

# Gadget Insurance

## Insurance Product Information Document

**Company: Aviva Insurance Limited**

**Product: Team Knowhow Gadget Complete Insurance**

Registered in Scotland No. 2116 Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

This is a summary of Team Knowhow Gadget Complete Insurance. You will find the full terms and conditions (along with other important information) online at [www.teamknowhow.com](http://www.teamknowhow.com) and in the policy documents.

### What is this type of insurance?

Team Knowhow Gadget Complete Insurance is designed to provide you with cover to protect your gadget against unexpected, unforeseen and unintentional incidents. We will, at our discretion, either repair or replace the gadget in the event it is damaged, breaks down outside of warranty, is lost or stolen. The replacement gadgets we provide are refurbished models which come with a Team Knowhow warranty provided by The Carphone Warehouse.



#### What is insured?

- ✓ Damage (sudden and unexpected damage that affects how your gadget works)
- ✓ Theft
- ✓ Accidental loss
- ✓ Breakdown of your gadget after the manufacturer's (or a Team Knowhow) warranty expires
- ✓ Accessories worth up to £300



#### What is not insured?

- ✗ The excess you need to pay towards each successful claim as shown on your certificate. There is no excess for breakdown claims
- ✗ Any claim for theft or loss that occurs whilst the user has deliberately left the gadget unattended and unsecured
- ✗ Any claim for theft from an unattended vehicle, unless the vehicle was locked and the gadget concealed from view
- ✗ Any incident caused intentionally by you, or by anyone else using the gadget with your permission
- ✗ Stored information, data, downloads, videos, music, applications, or the cost of their retrieval



#### Are there any restrictions on cover?

- ! We will only replace your accessories if they were damaged, lost or stolen in the same incident as the gadget – or if we replace your gadget with a different make or model and this means that you can no longer use your existing accessories
- ! For us to pay any claim for theft you must report the theft to the police upon discovery and request a crime reference number
- ! If an incident happens abroad, we will not be able to deal with your claim until you are back in the UK



## Where am I covered?

- ✓ This insurance provides the same level of cover worldwide



## What are my obligations?

- You must pay your premiums on time
- For every successful damage, theft or loss claim you must pay an excess
- If you have a network enabled gadget and it is lost or stolen, you should report it to your network provider as soon as possible
- You must take reasonable care to protect your gadget and its accessories from being damaged, lost or stolen
- You must notify us of any change of the gadget to be insured, or if you no longer wish to insure the gadget
- You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, renew, and make changes to your policy



## When and how do I pay?

Your insurance premiums can be paid monthly or by an annual single payment.

If you pay your premiums monthly, your first payment will be collected by debit or credit card, with further premiums collected by Direct Debit. Direct Debit payments will be collected on the dates shown on your certificate.

If you pay your premium annually, you can pay your premium each year by debit or credit card.



## When does the cover start and end?

Cover begins on the start date which will be shown on your certificate.

If you pay your premium monthly, cover will continue on a monthly basis, for a maximum of 5 years, unless it is cancelled by you or us before then.

If you pay your premium annually, cover will continue for a period of 12 months from the start date. You will have the option to renew your policy each year, subject to a maximum term of 5 years, unless it is cancelled by you or us before then.

If we repair or replace your gadget, cover will continue on the same basis as prior to the repair or replacement, unless we decide to cancel the cover as described in the 'Cancellation of your policy by us' section of the insurance terms and conditions.

If at our discretion we settle any claim you make in cash, we will not be able to continue cover for a replacement gadget purchased by you, and the policy will be cancelled with effect from the date of the incident which gave rise to the claim.



## How do I cancel the contract?

If you no longer wish to insure the gadget you can provide notice to cancel your policy by calling 0800 458 6117 or by writing to us at Team Knowhow, PO Box 358, Southampton SO30 2PJ, alternatively you can visit any Carphone Warehouse store where one of our experts will be happy to help you.

You can cancel within the first 14 days, and will receive a full refund of premiums paid unless you have made a claim.

If you have made a claim or you wish to cancel after the first 14 days, you can cancel your policy from the end of any insured month, by giving notice that you wish to cancel before the end of that month. You will be entitled to a refund calculated on the number of complete months remaining for which you have paid.