



ZURICH®

# Gadget Insurance

## Insurance Product Information Document

**Company:** Zurich Insurance Europe AG

**Product:** Mobilecover Gadget Insurance

Zurich Insurance Europe AG is authorised by the Federal Financial Supervisory Authority (BaFin) in Germany and is regulated by the Central Bank of Ireland for consumer protection rules.

Zurich Insurance Europe AG is registered in Frankfurt, Germany (registration number 133359) with its registered seat at Platz der Einheit 2, 60327, Frankfurt A.M.

Registered in Ireland as a branch (registration number 910127) with registered branch office at Zurich House, Frascati Road, Blackrock, Co. Dublin, A94X9Y3.

**This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.**

### What is this type of insurance?

Gadget insurance provides for the repair or replacement of the specified electronic device against theft or accidental damage. Replacement of the device in the case of theft, destruction or damage beyond economical repair will be with a refurbished device of same or similar specification if available, or where a refurbished device is not available, replaced with a new device of same or similar specification.



#### What is insured?

##### Mobilecover Essential

- ✓ In the event of accidental or liquid damage we will arrange for the repair or replacement of the device specified in the schedule - up to a limit of €1,000 including VAT.
- ✓ Accidental damage to batteries, phone chargers, ear pieces, phone covers or carrying cases - up to a limit of €130 including VAT.

##### Mobilecover Extra The above plus

- ✓ In the event of theft, replacement of the device specified in the schedule - up to a limit of €1,000 including VAT.
- ✓ The cost of any fraudulent calls made following the theft of the insured device - up to a limit of €1,000 including VAT.

##### Mobilecover Complete

- ✓ In the event of accidental or liquid damage we will arrange for the repair or replacement of the device specified in the schedule - up to a limit of €2,000 including VAT.
- ✓ In the event of loss or theft, replacement of the device specified in the schedule - up to a limit of €2,000 including VAT.
- ✓ The cost of any fraudulent calls made following the theft of the insured device - up to a limit of €2,000 including VAT.
- ✓ Accidental damage to batteries, phone chargers, ear pieces, phone covers or carrying cases - up to a limit of €130 including VAT.



#### What is not insured?

- ✗ Devices 12 months and older when the application is accepted.
- ✗ Devices not purchased as new (that is, not previously owned) from a Republic of Ireland VAT registered company.
- ✗ Devices purchased from online auctions or device exchange outlets.
- ✗ Devices without a valid proof of purchase in the name of the insured, in the event of a claim.
- ✗ Depreciation, loss, destruction or damage caused by wear and tear, superficial scratching that does not affect the functionality of the device.
- ✗ Depreciation, loss, destruction or damage caused by any process of heating, drying, cleaning, dyeing, alterations or repair.
- ✗ Gradual deterioration, mechanical or electrical breakdown and software viruses.
- ✗ Repairs to the device covered by warranty.
- ✗ Theft, destruction or damage unless your active Mobile network SIM card is in the device.
- ✗ Theft from road vehicles unless the device is locked in the boot or closed glove compartment.
- ✗ Claims where the theft of the device was not from a locked premises or the device was not concealed or secured about you or did not involve force or intimidation.
- ✗ Loss of the device unless the Mobilecover Complete product has been selected.
- ✗ Where the Mobilecover Complete product has been selected, loss of the device when intentionally left unattended.
- ✗ Where the Mobilecover Complete product has been selected, unexplained loss of the device.
- ✗ Damage caused by not maintaining the device in accordance with the manufacturer's instructions.
- ✗ The value of any prepaid call credit or call vouchers at the time of theft, destruction or damage.
- ✗ Any loss or damage to information or data or software contained in or stored on the device.
- ✗ Loss, destruction or damage caused directly or indirectly by riots, strikes, civil commotion or any action of terrorism.



## Are there any restrictions on cover?

- ! Cover is limited two claims in any 12 month period.
- ! Claims not reported to Zurich or their claims administrator within 30 days may be declined.
- ! Claims where the theft has not been reported to the Garda within 48 hours may be declined.
- ! Claims for loss or theft where the SIM card has not been suspended and device has not been blacklisted within 48 hours may be declined.
- ! Claims where in any respect fraudulent or fraudulent means or deception is used by the insured or any person acting on the insured's behalf to obtain any benefit under the policy all benefit under the policy shall be forfeited.
- ! Cover does not apply where the insured is under 18 years old.



## Where am I covered?

- ✓ This insurance only covers devices bought and used in Republic of Ireland. Cover is extended to include use of the device anywhere in the world up to a maximum of 60 days in total, in any single 12-month period.



## What are my obligations?

### It is your responsibility to

- Contact your network provider within 48 hours of discovery of the theft, destruction of your device to ensure your SIM card is suspended and your device is blacklisted.
- Report the theft to Garda within 48 hours of discovery.
- Submit a completed claim form within 30 days of the theft, destruction or accidental damage of your device.
- Provide a copy of the purchase receipt for the device which must show the device IMEI/Serial number, the date of purchase and confirm that the device was purchased from a Republic of Ireland VAT registered company.
- To ensure continuation of cover pay the premium or premium instalments on time.
- Take all reasonable steps to safeguard the insured device against destruction, damage or theft.
- Give us the information and help we need related to a claim being made.
- Check your policy documentation when you receive it to make sure you have the cover you need and expect.
- Inform us of all material facts that may impact or decision to accept or maintain your insurance cover. Your policy may not be valid if we do not have the correct information.



## When and how do I pay?

Your premium can be paid in one single amount for annual policies, or monthly via debit/credit card for monthly policies.



## When does the cover start and end?

The cover period will commence on the date your application is accepted by Zurich Insurance Europe AG, and confirmation of this date is included in the policy schedule.

If you pay monthly for your policy, then your policy will automatically renew on a monthly basis on receipt of premium for up to maximum period of fifty-nine (59) months, as notified in the policy schedule. If you have paid an annual premium for the policy then the policy will be for a period of 12 months from the policy start date as notified in the policy schedule.



## How do I cancel the contract?

You can cancel your policy at any time by writing to us. We will cancel the policy on the date we receive your request in writing. We will return to you the amount of premium in respect of the unexpired period of insurance.

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