



## Single Trip & Multi-Trip Gadget Extension

**This booklet is an extension to your main Boots Travel Insurance policy wording and is only valid if you have paid the appropriate additional premium.**

**This booklet is to be attached to, and read in conjunction with, your main policy booklet.**

**This policy is for residents of the United Kingdom, Channel Islands & BFPO only**

**For policies issued from 01/03/2018 to 28/02/2019**

All the things that we told you about in the main policy wording also apply to this extension – (the things that you are and are not covered for, also apply here)

This extension extends your policy so that you have cover for your gadgets, and tells you of any new terms and conditions that apply here that were not mentioned in the main policy wording.

### YOUR INSURER

This Gadget Extension is administered by Bastion Insurance Services Ltd and underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE.

## Criteria for purchase

**Before purchasing this extension please ensure that you are aware that we can only insure gadgets that are:**

- 1) Purchased your gadget/s as new, in the UK, with evidence of ownership available (*see definitions on page 6*);
- 2) Purchased as refurbished in the UK direct from the manufacturer or network provider with evidence of ownership available; (*see definitions on page 6*);
- 3) Gifted to you as long as you are able to provide a gift receipt;
- 4) Not more than 48 months old at the date you start your trip;
- 5) In good condition and full working order at the time this policy is purchased.

Please be aware that there is no cash payment for the loss, damage or theft of a gadget under this extension to your policy.

The cover under this extension provides for the repair or your gadget if it is accidentally lost or damaged.

If your gadget cannot be repaired, or if it is accidentally lost or stolen, then the cover under this extension provide for the replacement of your gadget with a similar make and model.

## Sums insured and your contribution to each claim

The sums insured shown are the maximum amount payable under the policies for each insured person.

The excess shown is the amount that each insured person must contribute towards a claim for each and every incident.

The table below is designed to show you what cover may be available under this insurance, and is subject to the terms, conditions and exclusions detailed in both your main policy and this extension

SECTION	PAGE	COVER NAME	COVER IS AVAILABLE UP TO	YOUR EXCESS (based on your main policy)	
				Bronze	Silver
Gadget Extension	7	If your gadget is accidentally lost, stolen or damaged	£1,000	£75	£60
		Unauthorised calls	£1,000	£75	£60
		Loss or theft of your e-wallet	£500	Nil	Nil

# How to make a claim

*Make sure you check your schedule of insurance and your policy to make sure that what you are claiming for is covered; you should also take note of the policy excess as this will be deducted from any settlement made directly to you.*

telephone our Claims Line

**0203 824 0709**

9am – 6pm Monday to Friday, 10am – 4pm Saturday

**Please listen carefully to the instructions so that your call is directed to the correct team.**

We will send you the appropriate claim form by email (or post if you prefer). Once you return this form to us, we will supply you with a claim number and send you an acknowledgement of this by email (please keep watch on your spam/junk folders).

You may submit your claim form and evidence by email but you should not destroy the originals in case we need them.

For personal possession claims or any claim with receipted items (taxi, pharmacy, receipts etc.) you will need to send the originals in to us prior to settlement.

Please read the general conditions contained in this extension as well as your main policy document and the actual extension for more information.

You should report the theft or accidental loss of any mobile phone within **24 hours of discovery to your Airtime Provider** and blacklist your handset.

Airtime Providers' numbers:

3	07782 333 333	O2	08705 214 000	T-Mobile	0845 412 5000	Vodafone	07836 191 191
BT Mobile	08000 322 111	Orange	07973 100 150	Virgin	08456 000 789	EE	07953 966 250

If your gadget is damaged you **must** provide this gadget for inspection / repair.

