

Gadget Insurance – Federation Scheme

Insurance Product Information Document

COMPANY : AWP P&C S.A.

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Product: Accidental Damage, Theft, Loss and Extended Warranty

This document only provides a basic summary of policy cover. The full terms and conditions of the policy are shown in the policy document, which You should read carefully to ensure You have the cover You need

[Full pre-contractual and contractual information are provided in the documents relating to the insurance policy.](#)

What is this type of insurance?

Accidental Damage, Theft, Loss and Extended Warranty is an insurance policy providing repair or replacement to Your Gadget in certain events.



Where am I covered?

- The insurance policy is only valid for Gadgets purchased in Your Country of Residence
- Your Gadget is insured while You are abroad for trips



What is insured?

- ✓ The Following events are insured for Your Gadget for which You have purchased the insurance:
 - Accidental Damage caused by drop; fall; impact; liquid
 - Mechanical and electrical breakdown occurring after the expiration of the manufacturer's warranty
 - Theft
 - Loss (mobile phones only)
 - Unauthorised phone usage
- ✓ Limit of Liability: Original Purchase Price paid for the Insured Object. An **Excess** may apply. This is the fixed amount of any insurance claim that You must pay in full before We process your claim. The Excess is fixed at £50 (for devices valued up to £499.99), £75 (for devices valued between £500 and £999), and £100 (for devices valued at £1,000 and higher).
- ✓ You can claim
 - for Accidental Damage and Theft and Loss and unauthorised phone usage events:
 - from the date of purchase of Your policy.
 - for Mechanical and electrical breakdown events:
 - after the expiry of the manufacturer's warranty, please check with the manufacturer for the duration of the warranty.



What is not insured?

Please refer to the Terms and Conditions for an exhaustive list of exclusions that are not covered by the insurance cover.

The main exclusions are:

- ✗ Accidental Damage caused by Fire, Vandalism, Explosion, Lightening, High Voltage.
- ✗ Cosmetic damage.
- ✗ Accessories other than In box accessories.
- ✗ Consumable parts.
- ✗ Commercial use.
- ✗ Gross negligence.
- ✗ Damage caused by external events.
- ✗ Sand intrusion.
- ✗ All damages due to loss of battery capacity.
- ✗ Faulty software or software / data retrieval.
- ✗ Pixel defects not covered by the manufacturer's guidelines.
- ✗ Use of the Gadget for commercial or other non-Domestic use.
- ✗ Wear and tear.
- ✗ Pre-existing damage or fault with Your Gadget.



Are there restrictions on cover?

- ! The gadget must be:
 - o A mobile phone, headphones, air pods, ear buds, iPad, tablet, camera, laptop, portable gaming console, iPod, MP3 player, e-reader, Kindle, smart watch, smart glasses, sat nav or portable media player. No other items will be covered under this policy.
- ! You must be aged 18 years or older.
- ! The United Kingdom must be and remain Your country of residence.
- ! The Gadget must be purchased by You or gifted to You.
- ! You must not be aware of any existing damage to or other fault with Your Product when purchasing the cover.
- ! Only incur a repair cost, incur any transportation costs (including but not restricted to shipping, logistics, postal and/or carrier costs) or incur any replacement costs once You have Our authority to do so.
- ! The Gadget must be less than 96 months old, in good condition and full working order at the time of policy inception
- ! There is a single article limit of £1500 for Mobile Phones, £250 for Headphones, AirPods, Earbuds and £1000 for all other Gadgets.



What are my obligations?

- **To prevent the policy being cancelled or voided and/or claims being reduced or refused, You must:**
 - When taking out this policy**
 - provide Us with complete and accurate information.
- **Once the policy is in effect**
 - For the period of the insurance cover, You must, to the best of Your ability, keep the Gadget in good working order, and take reasonable care to prevent or, at least, minimise the risk of Accidental Damage or Theft or Loss.
- **In the event of a claim**
 - provide Us with complete and accurate information, including Proof of Purchase, when claiming and if the Gadget becomes damaged, stolen or destroyed during the term of the insurance agreement, You must report Your claim as soon as possible so that the Gadget can be repaired, retrieved and does not deteriorate further.



When and how do I pay?

- This contract of insurance is provided to you as part of your Federation Group Insurance.



When does the cover start and end?

- Your policy is a rolling monthly policy. If you cancel your group subscription, then all cover under this policy will end immediately.



How do I cancel the contract?

This contract of insurance is provided to you as part of your Federation Group Insurance. If you no longer wish to subscribe to the Group Insurance scheme, please contact your Federation office.