant costs or payments are recoverable from any party, under the terms of any other contract, guarantee, warranty, or insurance.
- ✗ Theft where the gadget has been left unattended.
- ✗ Any incident arising from abuse, misuse or neglect.
- ✗ Cosmetic damage which is non-structural, for example scratches, dents and marks, which does not affect the usage of the gadget.
- ✗ Any claims for a gadget purchased from an online auction site unless you provide a receipt as new from a UK VAT registered company.
- ✗ Any gadget that was not in full working order upon purchase of this policy.
- ✗ Any claim submitted by you where the make, model, and/or IMEI/Serial number of your gadget differs from those details provided by you when you purchased your policy.
- ✗ Any refurbished gadgets which were not purchased direct from the manufacturer or network service provider in the UK.



## Are there any restrictions on cover?

- ! You or an immediate family member must own the gadget(s) as shown in your Certificate of Insurance.
- ! Immediate family member whose gadgets may be insured under this policy must permanently reside with you.
- ! Gadgets located outside of the geographical limits set out in the policy terms and conditions are not covered.
- ! We only use our approved repairers. Our repairers may not necessarily be authorised or approved by your gadget manufacturer and the parts we use for the repair of your gadget may not be genuine parts sourced from the manufacturer of your gadget. This may affect your manufacturer's warranty and their returns or upgrade policies.



## Where am I covered?

- ✓ Your gadget(s) must be situated within the United Kingdom.
- ✓ Cover is extended to include use of the gadget anywhere in the world up to a maximum of 90 days in any rolling 12 month period.



## What are my obligations?

You are required to:

- You must answer all questions about this policy honestly and fully at all times. You must also tell us straight away if anything that you have already told us changes.
- You must take all reasonable steps to prevent damage to your gadgets(s) including following the manufacturers guidelines and required servicing intervals.
- All potential claims must be reported immediately.
- Ensure you read all the documents provided by us to ensure the cover meets your requirements and contact us if anything is unclear.
- Take reasonable care to answer all questions carefully and accurately as not doing so could invalidate your insurance and ability to claim.
- Where an excess is paid, and you do not send in your gadget at the request of the claims administrator within 90 days, the claim will be closed, and the excess refunded to you, less a £25 administration fee retained by the claims administrator.



## When and how do I pay?

You will pay your premium prior to taking out or renewing the insurance or monthly for monthly policies. If you do not pay your premium when it becomes due, cover will not be provided. You can pay by either credit/debit card if you are paying annually or direct debit if you are paying monthly.



## When does the cover start and end?

### In the first period of insurance

Cover will start on the date you have selected, as shown on your policy certificate, and it will end 12 months after you took out the insurance. For monthly policies cover will start on the date you have selected, as shown on your policy certificate, and it will end if a payment is not received on the due date.

### At each subsequent annual policy renewal

As long as we both agree to renewing your policy and you have paid the premium, your cover will continue for a further 12 month period.



## How do I cancel the contract?

You can cancel your insurance policy at any time by calling the policy administrator during normal working hours on 0333 999 7917 or by emailing [info@citymain.com](mailto:info@citymain.com)

You must tell us whether you want your policy cancelled immediately, or from a future date and you must also tell us your name, address and policy number.

If you cancel your policy of insurance within 14 days from either the date of issue or receipt of your policy terms and conditions, we will refund to you any premium you have paid and we will recover from you any payments we have made.

You will not receive any refund of premium if you have made a claim or intend to claim during the current period of insurance.

## IMPORTANT INFORMATION

### **Statement of Demands and Needs**

i-Partners' i-Digital Mobile Phone and gadget insurance will meet the demands and needs of those people who wish to protect their gadgets in the UK against the risks of theft, loss, accidental damage, electrical or mechanical breakdown and airtime abuse, with cover extended where you are in the world for a maximum of 90 days outside the UK during the policy period. i-Partners does not provide advice or recommend that their insurance policy is suitable for you. You should decide before purchasing, whether the terms and conditions of the insurance policy meet your demands and needs for gadget insurance. If you are buying cover for the first time or replacing existing cover that you may have, it is important that you take your own individual needs and circumstances into account.

### **Claim notification**

All claims - Please contact the *claims administrator*, Citymain Administrators Limited. 3000 Lakeside, North Harbour, Western Road, Portsmouth, Hampshire PO6 3EN. Tel: 0333 999 7917 or email [claims@citymain.com](mailto:claims@citymain.com)

### **How to make a complaint**

If you are not happy with the way the policy has been administered or a claim has been handled you should contact Citymain Administrators Limited. 3000 Lakeside, North Harbour, Western Road, Portsmouth, Hampshire PO6 3EN. Tel: 0333 999 7917 Email: [info@citymain.com](mailto:info@citymain.com)

For anything else please contact i-Partners Management Limited, 11 Leadenhall Street, London EC3V 1LP at Email: [enquiries@i-digitalinsurance.com](mailto:enquiries@i-digitalinsurance.com)

### **The Financial Services Compensation Scheme (FSCS)**

The underwriters of this policy are covered by the FSCS. This means that you may be entitled to compensation from the Scheme if we are unable to meet our financial obligations. Full details are available from the FSCS.