

# CoverMy

Gadget Insurance



CoverMy  
Gadget

Policy Wording

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## **Thank You for Choosing Cover My Gadget**

This Gadget insurance 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 document and Your Schedule of insurance.

This Policy document, Your Insurance Product Information Document and Schedule of Insurance 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 they meet Your needs. Please also check Your Schedule of Insurance carefully to make sure the information You have given Us is correct.

You must tell Us if this information is wrong, or if it changes. You have a responsibility to take reasonable care not to make a misrepresentation, should You be careless in answering the questions required to obtain a quotation and subsequently take out cover, or deliberately or recklessly make a misrepresentation then it may be that this affects Our decision to pay a claim or keep the Policy in force.

If any of the information We have recorded is incorrect, or if You have any questions about this Insurance Policy, please contact Us.

## Definitions

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

If **We** explain what a word means, that word has the same meaning wherever it appears in **Your Policy** or **Schedule of Insurance**. These words are highlighted in bold throughout **Your 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 damage to screens and damage resulting from contact with water and other liquids.

**Accidental Loss:** Means that the **Gadget** has been accidentally left by **You** in a location and **You** are permanently deprived of its use. Please note that this cover only applies to mobile phones and tablets.

**Administrator:** The **Administrator** of **Your Policy** is Reach Financial Services Limited trading as Cover My who are authorised and regulated by the Financial Conduct Authority, firm reference no.302801.

**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:** **We** have appointed Davies Group as the **Claim Handler** of **Your Policy**.

**End Date:** The end date of the **Policy Period** 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 time that it was lost or stolen, to the time that it was blocked by **Your** airtime provider.

**Gadget/s:** The portable electronic item(s) insured by this **Policy**, being a mobile phone or tablet, as shown on **Your Schedule of Insurance**.

**Home:** **Your** permanent residence shown on **Your Schedule of Insurance**.

**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 Schedule of Insurance**.

**Insurer:** Building Block Insurance PCC Limited authorised and regulated by Malta Financial Services Authority. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority, financial services register reference number 616033. The nature and extent of consumer protections may differ from those firms in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

**Original Inception Date:** The date **Your Policy** first started with **Us**, as shown in **Your Policy Schedule**.

**Period of Cover:** The **Start Date** to the **End Date** as stated on **Your Schedule of Insurance**.

**Policy Excess:** The amount **You** must pay towards each and every claim as detailed on **Your Schedule of Insurance**

**Policy / Insurance Policy:** The contract of insurance between **You** and **Us**.

**Policyholder:** The person named on **Your Schedule of Insurance**.

**Precautions:** All measures that it would be reasonable to expect a person to take in the circumstances to prevent **Accidental Loss, Accidental Damage** or **Theft** of **Your Gadgets**.

**Premium:** The amount **You** pay for the **Policy**. This is shown on **Your Schedule of Insurance**.

**Proof of Purchase:** Means an original receipt and any other documentation required 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 Gadgets** must be less than 18 months old at the **Original Inception Date** of **Your Policy**.

**Proof of Usage:** Means evidence that the **Gadget** has been in use since **Policy** inception. Where the **Gadget** is a mobile phone, this information can be obtained from **Your** network provider. In the event of an **Accidental Damage** claim, this can be verified if requested by **Us** when the **Gadget** is sent to **Our** repairers for inspection.

**Replacement Item:** A **Gadget** of the same age and condition and specification (**We** cannot guarantee that it will be the same colour as the original **Gadget**) or, if not available, one of comparable specification or equivalent value taking into account the age and condition of the original **Gadget**. For clarity, this is not a 'new for old' policy and the replacement item can be a new or refurbished item of equivalent specification. Replacement **Gadgets** will be provided with a minimum 6 months warranty.

**Schedule of Insurance:** The document providing **Your** details and details of the cover **You** have selected.

**Start Date:** The start date of the **Policy Period** as shown in **Your Policy Schedule**.

**Terrorism:** Means 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 organization 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.

**Theft:** The unlawful taking of **Your Gadget** against **You** will by another party, with the intent to permanently deprive **You** of that property, or burglary by forcible and violent entry, or the removal of **Your Gadget** by forcible and violent means against **You**.

**Unattended:** Not within **Your** sight at all times, and out of **Your** arms-length reach.

**Virus:** Means any Trojan horses, worms, logic bombs or any program or software which prevents the **Gadget** from working properly or at all.

