Gadget Insurance

Insurance Product Information Document

Company: Collinson Insurance

Product: Row.co.uk Gadget Insurance

Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Number: 202846.

This document provides a summary of cover only and 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**
Damage caused by a sudden, unexpected event that stops your gadget from working properly.

✓ **Breakdown**
A mechanical or electrical fault which stops your gadget from working properly.

If you have chosen to pay an additional premium for theft and loss coverage, you are covered for:

- Loss
- Theft
- Unauthorised calls

What is not Insured?

- ✗ Any claim within the 14-day exclusion period.
- ✗ Any pre-existing fault prior to you taking out this insurance.
- ✗ Accidental damage or water damage for TV's.
- ✗ Any gadget not bought as new from a UK VAT registered company within 12 months of the policy start date.
- ✗ Any claims for a gadget purchased from an online auction site or online marketplace unless you provide a receipt indicating that it is a new item from a UK VAT registered company.
- ✗ Any gadget that was not in full working order upon purchase of this policy.
- ✗ Any claim where proof of usage and/or proof of purchase of the gadget cannot be provided.
- ✗ Any claim where suitable proof of previous repair cannot be provided.
- ✗ Theft or loss where the gadget has been left unattended.
- ✗ Cosmetic damage
- ✗ The Excess

Are there any restrictions on cover?

- ! You must own the gadget(s) as shown in your certificate schedule.
- ! You are entitled to one claim for theft or loss per policy year.
- ! An additional excess of £30 will apply for:
  - Loss or theft claims
  - International claims
  - Claims within the first 3 months of the policy start date.

Where am I Covered?

- ✓ Your gadget(s) must be situated within the United Kingdom excluding the Channel Islands and Isle of Man although cover is extended worldwide for a maximum of 90 days in any one year.

What are my obligations?

You are required to:

- You must take reasonable care to answer all questions carefully and accurately as not doing so could invalidate your insurance and ability to claim.
- You must tell us straight away if anything you have already told us changes.
- All potential claims must be reported immediately.
- You must take all reasonable steps to prevent damage to your gadgets(s) including following the manufacturers guidelines and required servicing intervals.
- Where an excess applies you will be required to pay this in the event of a related claim. Excess amounts are shown in your terms and conditions.

When and how do I pay?

- You must pay for this insurance when you take it out for the first time and at each renewal of your policy.
- 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 certificate 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 have the right to cancel this policy within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to you any premium you have paid to us. You can cancel this policy after 14 days, but we will not give you back any premium.

To cancel please contact us:

- Phone: 0203 411 9409

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 90 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, Unit 17, Branksome Business Park, Bourne Valley Road, Poole, BH12 1DW. You can also email complaints@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.