

CoverMy

Gadget  
Insurance

 CoverMy.co.uk  
Gadget

Policy Wording

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# Contents

Thank You for Choosing Cover My Gadget .....	3
Definitions .....	4-6
Am I eligible for cover? .....	7
Cover Section 1 - Accidental Loss or Theft .....	8-9
Cover Section 2 - Accidental Damage or Breakdown (Optional).....	10-11
General Exclusions.....	12
How do I make a change to the Policy? .....	13
How do I make a claim? .....	14
Claim Conditions.....	14
General Conditions .....	15-16
Renewal of Your Policy .....	17
Financial Services Compensation Scheme .....	17
Your Personal Data.....	18
Making a Complaint.....	19

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# Thank You for Choosing Cover My Gadget

This **Policy** is an annual contract and in return for **Your** premium, **We** will indemnify **You** in the event of an insured event occurring in accordance with the terms of this **Policy** and **Your Policy Schedule**.

This **Policy**, **Your** Insurance Product Information Document and **Policy Schedule** should be read together as one document. Please keep these documents together in a safe place.

It is important **You** read them carefully to make sure that **You** are eligible for cover and that the cover provided meets **Your** needs.

Please also check **Your Policy Schedule** carefully to make sure the information **You** have given the **Administrator** is correct.

**You** must tell the **Administrator** if this information is wrong, or if it changes. The **Administrator's** decision to pay a claim or keep the **Policy** in force may be affected if **You** accidentally or knowingly make a misrepresentation, so please take reasonable care when answering the questions required to obtain a quotation and take out cover.

In the unfortunate event that **You** need to make a claim **You** will be required to provide certain information and follow the process detailed within the section headed "How Do I Make A Claim". Understanding what is required of **You** will help to expedite the assessment of **Your** claim.

If any of the information the **Administrator** has recorded is incorrect, or if **You** have any questions about this **Policy**, please contact the **Administrator**.

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# Definitions

Please see below definitions of words and terms which are used in this **Policy**.

If **We** explain what a word means, that word has the same meaning wherever it appears in this **Policy** or **Your Policy Schedule**. These words are highlighted in bold throughout this **Policy**.

**Accessories:** Items such as but not limited to, chargers, protective cases, headphones and hands-free devices but excludes SIM cards and wearable devices.

**Accidental Damage:** Physical damage caused by a sudden, external and unexpected event. This extends to include **Malicious Damage**, damage to screens and damage resulting from contact with water and other liquids. Damage to screens must render the device unusable.

**Accidental Loss:** The **Gadget** has been accidentally left by **You** in a location and **You** are permanently deprived of its use.

**Administrator:** Reach Financial Services Limited trading as Cover My Kempton House, Kempton Way, Dysart Road, Grantham NG31 7LE.

Reach Financial Services Limited is authorised and regulated by the Financial Conduct Authority. FCA Register Number 302801. Details of the extent of Reach Financial Services Limited's regulation by the Financial Conduct Authority are available from Reach Financial Services Limited on request. Registration details can be checked on the United Kingdom's Financial Conduct Authority's Financial Services Register.

**Breakdown:** The failure of any electrical or mechanical component in **Your Gadget** due to a sudden and unforeseen fault, which causes **Your Gadget** to stop working in the way the manufacturer intended, and which requires repair before the **Gadget** can be used again or replacement.

**Claim Handler:** Davies Group Limited, (company number 06479822) whose registered office is at 5th Floor 20 Gracechurch Street, London, United Kingdom, EC3V 0BG.

**End Date:** The end date of the **Period of Cover** as shown in **Your Policy Schedule**.

**Evidence of Ownership:** A document to provide proof that the **Gadget You** are claiming for is owned by **You**. Such evidence may be any of the following (but not limited to) a copy of the receipt, a gift receipt or, if the **Gadget** is a mobile phone, confirmation from **Your** network provider that the mobile phone has been used by **You**.

**Fraudulent Calls:** Any calls made from **Your Gadget** after the **Accidental Loss** or Theft, up until the time that it was blocked by **Your** network provider.