**We, Us, Our:** Building Block Insurance PCC Limited acting as **Insurer**.

**You, Your:** The person, who owns the **Gadget(s)** and named as the **Policyholder** on the **Schedule of Insurance**.

## 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**;

## Cover Section 1 - Accidental Loss or Theft

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

If in the event of **Theft** only part or parts of **Your Gadget** have been stolen, **We** will only replace that 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 upon receipt of **Your** itemised bill.

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

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

## What is excluded under Cover Section 1

1. the **Policy Excess** as stated in **Your Schedule of Insurance** for each and every claim; or
2. **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, 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
3. **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; or

4. Where the **Gadget** has been left **Unattended** when it is away from **Your Home**; or
5. Where the **Gadget** was in the possession of someone other than **You** or **Your Immediate Family** at the time of the event; or
6. Where the **Accidental Loss** of **Your Gadget** occurs in **Your** home; or
7. Where the **Accidental Loss** of **Your Gadget** occurs anywhere other than at **Your** home and 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
8. **Fraudulent calls** if not as a result of **Accidental Loss** or **Theft**; or
9. **Fraudulent calls** where the **Accidental Loss** or **Theft** of **Your Gadget** has not been reported to **Your** airtime provider within 24 hours of the **Accidental Loss** or **Theft** occurring; or
10. **Fraudulent calls** where **Your** airtime provider fails to properly block **Your** service.

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

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

**You** are covered under Section 2 if **You** opted for **Accidental Damage** or **Breakdown** when **You** started **Your Policy** and it is specified in **Your Schedule of Insurance**.

**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 guarantee, **We** 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, **We** will provide a **Replacement Item**.

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

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

### What is excluded under Cover Section 2

1. the **Policy Excess** as stated in **Your Schedule of Insurance** for each and every claim; or

2. If an **Accidental Damage** or **Breakdown** claim occurs within 30 days of the **Original Inception Date** then **You** will not be covered for the **Policy Excess** as stated on **Your Schedule of Insurance** plus an additional £50; or
3. Deliberate damage or neglect of the **Gadget**; or
4. Claims as a result of **You** not following the manufacturer's instructions; or
5. Routine servicing, inspection, maintenance or cleaning; or
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; or
8. Manufacturer defect of the Gadget; or
9. Cosmetic damage of any kind including scratches, chips or dents; or
10. Any claim as a result of a **Virus**; or
11. Any claim where the serial number on the **Gadget** has been tampered with in any way;

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

## 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 Gadgets** 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 incident;
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) Ionizing 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 directly occasioned by pressure waves caused by 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 **Gadgets** 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 **Gadgets**, 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 authorized under this **Policy**.

## How do I make a change to the Policy?

If **You** need to make a change to **Your Policy**, **You** should contact **Administrator** as soon as possible.

### 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)

## 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 incident occurring. The **Claim Handlers** 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. 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**.

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** airtime 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).

**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.

## 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 **Us** orally, electronically or in writing which form the basis of this **Policy**, are complete, accurate and true.

### 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 **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.

#### **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 includes any of the following: a claim which is fabricated, exaggerated and/or supported by a fraudulent device such as a false document and/or false statement.

#### **5. Choice of law**

All aspects of this contract of insurance - including negotiation and performance - are subject to English law and the decisions of the English courts.

#### **6. Rights of Parties**

A person or company who was not a party to this **Policy** has no right under the Contracts (Rights of Third Parties) Act 1999 or any subsequent legislation to enforce any term of this **Policy** but this doesn't affect any right or remedy of a third party which exists, or is available, apart from such Act.

#### **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 under this **Policy** unless the cover **You** have elsewhere is exhausted. **You** must tell **Us** 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.

### **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. **We** 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 **Us** otherwise. If **You** pay **Your Premium** by monthly direct debit then payments will continue following renewal.

## Financial Services Compensation Scheme

If **We** are unable to meet **Our** liabilities, **You** may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on **0800 678 1100** or **0207 741 4100**.

## Your Personal Data

**We** will only collect and use **Your** personal data in the following circumstances.

### Policy set up and management

**We** may collect and use **Your** name, identity and contact information, billing details and personal information associated with **Your Gadget** and its use for the purpose of deciding whether to enter and then performing the agreement between **Us** to provide **Your Policy**.

**We** may use automated decision making procedures to decide on the availability of an insurance policy and its terms. **You** may express **Your** views and request an individual review of an automated decision by contacting us at [review@buildingblockpcc.com](mailto:review@buildingblockpcc.com).