## What is not covered

(These conditions and exclusions are in addition to the items under 'what is not covered' in the main policy wording)

### We cannot cover you if:

- |  |   |
|--|---|
| <ul style="list-style-type: none"><li>Your gadget was not purchased in the United Kingdom either as new, or as refurbished direct from the manufacturer or network provider, with evidence of ownership available.</li></ul> | <ul style="list-style-type: none"><li>You are travelling against the advice or recommendations published by the Foreign and Commonwealth Office applicable at the time of your departure.</li></ul> |
| <ul style="list-style-type: none"><li>You cannot prove that your gadget is less than 48 months old at the date you start your trip</li></ul>   | <ul style="list-style-type: none"><li>If your gadget was not in good condition and full working order at the start of your trip.</li></ul>  |
| <ul style="list-style-type: none"><li>Your gadget was given to you as a gift unless you are able to provide a gift receipt.</li></ul>  | <ul style="list-style-type: none"><li>If you do not provide any damaged gadget for inspection / repair.</li></ul>   |
| <ul style="list-style-type: none"><li>Your laptop is older than 18 months.</li></ul>   |   |

### We won't pay for

- |   |  |
|---|--|
| <ul style="list-style-type: none"><li>Any kind of damage whatsoever unless the damaged Gadget is provided for repair.</li></ul>   | <ul style="list-style-type: none"><li>Any loss of SIM (subscriber identity module) card.</li></ul>   |
| <ul style="list-style-type: none"><li>Any expense incurred as a result of not being able to use the Gadget, or any loss other than the repair or replacement costs of the Gadget unless relating to unauthorised call / data use for your mobile phone up to the maximum of £1,000, or relating to fraudulent use of your e-wallet facility up to the maximum value of £500.</li></ul>  | <ul style="list-style-type: none"><li>Accidental loss where the circumstances of the loss cannot be clearly identified, i.e. where you are unable to confirm the time and place of the loss.</li></ul>   |
| <ul style="list-style-type: none"><li>Loss of, or damage to, accessories over the value of £150, or accessories that were not lost, stolen or damaged at the same time as the Gadget/s.</li></ul>   | <ul style="list-style-type: none"><li>Any theft, loss or damage that occurs to your Gadget/s whilst travelling on public transport or on an aircraft unless they are being carried in your hand luggage or on your person.</li></ul>   |
| <ul style="list-style-type: none"><li>Any claim for any Gadget over the value of the maximum sum for the level of cover you choose. This can be found on your insurance certificate.</li></ul>  | <ul style="list-style-type: none"><li>Sonic Boom – Damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.</li></ul>  |
| <ul style="list-style-type: none"><li>Nuclear Risk – Damage or destruction caused by, contributed to or arising from:<ul style="list-style-type: none"><li>- ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or</li><li>- the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.</li></ul></li></ul> | <ul style="list-style-type: none"><li>War Risk – Terrorism, war, invasion, acts of foreign enemy, hostilities whether war is declared or not, civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority.</li></ul> |
| <ul style="list-style-type: none"><li>Loss of Data or Software – Any loss of, or damage to, information or data or software contained in or stored on the Gadget whether arising as a result of a claim paid by this insurance or otherwise.</li></ul>  | <ul style="list-style-type: none"><li>Any indirect loss or damage resulting from the event which caused the claim under this policy.</li></ul>   |
| <ul style="list-style-type: none"><li>Value Added Tax (VAT) where you are registered with HM Revenue and Customs for VAT.</li></ul>   | <ul style="list-style-type: none"><li>Liability of whatsoever nature arising from ownership or use of the Gadget/s, including any illness or injury resulting from it.</li></ul>   |

**(These are additional definitions to those shown in your main policy - Where these words are used in this Extension they will always have this meaning)**

<b>ACCIDENTAL LOSS</b>	<i>means that the gadget has been accidentally left by you in a location and you are permanently deprived of its use.</i>
<b>ACCESSORIES</b>	<i>Means items such as, but not limited to, chargers, protective cases, headphones and hands-free devices (such as Bluetooth headsets), memory cards that are used in conjunction with your insured gadget but excludes SIM cards and wearables.</i>
<b>CLAIMS ADMINISTRATORS</b>	<i>Direct Group Limited</i>
<b>EVIDENCE OF OWNERSHIP</b>	<i>means a document to evidence that the gadget you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt or, if the gadget is a mobile phone, confirmation from your Network Provider that the mobile phone has been used by you.</i>
<b>GADGET(S)</b>	<i>Include: Mobile Phones, iPhones, iPads, Tablets, Smartwatches, Camera's, Go Pro's and Laptops.</i>
<b>PRECAUTIONS</b>	<i>means all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss, damage or theft of your gadgets.</i>
<b>PROOF OF PURCHASE</b>	<i>means an original receipt and any other documentation required to prove that the item was purchased by you.</i>
<b>PROOF OF USAGE</b>	<i>means evidence that the gadget has been used after the date you started your trip. Where the gadget is a mobile phone, this information can be obtained from your Network Provider. For other gadgets, in the event of an accidental damage claim this can be verified when the gadget is sent to our repairers for inspection.</i>
<b>TERRORISM</b>	<i>means any act of any person or organisation involving, causing or threatening harm or putting the public or any section of the public in fear if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.</i>