**Gadget/s:** **Your** mobile phone or tablet, as shown on **Your Policy Schedule** and which was either 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 as long as it was sold with a minimum 12 month warranty; or a refurbished **Gadget** provided to **You** by **Us** following a claim under this **Policy**.

**Home:** **Your** permanent residence shown on **Your Policy Schedule**.

**Immediate Family:** **Your** Spouse, common law or civil partner, mother, step-mother, father, step-father, son, step-son, daughter, step-daughter, brother, step-brother, sister, step-sister, grandmother, grandfather, aunts and uncles who permanently reside at **Your Home**, the address of which is shown on **Your Policy Schedule**.

**Locator Service:** This is the service **You** have registered **Your Gadget** with to help locate **Your Gadget**. For example, the main service for Apple product customers is 'Find My iPhone'.

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<b>Malicious Damage:</b>	Sudden and unforeseen damage to <b>Your Gadget</b> , caused intentionally by a third party.
<b>Original Inception Date:</b>	The date <b>Your Policy</b> first started with <b>Us</b> , as shown in <b>Your Policy Schedule</b> .
<b>Period of Cover:</b>	The period from the <b>Start Date</b> to the <b>End Date</b> (inclusive) as stated on <b>Your Policy Schedule</b> .
<b>Policy Excess:</b>	The amount <b>You</b> must pay towards each and every claim as detailed on <b>Your Policy Schedule</b> . Your policy excess will be increased by £75 for claims relating to any event which occurred within 30 days of the <b>Original Inception Date</b> .
<b>Policy:</b>	The terms and conditions contained in this document, along with <b>Your Policy Schedule</b> , all of which forms the basis of the contract of insurance between <b>You</b> and <b>Us</b> .
<b>Policyholder:</b>	The person named on <b>Your Policy Schedule</b> .
<b>Policy Schedule:</b>	The document providing <b>Your</b> details, details of the insured <b>Gadget(s)</b> and details of the cover <b>You</b> have selected.
<b>Precautions:</b>	All measures that it would be reasonable to expect a person to take in the circumstances, to prevent <b>Accidental Loss</b> , <b>Accidental Damage</b> or <b>Theft</b> of <b>Your Gadgets</b> .
<b>Premium:</b>	The amount <b>You</b> pay for the <b>Policy</b> . This is shown on <b>Your Policy Schedule</b> .
<b>Proof of Purchase:</b>	An original receipt and any other documentation required to prove <b>Your Gadget</b> 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. This must show the date of purchase, make, model, IMEI/Serial number of <b>Your Gadget</b> . <b>Your Gadgets</b> must be less than 18 months old at the <b>Original Inception Date</b> of <b>Your Policy</b> .
<b>Proof of Usage:</b>	Evidence that the <b>Gadget</b> has been in continuous use since the <b>Original Inception Date</b> . Where the <b>Gadget</b> is a mobile phone, this information can be obtained from <b>Your</b> network provider. In the event of an <b>Accidental Damage</b> claim, this can be verified if requested by the <b>Claims Handler</b> when the <b>Gadget</b> is sent to their repairers for inspection.
<b>Replacement Item:</b>	A <b>Gadget</b> of the same age and condition and specification ( <b>We</b> cannot guarantee that it will be the same colour as the original <b>Gadget</b> ) or, if not available, one of comparable specification or equivalent value taking into account the age and condition of the original <b>Gadget</b> . For clarity, this is not a 'new for old' policy and the replacement item can be a new or refurbished item of equivalent specification. A replacement will be provided with a minimum 6 month warranty.
<b>Start Date:</b>	The start date of the <b>Period of Cover</b> as shown in <b>Your Policy Schedule</b> .
<b>Terrorism:</b>	Any act, including but not limited to the use of force or violence of or the threat thereof, of any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government, committed for political, religious, ideological or similar purposes, including the intention to influence any government or to put the public or any section of the public in fear.
<b>Theft:</b>	The unlawful taking of <b>Your Gadget</b> against <b>You</b> will by another party, with the intent to permanently deprive <b>You</b> of that property, or burglary by forcible and violent entry, or the removal of <b>Your Gadget</b> by forcible and violent means against <b>You</b> .
<b>Unattended:</b>	Not within <b>Your</b> sight at all times, and out of <b>Your</b> arms-length reach.
<b>Virus:</b>	Any Trojan horses, worms, logic bombs or any program or software which prevents the <b>Gadget</b> from working properly or at all.