**We** may share personal data collected for these purposes with the **Administrator** to manage the Policy. **We** may also share personal data collected for these purposes with third parties for identity and credit checking purposes and to identify potential fraud.

**We** will retain the personal data used to decide whether to enter a policy for 6 years. **We** will retain the personal data used to manage and administer a **Policy** for the duration of the **Policy** plus 6 years.

### Claims

If **You** make a claim under **Your Policy**, **We** will collect personal data relevant to the circumstances of the claim for the purpose of investigating and responding to the claim. This may include information from **Your** network or airtime provider about the use of the **Gadget**.

**We** may share this personal data with the **Claim Handler** to manage the claim and with **Our** repairers for the purposes of inspecting and repairing the **Gadget**.

**We** may use automated decision making procedures to decide claims. **We** will notify you if this occurs and give **You** an opportunity to express **Your** views and request an individual review of an automated decision.

**We** may also share personal data collected for these purposes with other insurers, regulatory bodies and the police to investigate claims and prevent fraud.

**We** will retain personal data collected in relation to a claim for 6 years from the conclusions of the claim.

### Service information

**We** may use **Your** personal information to inform **You** of updates and changes to **Our** services. **We** will not share **Your** personal data with any third parties for marketing purposes without your agreement.

### Your personal data rights

**We** will keep **Your** personal data secure. **We** will not transfer **Your** personal data outside the European Economic Area without first notifying **You** and informing **You** of the safeguards **We** will use to protect **Your** personal data. The most likely reason for such a transfer would be to assist the investigation of claim occurring outside the European Economic Area.

**You** have the right to have access a copy of the personal data **We** hold about **You**.

**You** have the right ask **Us** to correct **Your** personal data if it is inaccurate or incomplete.

**You** have the right to ask **Us** to erase **Your** personal data. **We** will provide **You** with a written response to any such request, including any reasons why **We** do not agree to the request.

**You** have the right to stop **Us** processing **Your** personal data in certain ways, e.g. for marketing purposes. If **We** do not agree to erase **Your** data because it might be needed for a future legal claim, **We** might instead agree to restrict its processing to these reasons alone.

**You** have the right to obtain a copy of **Your** personal data for **Your** own purposes and to move, copy or transfer it from one environment to another.

**You** have the right to object to processing for purposes of direct marketing, profiling, and research if that processing is likely to cause, or is causing, **You** damage or distress unless there is another legitimate reason for the processing.

**You** can exercise the above rights by contacting: [review@buildingblockpcc.com](mailto:review@buildingblockpcc.com)

If **You** have any questions or concerns about how **We** handle **Your** personal data **You** should contact: [review@buildingblockpcc.com](mailto:review@buildingblockpcc.com)

Please note **We** record telephone calls for training and evidentiary purposes.

## **Making a Complaint**

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

### **Customer Services Manager**

Cover My  
Kempton House  
Kempton Way  
Dysart Road  
Grantham  
NG31 7LE

Telephone: **0800 280 2810**

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

If **You** are not satisfied with the complaint decision issued by Cover My **You** have the right to refer **Your** complaint to the Financial Ombudsman Service. Full details are included in any complaint decision.

If **Your** complaint is about the handling of **Your** claim including any claim decision, please contact the **Claim Handler**:

**Davies Group**

Davies Building  
PO Box 1392  
Preston  
PR2 0XE

Telephone: **0330 1028745**

Email [gadgetcomplaints@davies-group.com](mailto:gadgetcomplaints@davies-group.com)

If **You** are not satisfied with the complaint decision by the **Claim Handler You** have the right to refer **Your** complaint to the Financial Ombudsman Service and/or the Office for Arbiter for Financial Services. Full details are included in any complaint decision. Please note the **Claim Handler** act on behalf of the **Insurer**.

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

**Building Block Insurance PCC Limited**

Vision Exchange Building  
Triq it - Territorials Zone 1  
Central Business District  
Birkirkara  
CBD 1070  
Malta

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

Telephone: **0800 912 1464**

If **You** are not satisfied with the complaint decision issued by Building Block Insurance PCC Limited **You** have the right to refer your complaint to the Financial Ombudsman Service and/or the Office for Arbiter for Financial Services. Full details are included in any complaint decision.

**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)

**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)

**Building Block Insurance PCC Limited**

Vision Exchange Building  
Triq it - Territorials Zone 1  
Central Business District  
Birkirkara  
CBD 1070  
Malta

Cover My Gadget Policy Document Launch