

Mobile Phone and Gadget Insurance

Insurance Product Information Document

Company: American International Group UK Limited Product: Barclays Tech Pack

Underwritten by: American International Group UK Limited. Registered in the United Kingdom (company number 10737370). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN 781109).

This document provides a summary of key information relating to Tech Pack Insurance. Complete pre-contractual and contractual information is provided in your policy documents and can also be found at techpackinsurance.co.uk. It is important you read all your policy documents carefully.

What is this type of insurance?

This policy is designed for you and your family members who want to protect mobile phones and/or gadgets that are otherwise not covered by an insurance policy. This policy provides coverage against loss, theft, damage and breakdown (including faults) for Mobile Phones and against theft, damage and breakdown (including faults) for Gadgets.



What is insured?

- ✓ Cover for four mobile phones and unlimited gadgets, that are owned by you and your family.
- ✓ Devices purchased for a maximum non-discounted price of £1,500 (including VAT) per device, which you can evidence with a receipt.
- ✓ Up to 4 approved claims in any 12-month period for mobile phones, of which 2 can be for loss or theft.
- ✓ Up to 4 approved claims in any 12-month period for gadgets, of which 2 can be for theft.
- ✓ Replacement of mobile phones for loss and theft claims, replacement of gadgets for theft claims.
- ✓ Repair or replacement of mobile phone or gadget for damage and breakdown claims.
- ✓ A 24-month warranty is provided on all repairs and replacements.



What is not insured?

- ✗ Devices purchased from online marketplaces such as Ebay, Facebook Marketplace etc.
- ✗ The excess payable for each approved claim.
- ✗ Any incident where you knowingly or intentionally caused the damage or breakdown, or where you put your mobile phone and/or gadget at risk or did not take reasonable care of it.
- ✗ Mobile phone accessories and/or gadget accessories are not covered under this policy.
- ✗ Any loss related to the unauthorised use of your mobile phone and/or gadget, such as unauthorised calls or use of mobile applications, even if your mobile phone and/or gadget is lost or stolen.
- ✗ Breakdown cover is only available following the expiration of the manufacturer's warranty. During the manufacturer warranty period you are still covered under this policy for loss, theft and damage (mobile phones) and theft and damage (gadgets).
- ✗ Cover for Laptops including MacBooks, Drones, digital cameras, video cameras, Sat Navs and any device that needs to be continuously plugged in to work.
- ✗ Cosmetic damage that does not impact the proper operation of your mobile phone and/or gadget.
- ✗ Loss cover on gadgets.

Please see the **"What is NOT Covered"** section of the policy document for full details.



Are there any restrictions on cover?

- ! Devices must be owned by you or a family member. Family members include you, your partner, and dependent children under 23 living at home with you permanently or outside of term time.
- ! For mobile phones, you can only make 4 approved claims in a 12-month period, of which 2 can be for loss or theft.
- ! For gadgets, you can only make 4 approved claims in a 12-month period, of which 2 can be for theft.
- ! Mobile phones must have a screen size of no greater than 7 inches (measured diagonally).
- ! Gadgets must be less than 5 years old at the time you make a claim. There are no restrictions on the age of your mobile phones.
- ! If your mobile phone and/or gadget is replaced, we will attempt to replace it with the same make, model, and colour, however there are no guarantees. If the same make and model of your claimed Device is not available, Likewise will contact you to discuss the available options.



Where am I covered?

- ✓ Worldwide coverage for mobile phones and gadgets.
- ✓ We will only deliver a replacement mobile phone and/or gadget to a UK address.
- ✓ Repairs will only be made in the UK.



What are my obligations?

- Your mobile phone and/or gadget must be in full working order, with any SIM enabled devices network enabled.
- You must report lost or stolen mobile phones or stolen gadgets to the police, your network provider and to the place or location you believe it was lost in or stolen from as soon as possible.
- You must pay Likewise the required excess for every approved claim before your mobile phone and/or gadget is repaired, replaced or you receive a cash settlement or e-voucher. In your first year of having the Pack, your excess is £79 for any repairs to your devices, £149 if your device can't be repaired, £179 for loss or theft (mobile phones) or theft (gadgets).
In your 2nd year onwards, your excess will reduce to £29 for device screen repairs, £49 for other repairs, £99 if your device can't be repaired, £149 for loss or theft (mobile phones) or theft (gadgets).
- You must make a reasonable effort to locate your lost or stolen mobile phone or stolen gadget once you discover it is missing.
- You must provide all required documentation, including proof of ownership, to Likewise when requested.
- You must take reasonable care of your mobile phone and/or gadgets.



When and how do I pay?

- A monthly fee of £14.50 will be taken in advance for the Tech Pack Insurance from your Barclays account on the first working day of the following month.
- The initial fee is a pro-rata payment which covers the remainder of the month in which the Tech Pack Insurance is opened. All amounts include insurance premium tax at the appropriate rate.



When does the cover start and end?

- Your cover begins on the date you purchase your Tech Pack Insurance.
- Unless you cancel within the first 14 days, the cover will remain in place for a minimum term of 6 months from the purchase date after which it renews every month until you cancel your Tech Pack Insurance.
- Cover will end on the day you either close your Barclays account, you fail to pay the monthly Tech Pack fee or your permanent residential address is no longer in the UK.
- If you reach your claims limits for mobile phones and gadgets within the 12-month period, this policy will be automatically cancelled with immediate effect. You will need to apply for a new Pack if you want cover for your devices. If you apply for a new Pack, the year one excesses will apply.



How do I cancel the insurance?

- If you cancel within the first 14 days and have paid your first monthly Tech Pack fee, the fee will be fully refunded. This 14-day period begins on the date the Tech Pack is opened or the date you receive the policy document, whichever is later.
- After the initial 6-month term, if you tell us you wish to close your Pack, you'll receive a part refund of one month's fee as this is payable in advance.
- To cancel, you can remove Tech Pack within your available digital channel, call Barclays on 03457 345 345, visit a branch, or write to Barclays, Leicester LE87 2BB.