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**We, Us, Our:**

Fortegra Europe Insurance Company SE UK Branch, a branch of Fortegra Europe Insurance Company SE (Financial Conduct Authority registration number 805770).

Fortegra Europe Insurance Company SE has its registered office and principal place of business at Office 13, SOHO Office The Strand, Fawwara Building, Triq I-Imsida, Gzira, GZR 1401, Malta (Malta Company registration number SE 17 is authorised under the Insurance Business Act 1998 of the laws of Malta to carry out general business of insurance, and is regulated by the Malta Financial Services Authority of Triq I-Imdina, Zone 1, Central Business District, Birkirkara, CBD 1010, Malta.

Together with its UK Branch, Fortegra Europe Insurance Company SE is authorised by the Prudential Regulation Authority, is subject to regulation by the Financial Conduct Authority, and limited regulation by the Prudential Regulation Authority.

Fortegra Europe Insurance Company SE has a registered branch in the UK with its registered address at Fifth Floor, 20 Fenchurch Street, London, United Kingdom, EC3M 3BY (UK Branch registration number BR021916).

Details about the extent of Our regulation by the Prudential Regulation Authority are available from Us on request. Annual reports on our solvency and financial position can be found at <https://www.fortegra.eu/solvency-and-financial-condition-report>

**You, Your:**

The person, who owns the **Gadget(s)** and who is named as the **Policyholder** on the **Policy Schedule**.

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# Am I eligible for cover?

**You** are eligible for cover if:

- a) **You** are a permanent UK resident; and
- b) **You** are over 18 years of age; and
- c) **Your Gadget** is in full working order and not already damaged at the **Original Inception Date** of this **Policy**; and
- d) **Your Gadget** has not been subject to repair due to **Breakdown** prior to the **Original Inception Date** of this **Policy**; and
- e) **Your Gadget** is no more than 18 months old at the **Original Inception Date** of this **Policy** and **You** have **Proof of Purchase**; and
- f) **Your Gadget** was:
  - i. purchased as new in the UK directly from a manufacturer, network provider or retail store (high street or online); or
  - ii. purchased as refurbished in the UK direct from the manufacturer or network provider as long as it was sold with a minimum 12-month warranty; or
  - iii. a refurbished **Gadget** provided to **You** by **Us** following a claim under this **Policy**.
- g) **Your Gadget** is registered with a **Locator Service** either before or within 15 days of the **Original Inception Date**.

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# Cover Section 1 - Accidental Loss or Theft

If **Your Gadget** is subject to **Accidental Loss** or **Theft** the **Claims Handler** will provide a **Replacement Item**.

If in the event of **Theft** where only part, or parts of **Your Gadget** have been stolen, the **Claims Handler** will only replace that missing part or parts.

If **Your Gadget** is subject to **Accidental Loss** or **Theft** and **Fraudulent Calls** are made, **We** will reimburse **You** for the costs of **Fraudulent Calls** up to a maximum value of £2,500 inc. VAT upon receipt of **Your** itemised bill.

If the **Claims Handler** provides a **Replacement Item**, they will replace any **Accessories** that were lost or stolen at the same time as **Your Gadget** up to a maximum value of £150 inc. VAT for all **Accessories** combined. **Proof of Purchase of Accessories** will be required.

If the **Claims Handler** provides a **Replacement Item** that is a different make or model and **Your** existing **Accessories** aren't compatible with the **Replacement Item** then they will replace the **Accessories** up to a value of £150 inc. VAT. **Proof of Purchase of Accessories** will be required.

**Your Gadget** is covered worldwide for up to 90 days in total in any 12-month period when travelling outside of the UK. The **Claims Handler** can only provide a **Replacement Item** once **You** return to the UK.



