

# Gadget Insurance

## Insurance Product Information Document

Company: Pier Insurance Managed Services Limited

Product: Gadget Insurance

Pier Insurance Managed Services Limited are Authorised and Regulated by the Financial Conduct Authority  
FRN 311798

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. It is important that you read all these documents carefully.

### What is this type of insurance?

This Insurance will cover the cost of repairing or replacing your gadget if it is accidentally damaged.



#### What is insured?

- ✓ **Accidental damage**  
any sudden and unforeseen event resulting solely and independently of any other cause in damage to or destruction of your gadget which is neither deliberately caused by you, nor caused by the failure or breakdown of your gadget
- ✓ **Liquid damage**  
unintentional damage caused to your gadget as a result of coming into contact with a liquid
- ✓ **Breakdown**  
If your gadget becomes inoperable due to a sudden and unforeseen fault as a result of the failure of internal electronic or mechanical components or defects when out of the manufacturer's warranty period



#### What is not insured?

- ✗ Any claim circumstances that include loss or theft of the device
- ✗ Any new claim for the device if there is already an ongoing claim which has not been finalised
- ✗ Any claim where all reasonable precautions have not been taken
- ✗ Repairs carried out by third party repair centres not authorised or agreed for use by us.
- ✗ Repair costs for wear, tear and cosmetic damage to your gadget.
- ✗ The excess stated on your schedule



#### Are there any restrictions on cover?

- ! The device must be less than thirty days old at policy inception and supported with a valid proof of purchase.
- ! 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 can't guarantee to do this.
- ! You must be UK resident and over 18 years of age to purchase insurance



## 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 handsets will be delivered only to a UK address.



## 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 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. You must follow our claims process which can be found in your policy documentation.



## When and how do I pay?

Monthly payments are made as a Direct Debit. Payment of premium will be based on a monthly recurring basis and this will be specified in your Schedule of Insurance.



## When does the cover start and end?

Your cover starts on the date you purchase the policy. The policy will last for a period of one month and then continue for further monthly periods provided you continue to pay your monthly premiums when due.



## How do I cancel the contract?

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 contact the organisation from whom you bought your policy

By Phone: 0844 815 1010

By Email: [enquiries@pierinsurance.com](mailto:enquiries@pierinsurance.com)

Make a claim: [support@pierinsurance.com](mailto:support@pierinsurance.com)