

Travel Gadget Extension

Insurance Product Information Document

Company: Supplied by Bastion Insurance Services Ltd on behalf of Explorer Travel Insurance (a trading name of Explorer Insurance Services Limited). Bastion Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority in the UK under registration number 650727.

Insurer: Underwritten by Collinson Insurance (a trading name of Astrenska Insurance Limited).

Product: Single Trip / Annual Multi-Trip / Backpacker Gadget

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a certificate of insurance showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of insurance?

This is a Travel Gadget Extension Insurance policy sold in conjunction with a Explorer Travel Insurance policy. The cover meets the demands and needs of those who wish to insure their gadgets against theft, accidental damage, breakdown and accidental loss. This is an extension to the main policy and will cost extra. This is not a replacement as new policy. Your gadget will be repaired, if possible, or replaced with a like for like refurbished model.



What is insured?

- ✓ **Theft** - If your gadget is stolen, we will replace it. Theft claims must be accompanied by a valid police crime reference report.
- ✓ **Accidental loss/accidentally lost** - where the gadget has been accidentally left by you in a location and you are permanently deprived of its use.
- ✓ **Accidental Damage** - any damage, including damage caused by fire and/or liquid damage, caused to your gadget which was not deliberately caused by you or any other person. We will arrange a repair and if your gadget cannot be economically repaired, it will be replaced.
- ✓ **Breakdown** - If your gadget suffers electrical breakdown which occurs outside of the manufacturers guarantee period, we will repair it. This cover is not available on laptops.
- ✓ **Unauthorised call/data** - use up to a value of £2,000.



What is not insured?

- ✗ Loss of data or software.
- ✗ You deliberately damaging, intentionally leaving or neglecting the gadget, servicing, inspection, maintenance or cleaning; or any cosmetic damage.
- ✗ The loss of gadget(s) where the circumstances of accidental loss cannot be clearly identified.
- ✗ 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 these are 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.
- ✗ Any claim for fraudulent call use if your claim is not accepted or itemised bill detailing the charges is not provided.
- ✗ If the theft is from a motor vehicle where neither you nor someone acting on your behalf is present, unless the gadget was concealed in a locked boot, glove compartment, or other locked internal compartment, with all the vehicle's windows, doors, and security systems closed, locked, and activated, where entry was gained by violent and forcible means evidence of which must be provided with your claim.



Are there any restrictions on cover?

- ! Each gadget must have been purchased or leased by you in the UK and it must have either been purchased as 'new' or as 'a refurbished' item that was sold with a minimum 12-month warranty. You must be able to evidence ownership of your gadget.
- ! The insured gadget should be in good working condition when the policy is taken out and must be less than 6 years old (18 months if the gadget is a laptop) at the date this policy is purchased.
- ! The sums insured are shown on your certificate of insurance and are the maximum amount payable under the policies for each insured person.
- ! No cash settlement is provided for the loss, damage or theft of a gadget under this extension to your policy.



Where am I covered?

IMPORTANT: The policy will cover you on your trip that occurs within the dates on your certificate of insurance.



What are my obligations?

- An excess is payable for each successful claim, unless you have paid the additional premium to waive the excess. Details of the excess amount is shown on your certificate of insurance.
- To report lost or stolen gadgets to the Police and where applicable your network provider as soon as possible.
- Tell us about your claim as soon as possible.
- You may need to send us proof of purchase/ownership of the gadget before we will settle your claim.
- You must make a reasonable attempt to report a lost or stolen gadget missing to the place it was lost/stolen from.
- You need to be able to provide your gadget to support a claim for damage or breakdown, if you are unable to provide this then this will be classed as a lost gadget.
- Gadgets need to be in your possession and in good working order prior to the start date of the insurance.



When and how do I pay?

- You can pay your premium as a one-off payment. Payment can be made by debit/credit card.
- You can do this online at www.explorerinsurance.co.uk or you can call Explorer Travel Insurance on **0345 373 0253**.



When does the cover start and end?

Cover starts and ends on the dates specified on your certificate of insurance. Cover for your gadgets is only in force whilst you are on your trip.



How do I cancel the Contract?

You have a 'cooling off' period where, if within 14 days of purchase, you decide that you find that the terms and conditions do not meet your requirements, you can obtain a full refund of the premium paid, provided you have not travelled or claimed on the policy.

To cancel your policy please contact Explorer Travel Insurance:

- By Telephone: **0345 373 0253**
- By Email: enquiries@explorerinsurance.co.uk
- By post: Explorer Travel Insurance, Suite 9, Chalkwell Lawns, 648-656 London Road, Westcliff on Sea, SS0 9HR.

Should you wish to cancel your policy outside of the 14 day cooling off period if your trip has already started, or if a claim has been made by you we will not refund any premium. If your trip has not yet started, we will refund 50% of your premium.

If you have an annual multi trip policy, you will receive a pro rata refund for the unused months, up to a maximum of 50% of the premiums paid.