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## What is excluded under Cover Section 1

1. The **Policy Excess** as stated in **Your Policy Schedule** for each and every claim.
2. Any claim resulting from **Theft** or **Accidental Loss** where **You** have not reported the event to the police within 48 hours of the event, and where **You** are unable to provide the crime reference number (**Theft** claims) or lost property number (**Accidental Loss** claims).
3. **Theft** 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, all the vehicle's windows and doors have been closed and locked, and all security systems have been activated. Evidence of physical damage caused by the thief must be provided to support **Your** claim.
4. **Theft** 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.
5. **Theft** whilst in **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 where the use of physical force or violence against **You** or **Your Immediate Family** has been used or threatened.
6. Where the **Gadget** has been left **Unattended** when it is away from **Your Home**.
7. Where the **Gadget** was in the possession of someone other than **You** or **Your Immediate Family** at the time of the event.
8. Where the **Accidental Loss** of **Your Gadget** occurs in **Your home**.
9. 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**.
10. **Fraudulent calls** if not as a result of **Accidental Loss** or **Theft**.
11. **Fraudulent calls** where the **Accidental Loss** or **Theft** of **Your Gadget** has not been reported to **Your** network provider within 24 hours of the **Accidental Loss** or **Theft** occurring.
12. **Fraudulent calls** where **Your** network provider fails to properly block **Your** service.
13. **Accidental Loss** or **Theft** if **Your Gadget Locator Service** wasn't activated within 15 days of the **Original Inception Date** and active at the time of the **Accidental Loss** or **Theft** occurring.

Please also refer to the General Exclusions section of this policy.

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## Cover Section 2 - Accidental Damage or Breakdown (Optional)

**You** are covered under Section 2 if **You** opted for **Accidental Damage** or **Breakdown** at the **Original Inception Date** and it is specified in **Your Policy 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 the **Claims Handler** 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 guarantee, the **Administrator** will provide cover for the remaining period of **Your** manufacturer's guarantee in line with **Your** manufacturer's guarantee terms and conditions up to a maximum period of 12 months.

If **Your Gadget** cannot be economically repaired, then a **Replacement Item** will be provided.

**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, the **Claims Handler** will provide a **Replacement Item**.

If **We** agree to repair **Your Gadget** or provide a **Replacement Item**, the **Claims Handler** will replace any **Accessories** that were damaged at the same time as **Your Gadget** up to a maximum value of £150 inc. VAT for all **Accessories** combined. **Proof of Purchase** of **Accessories** will be required.

If the **Claims Handler** provides a **Replacement Item** that is a different make or model, and **Your** existing **Accessories** aren't compatible with the **Replacement Item** then they will replace the **Accessories** up to a value of £150 inc. VAT. **Proof of Purchase** of **Accessories** will be required.

**Your Gadget** is covered worldwide for up to 90 days in total in any 12-month period when travelling outside of the UK. The **Claims Handler** can only provide a **Replacement Item** or repair **Your Gadget** once **You** return to the UK.

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## What is excluded under Cover Section 2

1. The **Policy Excess** as stated in **Your Policy Schedule** for each and every claim.
2. Any claim resulting from **Malicious Damage** where **You** have not reported the event to the police within 48 hours of the event, and where **You** are unable to provide the crime reference number.
3. Deliberate damage or neglect of the **Gadget** by **You**.
4. Claims as a result of **You** not following the manufacturer's instructions.
5. Routine servicing, inspection, maintenance or cleaning.
6. Repairs carried out by persons not authorised by **Us**.
7. Wear and tear to the **Gadget**, depreciation, gradual deterioration of performance or damage caused by atmospheric or climatic conditions.
8. Manufacturer defects of the **Gadget**.
9. Cosmetic damage of any kind including scratches, chips or dents.
10. Any claim as a result of a **Virus**.
11. Any claim where the serial number on the **Gadget** has been tampered with in any way.
12. Any **Accidental Damage** or **Breakdown** which occurs whilst the **Gadget** is in the possession of someone other than **You**.

Please also refer to the General Exclusions section of this policy.

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# General Exclusions

The following exclusions are applicable to both Cover Section 1 and Cover Section 2.

