

Gadget Insurance

Insurance Product Information Document

Company: BIG Warranties Limited T/A Row.co.uk

Product: Row.co.uk Gadget Insurance

BIG Warranties Limited (registered in the United Kingdom) is authorised and regulated by the Financial Conduct Authority Financial Services Number: 798998

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 Gadget Insurance policy which covers your gadget(s) against mechanical, electrical and accidental damage as well as loss/theft (where selected when applying) for the period of insurance, subject to the policy terms and conditions.



What is insured?

Dependent upon the level of cover you chose which will be shown on your Schedule your Row.co.uk Gadget Insurance

- ✓ Accidental Damage – we will pay for the sudden and unforeseen accidental damage to the gadget (excluding televisions) 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 (when selected and as shown on your certificate of insurance) – 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).
- ✓ Loss (when selected and as shown on your certificate of insurance) – the disappearance of your gadget in circumstances that do not involve theft and its whereabouts remain unknown.
- ✓ Unauthorised calls – the cost of calls, messages and downloads and uploads made from your gadget with airtime capability, whilst not barred by the airtime provider within 48 hours of the discovery of theft or loss of your gadget occurring provided your claim for theft is valid.
- ✓ Policyholders are entitled to unlimited accidental damage claims for each policy period. The Number of claims for theft or loss is limited to one per policy period.



What is not insured?

- ✗ Any gadget fault/loss/theft which happens before the period of insurance starts or within 14 days of the date of policy becoming in force.
- ✗ Any damage to the gadget caused by or related in any way to a software virus or any other software malfunction
- ✗ In all cases where you have indicated that the gadget had been repaired previously, we will require original proof of repair from the gadget repair company. We reserve the right to verify any and all repairs undertaken.
- ✗ Any malfunction of the gadget caused by or related in any way to a software virus or any other software malfunction.
- ✗ Any Breakdown:
 - i) that occurs during the manufacturer's guarantee or warranty period,
 - ii) caused by placing or using the gadget in a location or environment that is not in accordance with the manufacturer's instructions.
- ✗ Theft or loss where the gadget has been left unattended
- ✗ Loss which has occurred within the policyholders, authorised persons or immediate family's home(s).
- ✗ Any incident arising from abuse, misuse or neglect;
- ✗ Cosmetic damage which includes but is not limited to wear and tear or gradual deterioration, corrosion, rust, dust or change in temperature, gradually developing defects, cracks, flaws or fractures, scratching, chipping, abrasion, change of colour, texture or finish.
- ✗ Any claims for a Gadget purchased from an online auction site or online marketplace 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, storage capacity, and/or IMEI/Serial number differs from those details provided by you when you purchased your policy.
- ✗ Accidental damage or water damage for TV's.
- ✗ Faults resulting from You failing to follow the operating and maintenance instructions of your gadget as per the manufacturers guidelines.

- ✘ Faults that arise from your gadget being tampered with by an unauthorised person or a non-manufacturer approved engineer.
- ✘ Gadgets in transport where You have not protected the gadget to a safe standard e.g. covered in fitted bubble wrap within a cardboard container where the gadget is not loose.



Are there any restrictions on cover?

- ! You must own the gadget(s) as shown in your Certificate of Insurance
- ! Gadgets located outside of the geographical limits set out in the policy terms and conditions are not covered.



Where am I covered?

- ✓ Your gadget(s) must be situated within the United Kingdom.



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 applies you will be required to pay this in the event of a related claim. Excess amount are shown in your terms and conditions.



When and how do I pay?

You will pay your premium prior to taking out or renewing the insurance. 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?

- This policy lasts for one year and will start on the date you have selected, as shown on your policy schedule.
- Your policy will renew automatically for a further 12- month period unless you tell us that you do not wish the policy to renew, or we decline to renew the policy.



How do I cancel the contract?

- You can cancel your insurance policy at any time if you decide it is not right for you by giving notice of cancellation via letter or email.
- If you decide for any reason that is policy does not meet your insurance needs 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.
- If you cancel outside this period for policies paid monthly there will be no refund of premium. For policies paid annually a pro rata return premium will be given less an administration charge of £30. If You have made a claim no refund will be due.

IMPORTANT INFORMATION

Statement of Demands and Needs

Row.co.uk 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 45 days outside the UK during the policy period. Row.co.uk 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 should be submitted via the Row.co.uk customer portal found at www.row.co.uk

How to make a complaint

If you are not happy with any aspect of this insurance cover you should write to Customer Services, Row.co.uk, Enterprise House, 21 Oxford Road, Bournemouth, Dorset, BH8 8EY. You can also email customerservices@row.co.uk

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.