

# Gadget Insurance



## Insurance Product Information Document

Company: Aviva Insurance Limited

Product: HSBC Select and Cover Gadget

Aviva Insurance Limited is 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 our insurance. You will find the full terms and conditions (along with other important information) online and in the policy documents.

### What is this type of insurance?

This HSBC Select and Cover Gadget insurance is designed to provide you and your family with cover against damage, breakdown (outside of warranty), loss, and theft for the following gadgets: Tablets, laptops, netbooks, eReaders, mp3/mp4 players, headphones and portable Bluetooth wireless speakers, digital cameras and camcorders, smart watches, fitness trackers, satellite navigation systems, portable game consoles, and portable DVD & Blu-ray players.

We'll provide a replacement gadget from new or refurbished stock (refurbished stock includes a 12 month warranty provided by The Carphone Warehouse Limited). Where we can't source a suitable replacement, we'll provide you with vouchers or cash based upon the cost of a gadget of the same or similar specification.



#### What is insured?

- ✓ Damage (sudden and unexpected damage that affects how the gadget works)
- ✓ Theft
- ✓ Accidental loss
- ✓ Breakdown of your gadget after the manufacturer's (or our supplier's) warranty expires
- ✓ Up to £2,500 for unauthorised use in respect of calls, texts, and mobile data, if a network enabled gadget is lost or stolen



#### What is not insured?

- ✗ You'll need to pay an excess of £75 towards each successful claim. The excess will apply to each gadget you claim for, even if they're affected in the same incident
- ✗ There's no cover for mobile phones
- ✗ We won't cover any claim if the circumstances of the claim suggest the person insured deliberately put the gadget at risk
- ✗ There is no cover for theft from an unattended vehicle unless the vehicle was locked and the gadget concealed from view
- ✗ There's no cover for information stored on any gadget such as photos, software, data, apps and music and/or the recompilation, reinstallation or retrieval of data



#### Are there any restrictions on cover?

- ! A maximum of four claims can be made on your policy each year
- ! The most we'll pay to replace a gadget is £1,500 (less the excess)
- ! We'll only cover gadgets which are less than 5 years old when the incident occurs
- ! Gadgets must have been purchased as new or as a refurbished item. If the gadget is a refurbished item, it must have been purchased directly from the manufacturer or network provider
- ! If you make a claim for unauthorised use we'll only cover costs incurred up to 24 hours after the person insured realises the gadget is missing (48 hours if they're abroad), you'll also need to provide us with evidence of the charges



## Where am I covered?

- ✓ Cover applies worldwide providing you remain a UK resident, but we won't be able to process your claim until you're back in the UK (England, Wales, Scotland, and Northern Ireland)



## What are my obligations?

- You must pay your premiums on time
- For damage and breakdown claims, if the gadget is security protected, this protection will need to be removed before the claim can be processed e.g. Activation Lock on iPads
- For all theft claims you'll need to report the theft to the police and request a crime reference number before a claim can be submitted
- You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out and make changes to your policy, and when you make a claim



## When and how do I pay?

Premiums are payable monthly as part of your HSBC Select and Cover Direct Debit.



## When does the cover start and end?

Cover begins on the start date shown on your policy schedule. Cover will continue until this Gadget Option is removed from your policy, or your policy is cancelled.



## How do I cancel the contract?

A cooling off period of 30 days applies to your HSBC Select and Cover policy.

To remove Gadget from your selected Options or cancel your HSBC Select and Cover policy, please visit us online at [www.hsbc.co.uk/insurance/product/selectandcover](http://www.hsbc.co.uk/insurance/product/selectandcover) call us on **0345 051 1351** (opening hours 8am to 6pm, Monday to Friday, excluding public holidays, calls may be monitored or recorded), visit any HSBC branch, or write to us at HSBC Customer Services Centre, PO Box 6176, Coventry, CV3 9HN.

### Removing this Option from your selection

As long as you keep a minimum of three Options in place and there have been no successful claims on this Option, you can remove this Option within the cooling off period and will receive a full refund of any associated premium you have paid.

If there has been a successful claim or you wish to remove this Option after the first 30 days, you can remove any one Option before your next policy anniversary window. Your anniversary window begins 30 days before the anniversary of your policy start date. If you remove this Option you will receive a refund for any unused days you've already paid for. You won't be able to repurchase the same Option for six months or until your next anniversary, whichever is sooner. You can also remove the Option from your selection within your policy anniversary window, however this will be with effect from your policy anniversary; and there will be no six month restriction to the date from when you can repurchase.

### Cancelling your policy

You can cancel your HSBC Select and Cover policy within 30 days of the start date (or from when you receive your documents, whichever is later). If you decide to cancel within these 30 days you will receive a full refund of any premium you have paid providing no successful claims have been made on your policy.

You can cancel your policy at any time if there has been a successful claim or you wish to cancel after the first 30 days, and will receive a refund for any unused days you've already paid for. You won't be able to repurchase HSBC Select and Cover for six months from the date your cancellation becomes effective.