Cover will not be provided for;

1. Any **Gadget** for which **You** cannot provide **Proof of Purchase** to prove your **Gadget** 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. This must show the date of purchase, make, model, IMEI/Serial number of **Your Gadget**. **Your Gadget** must be less than 18 months old when the **Policy** is started.
2. **Your** SIM card.
3. The **Theft**, **Accidental Loss** or **Breakdown** of a **Gadget** designed to use a SIM card if a SIM card registered to **You** was not in **Your Gadget** at the time of the event.
4. Where all **Precautions** to prevent any loss or damage have not been taken.
5. Any expense incurred as a result of not being able to use the **Gadget**.
6. Reconnection costs or subscription fees of any kind.
7. Any claim where **Proof of Usage** cannot be established.
8. Any claim as a result of **Terrorism**, war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority.
9. Claims arising from damage or destruction caused by, contributed to, or arising from:
  - a) Ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel; or
  - b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.
10. Damage or destruction as a direct result of pressure waves caused by an aircraft or other aerial devices travelling at sonic or supersonic speeds.
11. Any loss of or damage to information, data, apps or software contained in or stored on the **Gadget(s)** whether arising as a result of a claim paid by this **Policy** or otherwise.
12. Any indirect loss or damage resulting from any event which caused a claim under this **Policy**. The only exception to this is for **Fraudulent Calls**.
13. Liability of any nature arising from ownership or use of the **Gadget(s)**, including any illness or injury resulting from it.
14. Value Added Tax (VAT) where **You** are registered with HM Revenue and Customs for VAT.
15. If there is evidence that the **Accidental Damage**, Theft, **Accidental Loss** or **Breakdown** occurred prior to the **Original Inception Date**.
16. If **Your Gadget** has previously been repaired using non original manufacturers parts and equipment unless such parts and equipment were used for a repair authorised under this **Policy**.

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# How do I make a change to the Policy?

If **You** need to make a change to **Your Policy**, **You** should contact the **Administrator** as soon as possible. The **Administrator's** contact details are: -

## **Cover My**

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

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

Calling: **0800 980 5134**

Email: [admin@covermy.co.uk](mailto:admin@covermy.co.uk)

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# How do I make a claim?

If **You** need to make a claim, **You** should contact the **Claim Handler** soon as possible (and in any event within 7 days) of any event occurring. The **Claim Handler's** contact details are: -

Telephone: **0800 980 5134**

Email: [gadgetclaims@covermy.co.uk](mailto:gadgetclaims@covermy.co.uk)

## Claim Conditions

To process **Your** claim quickly, the **Claim Handler** 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. **Proof of Usage**.
- f. Blocking confirmation from **Your** network provider including date last used, where claim is for **Theft** or **Accidental Loss**.
- g. Photographic evidence of the damage to the **Gadget** where the claim is for **Accidental Damage**.

For **Theft** and **Accidental Loss** claims **You** must

- i. Report the **Theft** or **Accidental Loss** of any **Gadget**, within 24 hours of discovery, to **Your** network provider and blacklist **Your Gadget**.
- ii. 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).

For all claim types, if **You** pay **Your** premium monthly, **You** will be required to settle remaining premiums due for the remaining **Period of Cover** prior to a claim settlement being made.

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

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

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# General Conditions

Applies to all sections of this **Policy**.

## 1. Keeping to the terms of the Policy

**We** will only give **You** the cover described in the **Policy** if:

- a. **You** pay the **Premium** by the agreed date; and
- b. when making a claim **You** meet all of the conditions as far as they apply; and
- c. declarations made, information given to the **Administrator** orally, electronically or in writing which form the basis of this **Policy**, are complete, accurate and true; and
- d. **You** activate **Your Locator Services** within 15 days of the **Original Inception Date** and have **Your Locator Service** on at all times.

## 2. When the Policy and cover ends

This **Policy** will end at the earliest of the following events:

- a. The **Period of Cover** of **Your Policy** has completed.
- b. **You** stop paying or don't pay for **Your Policy**.
- c. **You** or **We** cancel the **Policy**.