We will pay:	For:	We won't pay:	If you need to claim:
<p>up to £1,000</p>	<ul style="list-style-type: none"> <li>the cost of repairing your gadget if it is damaged as the result of an accident whilst on your trip.</li> <li>the cost of repairing your gadget if it is damaged as a direct result of electrical or mechanical breakdown occurring whilst on your trip and outside of the manufacturer's guarantee period.</li> </ul> <p><i>N.B. Repairs will be carried out using readily available parts. Where possible we will use original parts but in some cases, unbranded parts may be used. In the event that any repairs authorised by us under this policy invalidate your manufacturer's warranty, we will repair or replace your gadget for the remaining period of your manufacturer's warranty. <b>If your gadget cannot be repaired, we will replace it with a similar make and model.</b></i></p>	<ul style="list-style-type: none"> <li>any costs where you have not have paid your excess or accept it will be deducted from any settlement.</li> <li><b>damage caused by;</b> <ul style="list-style-type: none"> <li>you deliberately damaging or neglecting the gadget;</li> <li>you not following the manufacturer's instructions;</li> <li>routine servicing, inspection, maintenance or cleaning;</li> <li>a manufacturer's defect or recall of the gadget;</li> <li>repairs carried out that have not been pre-approved by us;</li> <li>repairs carried out by non-manufacturer approved repairers;</li> <li>liquid damage to your gadget/s where the event causing the need to claim involved you taking your gadgets on a boat, other water vessels or whilst taking part in water activities.</li> </ul> </li> <li>cosmetic damage of any kind, including scratches, dents and other visible defects that do not affect safety or performance</li> </ul>	<p><b>Please telephone our claims department:</b></p> <p style="text-align: center;"><b>+44 (0) 203 824 0709</b></p> <p style="text-align: center;"><b>9am-6pm Monday to Friday</b> <b>10am-4pm Saturday</b></p> <p><b><a href="mailto:gadgetclaims@directgroup.co.uk">gadgetclaims@directgroup.co.uk</a></b></p> <p><i>If your gadget is lost or stolen you need to do the following:</i></p> <ol style="list-style-type: none"> <li><i>Notify the Claims Administrators as soon as possible but in any event within 28 days of any incident likely to give rise to a claim under this insurance;</i></li> <li><i>Report the theft or accidental loss of any gadget to the Police within 48 hours of discovery and obtain a written crime report in support of a theft claim or a written lost property report in support of an accidental loss claim;</i></li> <li><i>Report the theft or accidental loss of any mobile phone within 24 hours of discovery to your Airtime Provider and blacklist your handset. Airtime Providers' numbers:</i> <ul style="list-style-type: none"> <li>• 3 07782 333 333</li> <li>• BT Mobile 08000 322 111</li> <li>• O2 08705 214 000</li> <li>• Orange 07973 100 150</li> <li>• T-Mobile 0845 412 5000</li> <li>• Virgin 08456 000 789</li> <li>• Vodafone 07836 191 191</li> <li>• EE 07953 966 250</li> </ul> </li> </ol> <p><i>4. If your gadget is damaged you <b>must</b> provide this gadget for inspection / repair.</i></p>
	<ul style="list-style-type: none"> <li>the cost of replacing your gadget <b>with a similar make and model</b> if it is accidentally lost or stolen whilst on your trip</li> </ul> <p><i>N.B. Where only part or parts of your gadget have been accidentally lost or stolen we will only replace that part or parts.</i></p>	<ul style="list-style-type: none"> <li>any costs where you have not have paid your excess or accept it will be deducted from any settlement.</li> <li><b>theft;</b> <ul style="list-style-type: none"> <li>where the gadget has been left unattended in a public place;</li> <li>where you have left the gadget unattended (including being in luggage during transit) except where it is locked in a safe or safety deposit box where available, or left out of sight in your locked holiday or trip accommodation and force, resulting in damage to the accommodation, was used to gain entry or exit, evidence of which must be provided with your claim;</li> <li>have not left the gadget unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in a locked boot or covered luggage area of a motor vehicle or, locked pannier of a motorcycle, where entry was gained by violent and forcible means evidence of which must be provided with your claim;</li> <li>when away from your accommodation your gadget was not concealed on or about your person when not in use.</li> <li>where precautions have not been taken;</li> </ul> </li> <li>if you do not report the theft or loss of your gadgets to the police within 48 hours of discovering it and do not obtain a Police report;</li> </ul>	
	<ul style="list-style-type: none"> <li>the reimbursement of unauthorised calls or data download if your mobile phone is accidentally lost or stolen whilst on your trip and is used fraudulently.</li> </ul>	<ul style="list-style-type: none"> <li>the reimbursement of charges where you have not provided an itemised bill from your service provider</li> <li>the cost for any calls or data where you have not reported the incident to your service provider to bar and blacklist your phone within 24 hours of discovery of the incident.</li> <li>unauthorised call or data download exceeding the sum of £1,000.</li> </ul>	
	<ul style="list-style-type: none"> <li>reimbursement of fraudulent transactions made within the first 24 hours of discovering the theft or accidental loss of your e-wallet, up to the maximum value of £500.</li> </ul>	<ul style="list-style-type: none"> <li>an e-wallet PIN has not been set on the gadget, or you have not followed the conditions relating to the security of the PIN, i.e. the pin number has not been written down and left with your gadget.</li> </ul>	

