

Gadget and Leisure Insurance

Insurance Product Information Document

Company: UK General Insurance Limited

Product: Caravan Guard gadget and leisure insurance

Caravan Guard Limited is registered in England no. 4036555 at New Road, Halifax, West Yorkshire, HX1 2JZ and regulated and authorised by the Financial Conduct Authority no. 310409.

Our Gadget and Leisure policy is provided by UK General Insurance Ltd on behalf of Great Lakes Insurance SE, a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. Great Lakes Insurance SE, UK Branch at Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request. They are registered in England no SE000083.

This document is a summary of the key information relating to this policy. Complete pre-contract and contractual information on the product can be found in your policy documentation.

What is this type of insurance?

Accidental damage, fire, and theft cover for your gadget or leisure equipment. With limited accidental loss (excluding iPads, Macbooks, laptops or tablets), breakdown (gadgets only) and liquid damage (gadgets only).



What is insured?

Cover for your Gadget and Leisure Equipment:

- ✓ Accidental damage; the cost of repair following accidental damage
- ✓ Accidental Loss; we will pay the cost of providing a replacement item
- ✓ Fire or smoke damage while you are staying at the holiday property; we will pay the cost of repair
- ✓ Theft cover; we will pay the cost of providing a replacement item

Additional cover for your Gadgets only

- ✓ Liquid damage - if damaged as a result of accidentally coming into contact with any liquid, we will pay the cost of repair
- ✓ Breakdown which occurs outside the manufacturers guarantee or warranty period, we will pay the cost of repair

Optional contents cover you may have chosen if eligible - shown on your schedule:

- The above mentioned cover extended to include up to 3 eligible mobile phones pre-registered with us
- The cost of unauthorised calls, texts or data use where your mobile phone is lost or stolen, and you are charged for unauthorised calls, texts or data use, we will refund the cost of any calls, texts or data used after the time it was stolen to the time it was blacklisted by your airtime provider. Up to a maximum total of £100.
- Public liability cover arising from your use or ownership of a bicycle insured by this policy
- Visiting family cover, where you and your family are staying at the holiday property at the same time we will provide cover for accidental damage, accidental loss, fire and theft to their gadget and leisure equipment as per your policy



What is not insured?

- ✗ Any value or usage in excess of the schedule limits
- ✗ Your policy excess, this is the part of the claim you have to pay
- ✗ Any claim made, or any event causing the need for a claim to be made, that occurs within the first 14 days of the inception date of the policy, within the first 14 days of any amendment to the level of cover on your policy.
- ✗ Accidental loss where you are unable to provide a lost property number in support of your claim.
- ✗ Theft where you are unable to provide a crime reference number in support of your claim.
- ✗ Any claim where you or your visiting family are unable to provide proof of purchase.



Are there any restrictions on cover?

- ! If it is uneconomical to repair your gadget or leisure equipment, we will pay the cost of providing a replacement item
- ! For any gadget or leisure equipment more than 3 years old, any claim paid shall have a deduction for depreciation applied as per your policy booklet
- ! Where only a part or parts have been damaged, or lost, we will only repair or replace that part or parts
- ! Accidental loss cover does not apply to iPads, laptops, MacBooks or Tablets
- ! All gadgets and leisure equipment must have been purchased from new, and gadgets must be under 5 years old (2 years old for tablets)

Continued on reverse



Are there any restrictions on cover?

- ! Any theft claim for gadgets or leisure equipment from the holiday property where the holiday property has been left unoccupied
- ! Theft when the gadget or leisure equipment has been left unattended and, for leisure equipment, an approved lock has not been used
- ! Theft from the holiday property unless violent and forcible entry or exit is used to gain access
- ! Any claim arising where the visiting family are not being adequately supervised by you or another responsible adult in whose supervision you have left them



Where am I covered?

- ✓ This policy is designed to cover your gadgets, leisure equipment and family items purchased in the UK, Isle of Man and the Channel Islands and used in the territorial limits. Territorial limits are defined as the United Kingdom including the Isle of Man and Channel Islands and Worldwide for a maximum of 180 days in total during any one period of insurance.



What are my obligations?

- To provide us with honest, complete and accurate information throughout the life of your policy
- To disclose any information or change in circumstances which may affect your policy
- To pre-register with us any mobile phone to be covered under the policy
- To retain receipts or proof of purchase and report any loss or theft to the police
- To take all reasonable steps to safeguard your gadgets, leisure equipment and family items
- To comply with all conditions set out in the policy
- To pay the premium as agreed
- To tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim



When and how do I pay?

- Premiums are inclusive of Insurance Premium Tax. You can pay for your policy annually before the start date of your policy, or by monthly instalments.
- Annual premiums may be paid by credit card / debit card / cheque, or at renewal via BACS payment.
- Monthly instalments can only be paid by Direct Debit.



When does the cover start and end?

Your cover will take effect on the dates stated in your policy schedule, and will last for a period of 12 months unless your policy is cancelled prior to this date.



How do I cancel the contract?

If you decide to cancel your policy, you can do so by either:

- returning your documentation to Caravan Guard, New Road, Halifax, West Yorkshire, HX1 2JZ
- sending an email to cancel@caravanguard.co.uk
- calling us on 01422 396 777

In all of the above scenarios you must confirm your policy number, and the time and date cover is to cease.