## 3. Cancelling Your Policy

If **You** can cancel **Your Policy** within 14 days from the policy **Start Date** **We** will refund any **Premium** **You** have paid unless **You** have made a claim and settlement terms are subsequently agreed.

If **You** cancel 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 the **Administrator**.

**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.

## 4. Fraud

If **You** or anyone acting on **Your** behalf make a claim which is fraudulent, **We** are not liable to pay the claim, may recover from **You** any sums paid in respect of the claim, and by notice to **You** treat the **Policy** as terminated from the time of the fraudulent act. If **We** treat the **Policy** as terminated, **We** may refuse all liability under the **Policy** occurring after the fraudulent act and **We** need not return any of the premium. Fraudulent activity includes any of the following: a claim which is fabricated, exaggerated and/or supported by fraudulent evidence such as a false document and/or false statement.

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## 5. Applicable law

This **Policy** shall be subject to the law of England and Wales, unless **We** and **You** agree otherwise.

## 6. Rights of Third Parties

Except where otherwise required by law, **You** and **We** have agreed that:

- it is not intended for any third party to this **Policy** to have the right to enforce the terms of this **Policy**; and
- **You** and **We** can rescind or vary the terms of this **Policy** without the consent of any third party to this **Policy** who might seek to assert that they have rights under this **Policy**.

## 7. Other insurance

If when **You** make a claim under this **Policy** **You** have another insurance that provides the same or similar cover **We** will not pay benefits due under this **Policy** unless the cover **You** have elsewhere is exhausted. **You** must tell the **Claims Handler** when **You** make a claim whether **You** have other cover in place.

## 8. Transfer of Policy

**Your Policy** is non-transferable which means **You** cannot transfer this **Policy** to anyone else.



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## Renewal of Your Policy

**Your Policy** is an annual **Policy** and **We** can choose not to offer renewal. If **We** do offer renewal **Your Policy** will automatically renew each year, unless **You** have informed **Us** that **You** would like to cancel or **You** have opted out of automatic renewals. The **Administrator** will contact **You** no less than 21 days before **Your Policy** is due to renew to inform **You** of any changes to **Your Policy** with details of **Your** next year's **Premium**. If **You** previously paid **Your Premium** by credit/debit card, the renewal **Premium** will be collected from the original credit/debit card. **We** will assume at renewal that **Your** details haven't changed and **You** have the consent of the credit/debit card holder, unless **You** inform the **Administrator** otherwise. If **You** pay **Your Premium** by monthly direct debit, then payments will continue following renewal.

## Financial Services Compensation Scheme

**You** may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) in the UK if, in the unlikely event, Fortegra Europe Insurance Company SE cannot meet its liabilities under this **Policy**. The level and extent of compensation provided will depend on the location of the risk, the type of insurance and on the circumstances of the claim.

Further information about the Financial Services Compensation Scheme is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk). The FSCS can be contacted:

- online by completing the form on the FSCS website [www.fscs.org.uk/contact-us/](http://www.fscs.org.uk/contact-us/); or
- by calling 0800 678 1100; or
- by writing to Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY; or  
by live chat via the FSCS website [www.fscs.org.uk/contact-us/](http://www.fscs.org.uk/contact-us/).

## Data Protection

Fortegra Europe Insurance Company SE (the Data Controller) is committed to protecting and respecting **Your** privacy in accordance with the current Data Protection Legislation ("Legislation"). Below is a summary of the main ways in which **We** process **Your** personal data.

## How We Use Your Personal Data

**We** may use the personal data **We** hold about **You** for the purposes of performing **Your** contract of insurance, this includes providing insurance that **You** request of **Us** and administering the same; including handling claims and any other related purposes, underwriting (which may include underwriting decisions made via automated means), offering renewal terms, pricing or statistical purposes. **We** may collect and use special categories of data from **You** for the purpose of identifying vulnerable customer based on substantial public interest under Schedule 1(20) DPA 2018. **We** may also use **Your** data to safeguard against fraud and money laundering and to meet **Our** general legal and regulatory obligations.

