

# Pier Insurance Gadget Terms & Conditions

## Definitions

1. "Gadget" shall mean the Mobile Phone/Digital Camera or Camcorder/Ipod or MP3/Satellite Navigation Unit/Gaming Console/Laptop Computer and their batteries and mains chargers as specified on the policy schedule including any replacement Gadget provided by Us
2. "Unattended" shall mean not within Your sight at all times and/or out of Your arms-length reach
3. "We/Us/Our" shall mean Pier Insurance Managed Services Limited
4. "You/Your" shall mean the private individual or company detailed on the policy schedule

This insurance is arranged by Pier Insurance Managed Services Limited with UK General Insurance Limited on behalf of Ageas Insurance Limited, Registered in England No. 354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

Pier Insurance Managed Services Limited and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This can be checked on the Financial Services Register at [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by calling them on 0800 111 6768.

## The Cover

The Insurer will subject to the exclusions and conditions indemnify You by payment or at its option by replacement (with an identical Gadget or Gadgets of similar retail specification up to a maximum combined value limit of £2000) or repair in respect of accidental damage liquid damage electrical or mechanical breakdown or theft of the Gadget occurring during the period of insurance

## Exclusions

The Insurer shall not be liable for

1. theft of the Gadget from any unattended vehicle unless all windows are closed all doors are securely locked all security devices are activated and the Gadget is concealed from view in a locked glove compartment locked boot or locked load area
2. theft of the Gadget from any premises or mode of transport unless involving forcible and violent entry or exit
3. theft of the Gadget whilst left Unattended when it is away from your home
4. repair or replacement arising as a result of negligent use wilful abuse or misuse
5. damage to the battery or aerial or any cosmetic damage
6. the cost of replacing or repairing accessories or costs arising from the use of accessories
7. the cost of routine inspection service adjustment or cleaning
8. any amount recoverable under any guarantee warranty or other insurance
9. loss of the Equipment loss of use or any other costs that are directly or indirectly caused by the event which led to your claim unless specifically stated in this policy
10. repairs carried out by persons not authorised by Us
11. the policy excess as detailed below
12. the cost of replacing any stored data including but not limited to tunes songs personalised ring tones pictures films or graphics
13. any damage or fault caused by any form of electronic virus
14. breakdown caused by objects or substances not normally associated with the product such as sand or water

## Conditions

1. The schedule and the policy shall be read together as one document and any word or expression to which a specific meaning has been attached shall bear such specific meaning wherever it may appear
2. All reasonable precautions must be taken to prevent damage to or theft of the Gadget
3. Details of any replacement of the Equipment (IMEI/serial number) must be advised to Us with proof of purchase in writing or by e-mail to Us ([insure@pierinsurance.com](mailto:insure@pierinsurance.com))
4. Cover under this Insurance Policy is subject to the payment of the premium by direct debit or credit card Premiums must be up to date and are non-refundable after the insurance cover has commenced other than during the cooling off period
5. This policy will be voidable in the event of fraud non disclosure or alteration of risk
6. Each party is entitled to cancel the insurance at any time giving not less than 30 days notice to the other in writing As premiums are payable monthly there will be no refund of premium due in the event of cancellation.

## Policy Excess

Nil excess is applicable

## Claims Procedure

In the event of a claim You must :

- a. advise the police within 24 hours if there has been theft or vandalism and obtain a Crime Reference Number Lost property numbers are not acceptable in support of a claim
- b. advise Us by telephone as soon as possible on the claims hotline number - 0870 416 3355

- c. provide at Your own expense a claim form and all details and evidence as may be reasonably required within 30 days of receipt
- d. In respect of Mobile Phones You must notify the appropriate air time provider within 12 hours of discovery  
Orange 07973 100150 T-Mobile 08454 125000  
Vodafone 07002 191191 0-2 08705 860860  
3 08707 330333

UK General Insurance Limited are an insurer's agent and in the matters of a claim act on behalf of the insurer

## Territorial Limits

Great Britain Northern Ireland Isle of Man The Channel Islands or the Republic of Ireland and up to 60 days during any one calendar year elsewhere in the World

## Compensation Scheme

Ageas Insurance Ltd is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk)

## Period of Insurance

This insurance commences at the time of purchase for a period of one month and will continue to be renewed by periods of one month for up to a maximum of 60 months in all upon receipt of Your monthly premium

## Cooling off period

You may cancel this policy within 14 days of receiving it by contacting Us at the address shown in this policy Provided no claim has been made a full refund of premium paid by You will be given

## Complaints Procedure

It is the intention to give you the best possible service but if you do have any questions or concerns about this Insurance or the handling of a claim you should in the first instance contact the Scheme Administrator The contact details are: Scheme Administrator Pier Insurance Managed Services Limited Evolution House New Garrison Road Shoeburyness Essex SS3 9BF Tel (0870) 416 3353 Fax (0870) 416 3354 Email [enquiries@pierinsurance.com](mailto:enquiries@pierinsurance.com) Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response

In the event you remain dissatisfied and wish to make a complaint you can do so by contacting the following:

The Customer Relations Manager UK General Cast House, Old Mill Business Park Gibraltar Island Road, Leeds LS10 1RJ Tel: 0845 218 2685 Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

If it is not possible to reach an agreement you have the right to make an appeal to the Financial Ombudsman Service This also applies if you are insured in a business and have an annual turnover of less than €2 million and fewer than 10 staff. You may contact the Financial Ombudsman Service at Financial Ombudsman Service South Quay Plaza 183 Marsh Wall Docklands London E14 9SR Tel: 0845 080 1800 Your statutory rights are not affected if you choose to follow the complaints procedure above. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau

## Law applicable to the contract

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated.

## Data Protection

The data supplied by You will be used by Us for the purposes of processing Your policy of insurance including underwriting administration and handling any claim which may arise The data supplied may also be used by Us or any group company to contact You from time to time in order to notify You of other goods and services that We offer If You do not consent to such use of Your personal data please email Us at [enquiries@Pierinsurance.com](mailto:enquiries@Pierinsurance.com)

It is important that the data You have supplied is kept up to date You should therefore notify us promptly of any changes You are entitled upon payment of an administration fee (currently £10) to inspect the personal data which we are holding about You If You wish to make such an inspection You should contact: Pier Insurance Managed Services Limited Evolution House New Garrison Road Shoeburyness Essex SS3 9BF

We may respond to enquiries by the Police concerning Your policy in the normal course of their investigations Where it is necessary to administer Your policy effectively or to protect Your interests we may disclose the data You have supplied to other third parties such as solicitors loss adjusters motor garages engineers repairers replacement companies other insurers etc

We may exchange information with third parties for the purposes of fraud protection and credit risk reduction We may transfer our bases containing Your personal information if we sell Our business or part of it