***This policy is not a replacement as a new policy. If the gadgets cannot be repaired we will replace with identical gadgets, if this is not possible we will replace it with one of comparable or better specification or the equivalent value. Replacement items will only be delivered to a UK address of your choice. You will need to arrange onward shipment to your destination country.***

**No cover is provided under this section for:**

- anything mentioned in 'what is not covered' section on your policy wording.
- loss, theft or damage to any electrical items as defined in your policy wording as these are covered under the Section "If your possessions are lost, stolen, damaged or delayed".
- loss, theft or damage to a drone as defined in your policy wording.
- any claim where you are already insured elsewhere for loss or theft of your e-wallet, such as your bank or your card provider.

At Boots we take great pride in treating our customers fairly and we have tried to ensure that our policies are easy to understand. However occasionally we or our insurers might get it wrong in which case we want you to tell us.

### If you wish to complain about this Gadget Extension:

**Please contact:** The Customer Services Director, Direct Group, Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL. Telephone: 0345 074 4788;

Email: [gadgetcomplaints@directgroup.co.uk](mailto:gadgetcomplaints@directgroup.co.uk)

*Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.*

*The claim administrators will make every effort to resolve your complaint immediately. If they cannot resolve your complaint by the end of the next working day they will acknowledge your complaint with 5 days of receipt and will do their best to resolve the problem within four weeks by sending you a final response letter.*

*If they are unable to resolve your complaint in this time they will write to advise you of progress and will endeavour to resolve your complaint within the following four weeks.*

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**If you are not satisfied with the outcome of any complaint you may** ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, London, E14 9SR

Their telephone advice line is **0800 023 4567** if calling from a landline or **0300 123 9123** if calling from a mobile, or visit [www.fos.org.uk](http://www.fos.org.uk)

You are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify FOS on your behalf.

## Your insurers details

**This Gadget Extension** is administered by Bastion Insurance Services Ltd and underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802

Munich.UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. Bastion Insurance Services Limited and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and the Prudential Regulation Authority are available on request.