

CoverMe 4 Insurance

Insurance Product Information Document

Company: Bspoke Underwriting Ltd

Product: Gadget Insurance Lite Cover

CoverMe4 is a trading name of Citymain Administrators Ltd who are authorised and regulated by the Financial Conduct Authority. Registration Number 306535. This insurance is underwritten by BspokeUnderwriting Limited on behalf of Watford Insurance Company Europe Limited who is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. Bspoke Underwriting Ltd is authorised and regulated by the Financial Conduct Authority.

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This covers the cost of repair or replacement should your gadget be damaged or break down.



What is insured?

- ✓ Accidental Damage
- ✓ Breakdown
- ✓ Any gadget specified on your schedule.
- ✓ Accessories up to £150



What is not insured?

- ✗ Any claim for loss or theft of your gadget.
- ✗ Any claim where the policy excess has not been paid.
- ✗ Any gadget where you cannot provide proof of purchase, proof of exchange or proof of warranty as appropriate.
- ✗ Any damage or liability where your gadget is sent through the post if it has not been sent securely packaged and by registered mail.
- ✗ Any kind of damage whatsoever unless the damaged gadget is provided for repair.
- ✗ Any accidental damage or breakdown claim where the IMEI/Serial number cannot be determined from your gadget.
- ✗ Cosmetic damage to your gadget.
- ✗ Any claim for any device not listed as a gadget, including, but not limited to drones (an unmanned aircraft or ship guided by remote control or onboard computers.)



Where am I covered?

- ✓ Your policy will cover your mobile phone anywhere within the UK during the period of cover.
 - ✓ We will also provide cover your mobile phone for up to a maximum 90 days anywhere in the world in any rolling 12-month period of cover.
- However please note that all claims administration, repairs and/or replacement will take place in the UK only.



What are my obligations?

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based.
- If you become aware that information you have given to us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.
- All claims must be notified as soon as possible after the event which causes you to submit a claim.
- You must follow our claims process which can be found in your policy documentation.



When and how do I pay?

Annual or Monthly by your chosen method.



When does the cover start and end?

Your cover will commence on the date of purchase and the policy will continue annually or monthly and will automatically renew unless you tell us otherwise.



How do I cancel the contract?

You may cancel this policy for any reason within 14 days of receiving the insurance documents in relation to this policy. If you cancel this policy within this 14-day cooling-off period, you will receive a full refund of all premium paid provided that no claim has been made.

You may cancel this policy at any time after the initial 14-day cooling-off period.

If you pay your premium monthly in advance on a monthly rolling basis and you cancel this policy after the 14-day cooling-off period, there will be no refund of premium because you will only have paid for the cover you have already received.

If you have an annual policy for which you pay an annual premium once a year and you cancel this policy after the 14-day cooling-off period, provided no claim has been made, you will receive a proportionate refund of the annual premium you have paid.