

A Quick Glance Gadget

Our A Quick Glance document gives you an instant overview of what our Gadget product is all about in order to help you make the right decision when buying the right product for you and your device.

What we can cover

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.
Breakdown Cover	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 .
Accidental Loss	If You lose Your mobile phone or tablet We will provide a Replacement Item up to the Policy Limit .
Fraudulent Call	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 .
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.
Accessories Cover	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 .
Accidental Damage	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**.

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.

Excess Levels
£25
£50
£100

Types of Cover
Theft and Accidental Loss
Accidental Damage, Breakdown, Theft and Accidental Loss

We have some standard exclusions which apply to our gadget policy. For further information on these exclusions please read our policy wording.

Cover My

Kempton House, Kempton Way, PO Box 9562, Grantham, Lincolnshire, NG31 0EA

Cover My is a trading name of Reach Financial Services Limited. Reach Financial Services Limited is authorised and regulated by the Financial Conduct Authority. FCA Register Number 302801.

Reach Financial Services Limited is a limited company registered in England Company No: 4328466
Registered office: Kempton House, Kempton Way, PO Box 9562, Grantham, Lincolnshire, NG31 0EA.

J000609 12/2017

Cover My