

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.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Registration Number 310101. This insurance is underwritten by Watford Insurance Company Europe who is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869.

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?

- ✓ Cover is offered within England, Scotland, Wales, Isle of Man or Northern Ireland.



What are my obligations?

You must take reasonable care to supply accurate and complete answers to all the questions you are asked when you take out, or make changes to, this policy.

You must notify your administrator as soon as possible if any of the information in your policy documents is incorrect or if you wish to make a change to your policy.

If you do not provide accurate and complete answers to the questions you are asked, or you fail to notify your administrator of any incorrect information or changes you wish to make your policy may not operate in the event of a claim, we may not pay any claim in full or your policy could be invalid.

You must follow our claims process which can be found in your policy documentation.



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.