

PROTECH GADGET ACCIDENTAL DAMAGE AND THEFT

Insurance Product Information Document

COMPANY : AWP P&C S.A.

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Product: Accidental Damage and Theft

This document only provides a basic summary of policy cover. The full terms and conditions of the policy are shown in the policy document which You should read carefully to ensure You have the cover You need. [Full pre-contractual and contractual information are provided in the documents relating to the insurance policy.](#)

What is this type of insurance?

Protech Gadget Accidental Damage and Theft is an insurance policy providing repair or replacement to Your Insured Object, in certain events.

What is insured?

✓ You are covered for the following events, depending on the insurance option shown on your Certificate of Insurance (subject to any waiting period stated there):

- ✓ **Accidental Damage** from drops, falls, impacts, liquid.
- ✓ **Theft**, including:
 - Burglary & Robbery
 - Pickpocketing and Taking without permission
- ✓ **Limit of Liability:**
 - We will pay up to £2,000 per Insured Object over any 12 month rolling period.

When you can claim:

- ✓ **Accidental Damage / Theft** – from the policy start date.

You may be required to provide Proof of Purchase or evidence of ownership if you make a claim.

An excess may apply to each approved claim. The amount of any excess will be shown in your Certificate of Insurance.

What is not insured?

The policy does not cover every situation. The main exclusions include:

- ✗ **Cosmetic Damage**, such as scratches or dents that do not affect how the device works
- ✗ **Wear and tear**, gradual deterioration or pixel issues that are within manufacturer tolerances
- ✗ **In-box accessories or consumable parts**, such as cables, cases, stylus pens, batteries or chargers
- ✗ **Damage caused deliberately, recklessly, or by failing to take reasonable care of the device**
- ✗ **Battery degradation** over time
- ✗ **Software issues**, including faults, configuration problems, or data recovery
- ✗ **Mechanical or electrical breakdown**, unless covered under the manufacturer's warranty
- ✗ Damage or breakdown that existed **before** the cover started
- ✗ **Loss**, where the device cannot be located and there is no evidence of theft

A full list of exclusions can be found in the policy Terms & Conditions.

Are there restrictions on cover?

! **If the Policyholder is an individual:** You must be 18 years or over and resident in the United Kingdom.

! **If the Policyholder is a business or education provider:** You must be legally registered in the United Kingdom or operating devices in the United Kingdom.

! **Device eligibility:**

- The insured device must:
 - The device must be new (not be older than 30 days) or refurbished (within the last 30 days), in working order when cover starts, and have a value up to **£2,000**.
 - Include at least a 6-month warranty, and
 - Be purchased from a VAT-registered UK supplier.
- The device must not already be damaged or faulty when the cover starts.

! **For Theft claims, you must provide confirmation from the relevant authority or organisation showing the incident was reported and the device has not been recovered**

! You **must take reasonable care to prevent damage** or theft.

! Repairs or replacements **must be arranged by the Insurer's approved service providers**.

Do not repair, replace or pay for work yourself unless the Insurer has confirmed this in advance.



Where am I covered?

You are covered in the United Kingdom and while travelling worldwide for up to 90 consecutive days in any 12-month period. Cover abroad does not apply in countries where the UK Foreign, Commonwealth & Development Office advises against travel.

Although You are covered whilst abroad, We will only service Your claim upon Your return to Your Country of residence.



What are my obligations?

- **To prevent the policy being cancelled or voided and/or claims being reduced or refused, You must:**
 - When taking out this policy**
 - provide Us with complete and accurate information when purchasing the insurance policy.
 - Once the policy is in effect**
 - Take reasonable care of the device and use it in line with the manufacturer's instructions.
 - Keep the device safe and secure and take sensible precautions to prevent damage or theft.
 - Where the Policyholder is a business or education provider, End Users (such as employees or students) may carry out day-to-day obligations on the Policyholder's behalf.
 - In the event of a claim**
 - Report the claim to us as soon as possible and provide accurate information about what happened.
 - You may be asked to provide **Proof of Purchase** or evidence of ownership.
 - If the device is stolen, you must report the theft to the police within **48 hours** and obtain a **crime reference number**.
 - Do not attempt to repair or replace the device until we confirm your claim has been approved.



When and how do I pay?

- Payment of the full premium is detailed on Your Certificate of Insurance.
- Payments can be made by debit or credit card.



When does the cover start and end?

- The policy start date is stated in the **Certificate of insurance** that forms part of Your insurance policy.
- The insurance policy will expire on the policy expiry date shown on Your Certificate of insurance if neither You nor We have cancelled the insurance policy.
- The Accidental Damage and Theft cover start from the policy start date shown on your Certificate of insurance.



How do I cancel the contract?

Individuals, micro-enterprises, small businesses:

- You have 14 days from receiving your Certificate of Insurance to cancel and receive a full refund, provided no claim has been made or is pending.
- After the 14 day cooling-off period You can cancel Your policy at any time and We will give You a pro-rata refund based on the remaining time of Your insurance period.

Larger organisations

- Do not have statutory cooling-off rights but may cancel the policy at any time under the contractual terms. A pro-rata refund will be provided unless a claim has been made.
- If You wish to cancel during this time, You should contact Us:
 - Email: admin@compucover.co.uk
 - Telephone: 01788 563 100

Complaints and Your Rights

Most Policyholders—including individuals, micro-enterprises, small businesses—may refer complaints to the Financial Ombudsman Service if they are dissatisfied with Our final response.

Larger organisations may use Our internal complaints procedure but are not eligible to refer complaints to the Financial Ombudsman Service.

You remain protected by the Financial Services Compensation Scheme (FSCS) if the insurer is unable to meet its financial obligations.