

Gadget cover extension (Policy B)

on payment of additional premium

We will pay up to the amount shown in the schedule of cover for your gadgets as defined in the Definitions of the main policy wording, with a maximum amount for:

1. the cost of repairing **your gadget(s)** that are accidentally damaged whilst on **your** trip, up to the original purchase price of the item, less an allowance for age, wear, and tear.

Or

2. the original purchase price of the **gadget(s)**, less an allowance for age, wear, and tear, to cover **gadgets** that are stolen, permanently lost, or damaged whilst on **your** trip.

And

3. **We** will pay up to £75 in total for to cost of unauthorised calls if **your** mobile phone is stolen.

Provided:

1. **you** have paid **your excess** or accept it will be deducted from any settlement.
2. **you** have complied with the carrier's conditions of carriage.
3. **you** have notified the Police, **your** carrier or tour operator's representative of any loss or theft and obtained an independent written report.
4. **you** own the **gadgets you** are claiming for and can provide proof of ownership/purchase.
5. **you** are not claiming for **gadgets** which have been damaged by domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e., food, liquids, gels etc.
6. **you** are not claiming for **gadgets** which have been lost or stolen from a beach or lido (if so, **we** will only pay a maximum of £50).
7. **you** have not left **your gadgets unattended** (including being contained in **luggage** during transit) except where they are locked in a safe or safety deposit box where these are available or left out of sight in **your** locked holiday or **trip** accommodation. This includes **gadgets** left behind following **you** disembarking **your** coach, train, bus, **flight**, ferry, or any other mode of transport.
8. **you** have not left **your gadgets unattended** away from **your** holiday or **trip** accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered **luggage** area of a motor vehicle and entry was gained by violent and forcible means.
9. **you** have obtained written confirmation of any loss or damage from **your** tour operator / airline provider.
10. **you** are not claiming for the cost of replacing any apps, music or downloads stored on the **gadget**.
11. **you** are not claiming for the cost of replacing any unused credit on **your** mobile phone.
12. **you** have reported any loss or theft of any **gadget/s** containing a sim card (mobile telephone, tablet etc) to the network provider and obtained evidence of the date the **gadget/s** was blocked.

All electronic equipment reduces in value over time therefore where a gadget is replaced following a valid claim, we will reduce the payment under this policy on a sliding scale as follows:

for items over 2 years old the price will be reduced by 10% per year, up to a maximum of 70% for items that are 9 years old or more.

There is no cover provided under this section for anything mentioned in the General conditions and exclusions applying to all sections of cover in the main policy wording. Additionally, no cover is provided under this section for any claim not evidenced by a report specified in this section, unless otherwise agreed by us.

If you need to claim:

Download a claim form at

www.imglobal.com/member/assistance/claims or call +44 (0)2920 474138 or write to Travel Claims Team, 3rd Floor, Fitzalan House, Fitzalan Court, Cardiff CF24 0EL.

Our claims handlers will need to see:

- Completed claim form
- Booking invoice(s) for the **trip**
- Damaged: Estimate for repair, or proof that the item is beyond repair or destroyed
- Loss or theft: Official loss, theft or damage written report, from the police in resort, carrier and / or tour operator's representative obtained within 24 hours of the incident being noticed by **You**.
- Mobile phones also require written confirmation from **your** mobile network / contract provider confirming they were informed within 24 hours of the loss / theft and the device has been blacklisted
- Details of other insurance, or third party responsible, if applicable.

Any gadgets with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any gadgets not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.