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# Disclosure of Your Personal Data

**We** may disclose **Your** personal data to third parties involved in providing products or services to **Us**, or to service providers who perform services on **Our** behalf. These include **Our** group companies, affinity partners, brokers, agents, third party administrators, other insurers, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, fraud detection agencies, loss adjusters, external law firms, external accountants and auditors, regulatory authorities, and as may be required by law.

## International Transfers of Data

**We** may transfer **Your** personal data to destinations outside of the UK or the European Economic Area (“EEA”). Where **We** transfer **Your** personal data outside of the UK or EEA, **We** will ensure that it is treated securely and in accordance with the Legislation.

## Your Rights

**You** have the right to ask **Us** not to process **Your** data for marketing purposes, to see a copy of the personal information **We** hold about **You**, to have **Your** data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to restrict the processing of **Your** data, to ask **Us** to provide a copy of **Your** data to any controller and to lodge a complaint with the local data protection authority.

## Retention

**Your** data will not be retained for longer than is necessary and will be managed in accordance with **Our** data retention policy. In most cases the retention period will be for a period of seven (7) years following the expiration of the **Policy**, or **Our** business relationship with **You**, unless **We** are required to retain the data for a longer period due to business, legal or regulatory requirements.

If **You** require more information or have any questions concerning **Our** use of **Your** personal data, **Our** full privacy policy can be found at <https://www.fortegra.eu/privacy-policy>. Alternatively, please contact The Data Protection Officer, Fortegra Europe Insurance Company SE, Office 13, SOHO Office The Strand, Fawwara Building, Triq I-Insida, Gzira, GZR 1401, Malta or via email at [dpofficer@fortegramalta.com](mailto:dpofficer@fortegramalta.com).

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# Making a Complaint

If **Your** complaint is about the sale or administration of the **Policy**, or the **Policy** itself, please contact the **Administrator**:

- by email on [admin@covermy.co.uk](mailto:admin@covermy.co.uk); or
- by telephone on 0800 980 5134; or
- by writing to Cover My, Kempton House Kempton Way Dysart Road Grantham NG31 7LEQ.

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

- by email on [gadgetcomplaints@davies-group.com](mailto:gadgetcomplaints@davies-group.com); or
- by telephone on 0330 1028745; or
- by writing to Davies Group, Davies Building, PO Box 1392, Preston PR2 0XE.

The **Administrator/Claims Handler** will acknowledge **Your** complaint promptly and will aim to resolve it within eight (8) weeks from first notification.

If the **Administrator/Claims Handler** cannot resolve **Your** complaint within this period, they will notify **You** in writing to confirm the reasons why. In this case, or if **Your** complaint is not resolved to **Your** satisfaction, the **Administrator/Claims Handler** will advise **You** of **Your** rights to refer **Your** complaint to The Financial Ombudsman Service, free of charge:

- by submitting **Your** complaint online – please see [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk); or
- by email at [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk); or
- by telephone on 0207 964 1000; or
- by writing to the Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, Isle of Dogs, London, E14 9SR UK.

**IMPORTANT:** The Financial Ombudsman Service will expect **You** to have followed the above procedure before they accept **Your** case.

Following this complaints procedure does not affect **Your** legal rights.

Fortegra Europe Insurance Company SE UK Branch, a branch of Fortegra Europe Insurance Company SE (Financial Conduct Authority registration number 805770).

Fortegra Europe Insurance Company SE has its registered office and principal place of business at Office 13, SOHO Office The Strand, Fawwara Building, Triq I-Imsida, Gzira, GZR 1401, Malta (Malta Company registration number SE 17), is authorised under the Insurance Business Act 1998 of the laws of Malta to carry out general business of insurance, and is regulated by the Malta Financial Services Authority of Triq I-Imdina, Zone 1, Central Business District, Birkirkara, CBD 1010, Malta.

Together with its UK Branch, Fortegra Europe Insurance Company SE is authorised by the Prudential Regulation Authority, is subject to regulation by the Financial Conduct Authority, and limited regulation by the Prudential Regulation Authority.

Fortegra Europe Insurance Company SE has a registered branch in the UK with its registered address at Fifth Floor, 20 Fenchurch Street, London, United Kingdom, EC3M 3BY (UK Branch registration number BR021916).