

Company: Wilko Product: Gadget Insurance

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This document does not contain the full terms and conditions of the cover which can be found in the policy wording and schedule of insurance. It is important that you read all these documents carefully.

What is this type of insurance?

This cover will cover the cost of repairing or replacing your gadget(s) if it is lost, damaged or stolen.



What is insured?

- ✓ **Accidental damage or Malicious damage**
We will arrange a repair if your gadget is damaged as the result of an accident or malicious damage. If your gadget cannot be economically repaired, it will be replaced.
- ✓ **Theft**
If your gadget is stolen, we will replace it. Where only a part or parts of your gadget have been stolen, we will only replace that part or those specific parts.
- ✓ **Breakdown**
If your gadget is a mobile phone, iPhone or tablet and suffers electrical or mechanical breakdown which happens outside of the warranty period, we will repair it. If your gadget cannot be economically repaired, it will be replaced.
- ✓ **Accessories**
If your claim for your gadget is approved, we will replace any accessories that were accidentally lost, stolen or accidentally damaged at the same time as your gadget up to a value of £150.
- ✓ **Accidental loss**
If your gadget is a mobile phone, iPad or tablet and you accidentally lose it, we will replace it.
- ✓ **Unauthorised calls**
If your mobile phone is lost or stolen and is used fraudulently, and your claim is covered by your policy, we will reimburse you for the costs up to a maximum value of £1,000 for any one claim.
- ✓ **Liquid damage**
If your gadget is damaged as a result of accidentally coming into contact with any liquid, we will repair it. If it cannot be repaired, we will replace it.



What is not insured?

- ✗ Any gadget that does not meet the eligibility criteria on page 2 of the policy document.
- ✗ Damage cause by you or your immediate family on purpose.
- ✗ Cosmetic damage.
- ✗ Wear and tear.
- ✗ Theft from a motor vehicle unless the gadget was concealed in a locked boot or glove compartment with all the vehicle's doors and windows and security systems closed, locked, and activated.
- ✗ If your gadget is a mobile phone or tablet with sim cards, any loss or accidental damage where your device is not fitted with an active functioning SIM or where your network provider cannot verify the device has been in active use since the inception of the policy and up to the event giving rise to the claim.
- ✗ Theft from any building or premises unless force or violence was used to gain access.
- ✗ Theft if your gadget has been left unattended.
- ✗ Accidental loss of any gadget that is not a mobile phone, iPad or a tablet.
- ✗ Breakdown of laptops.
- ✗ Breakdown which is covered by the terms of the gadget's warranty.
- ✗ Loss of or damage to accessories that were not attached to your gadget at the time of the incident.
- ✗ Any claim where you cannot provide evidence of ownership or proof of usage.
- ✗ You deliberately damaging, intentionally leaving or neglecting the gadget.
- ✗ You not following the manufacturer's instructions.
- ✗ The use of non-manufacturer approved accessories.



Are there any restrictions on cover?

- ! The device age limit must be less than thirty-six months old at policy start date and supported with a valid proof of purchase from a UK VAT registered company.
- ! Claims are restricted to no more than 2 claims in any 1 year, or the maximum claim limit as shown on your schedule of insurance in any 1 year.
- ! You must be at least 18 years of age at the time of policy start date and a UK resident.
- ! This is not a new for old insurance – replacements may be with refurbished items (replacements will be provided with a 12-month warranty.)
- ! We will attempt to replace devices with one of the same colour but cannot guarantee to do this.



Where am I covered?

Your policy will cover your gadget anywhere in the world providing the device was purchased within the UK. Repaired or replacement gadgets will be delivered only to a UK address. No cover is provided for claims where you are travelling to a country where the Foreign, Commonwealth & Development Office (FCDO) have advised against all but essential travel. You can check the FCDO travel advice at www.gov.uk/foreign-travel-advice.



What are my obligations?

- You are required to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct. You must tell us of any changes to the answers you have given as soon as possible.
- You must follow our claims process which can be found in your policy documentation.
- If your mobile phone is stolen or lost, inform your airtime provider within 12 hours of discovering the loss or theft. Ask them to blacklist your handset.
- Report the theft or loss of your gadget to the police within 24 hours of discovery. Get a crime reference number for theft or a lost property number for loss.
- Send us any evidence of ownership and/or proof of usage we require to support your claim.



When and how do I pay?

Monthly payments or annual payments are made as a Direct Debit or Credit Card.



When does the cover start and end?

Your cover starts on the date stated on your schedule of insurance.



How do I cancel the policy?

By telephone, email or post. If you cancel your policy within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14-day cooling off period, please get in touch with us on the contact details below.

Phone: 0333 344 5418

Email: insurance@wilko.com