

Gadget Cover Summary

The Police Federation has taken out a Group Insurance Policy with Arc Legal Assistance Limited. It is underwritten by AmTrust Europe Limited.

This is a summary of the main features of the cover available to you if you chose Gadget Cover as part of your Benefits Package. Full details are given in the Group Policy which is available on request.

Type of cover

This cover entitles you to the repair or replacement of your gadget if it is accidentally damaged or stolen and all gadgets, apart from laptops, are covered if they break down. Your mobile phone is also covered for fraudulent calls.

Gadgets that are covered

The gadget must be:

- a mobile phone, iPad, tablet, camera, laptop, portable gaming console, iPod, MP3 player, e-reader, Kindle, smart watch, sat nav or portable media player. No other items are covered.
- of UK specification and purchased in the UK from a physical store or, if purchased online, from a website which is UK based and which despatched the item from within the UK. Items despatched from outside the UK will not be covered.
- purchased new, or refurbished items, purchased directly from the manufacturer or Network Provider only. Refurbished items purchased elsewhere or second-hand items will not be covered.
- less than 36 months old, in good condition and in full working order when you take up this benefit.
- purchased by you, or gifted to you, with evidence of ownership available.

Limits

The single gadget limit is £1,150 for mobile phones and £1,000 for all other gadgets.

The limit for fraudulent use of your mobile phone is £2500.

A maximum of two claims in total in any single 12 month period

Cover

- Repair costs if your gadget is damaged as a result of an accident. If it cannot be repaired, it will be replaced.
- If your gadget is stolen, it will be replaced.
- If you accidentally or unintentionally lose your mobile phone it will be replaced.
- If your gadget suffers electrical breakdown which happens outside of the manufacturer's guarantee period, it will be repaired or, if it cannot be repaired, it will be replaced. Please note that this does not apply to laptops.
- If your mobile phone is accidentally lost or stolen and is used fraudulently, we will reimburse you for the costs upon receipt of your itemised bill up to the maximum of £2500.
- If your gadget is intentionally or deliberately damaged due to the actions of another party, not including your immediate family, we will repair it. If it cannot be repaired, it will be replaced.

Excess

- You will have to pay excess fee for any claim, which will be based on the gadget's value when new:

Value of gadget	Amount of excess you must pay
Up to £500	£50
Between £501 and £999	£75
£1000 or more	£100

Exclusions

- Loss of or damage to any accessories.
- Theft:
 - where all you have not taken precautions to protect your gadget.
 - from a building or premises where forcible and violent entry or exit has not been used.
 - from motor vehicles if no-one is in the vehicle and all the doors and windows have not been locked and all security systems have not been activated, or where the item has not been concealed in a locked boot, locked glove box or other locked internal compartment.
- Losses where you cannot confirm the time and place you last had the gadget.
- Breakdown or damage:
 - caused deliberately by you
 - where you have not followed the manufacturer's instructions,
 - caused by routine servicing, maintenance or cleaning,
 - which is the result of the use of non-original accessories, or
 - by any computer virus or similar.
- Wear and Tear
- Breakdown of laptops
- Cosmetic damage that does not affect the gadget's performance.
- Accidental loss for anything other than a mobile phone.
- The cost of any fraudulent calls if the loss of theft of your mobile phone has not been reported lost or stolen to the service provider within 24 hours of discovery.
- Any claim arising from war, terrorism, nuclear risk or sonic boom
- Loss of data or software
- Value Added Tax (VAT) where you are registered with HM Revenue and Customs for VAT.
- Any expense which is the result of you not being able to use the gadget if damaged, lost or stolen.
- Any loss of a SIM card

Area of cover

- You are covered for things that happen in the United Kingdom, the Channel Islands and the Isle of Man.
- You are covered for things that happen anywhere else in the world for up to 90 days in total in any single 12-month period.

Your obligations

- You must notify the claims handler as soon as possible if anything happens which might lead to a claim.
- You must take all available precautions to prevent any loss or damage.

CLAIMS PROCEDURE

In the event that you wish to make a claim, this can be done by either:

- the online claim portal at <https://policefed.taurus.claims/>
or
- by calling 0330 020 0044

Please have your cover details available and your Federation membership number.

What you must do if you have a claim

- Give the claims handler any relevant receipts, documents or evidence of ownership.
- Give the claims handler details of any contract, guarantee, warranty or insurance that may cover to the loss, for example, household insurance.
- Report the theft or loss of any mobile phone within 24 hours of discovery to your airtime provider and blacklist your handset.
- Report the theft or loss of any gadgets to the Police within 48 hours of discovery and get a crime reference number.

When cover ends

If you no longer benefit from your federation's benefit package, your cover will end immediately.