

Mobile Phone & Gadget Insurance

Insurance Product Information Document

Dynamo Cover (registered in the United Kingdom) is authorised and regulated by the Financial Conduct Authority
Financial Services Number: 781314

Company: Dynamo Cover

Product: Dynamo Gadget

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and schedule. It is important that you read all these documents carefully.

What is this type of insurance?

This is a Mobile Phone & Gadget (collectively referred to in this document as Your Electronic Equipment) Insurance policy which covers your mobile phone(s) or gadget(s) against mechanical, electrical and accidental damage as well as loss/theft (where selected when applying).



What is insured?

Dependent upon the level of cover you chose which will be shown on your Dynamo Gadget Insurance Schedule

- ✓ Accidental Damage – we will pay for the unintentional and unforeseen breakage or destruction of the gadget, including liquid damage not otherwise specifically excluded from the policy.
- ✓ Breakdown – electrical and mechanical breakdown of your gadget that occurs, which causes Your Electronic Equipment to stop working in the way the manufacturer intended.
- ✓ Theft – if Your Electronic Equipment is stolen, we will replace with up to 2 replacement items. Where only parts of your gadget have been stolen, we will only replace that part(s).
- ✓ Accidental Loss– the disappearance of your gadget in circumstances that do not involve theft and its whereabouts remain unknown.
- ✓ Fraudulent calls, texts and data use – We will refund the cost of all calls, texts and data use used after the time Your Electronic Equipment was lost or stolen up to the time it was blacklisted by Your airtime provider. We will pay up to £100 on receipt of itemised bill.
- ✓ Policyholders are entitled to up to 2 claims per insured item per Period of Insurance, in respect of claims for theft or loss.



What is not insured?

- ✗ Any claim for an insured incident that happens before the period of insurance starts.
- ✗ Any gadget that is over twenty-four months old when cover under this policy first begins.
- ✗ Any single claim over the claim limit for each gadget as shown in the Insurance Schedule.
- ✗ An excess as shown on your Insurance Schedule.
- ✗ Any damage to the gadget caused by or related in any way to a software virus or any other software malfunction.
- ✗ Theft where the gadget has been left unattended.
- ✗ Any incident arising from abuse, misuse or neglect.
- ✗ Cosmetic damage which is non-structural, for example scratches, dents and marks, which does not affect the usage of the gadget.
- ✗ Any claims for a gadget purchased from an online auction site unless you provide a receipt as new from a UK VAT registered company.
- ✗ Any gadget that was not in full working order upon purchase of this policy.
- ✗ Any claim submitted by you where the make, model, and/or IMEI/Serial number of your gadget differs from those details provided by you when you purchased your policy.
- ✗ Any refurbished gadgets which were not purchased direct from the manufacturer or network service provider in the UK.



Are there any restrictions on cover?

- ! You or an immediate family member must own the gadget(s) as shown in your Certificate of Insurance.
- ! Immediate family member whose gadgets may be insured under this policy must permanently reside with you.
- ! Gadgets located outside of the geographical limits set out in the policy terms and conditions are not covered.



Where am I covered?

- ✓ Your gadget(s) must be situated within the United Kingdom.
- ✓ Cover is extended to include use of the gadget anywhere in the world up to a maximum of 90 days in any rolling 12 month period.



What are my obligations?

You are required to:

- You must answer all questions about this policy honestly and fully at all times. You must also tell us straight away if anything that you have already told us changes.
- You must take all reasonable steps to prevent damage to your gadgets(s) including following the manufacturers guidelines and required servicing intervals.
- All potential claims must be reported immediately. In the case of theft and loss, this needs to be reported to the police, and crime reference number obtained.
- Ensure you read all the documents provided by us to ensure the cover meets your requirements and contact us if anything is unclear.
- Take reasonable care to answer all questions carefully and accurately as not doing so could invalidate your insurance and ability to claim.



When and how do I pay?

You will pay your premium as a one-off payment prior to taking out or renewing the insurance. If you do not pay your premium when it becomes due, cover will not be provided.



When does the cover start and end?

In the first period of insurance

Cover will start on the date you have selected, as shown on your policy certificate, and it will end 12 months after you took out the insurance.

At each subsequent annual policy renewal

As long as we both agree to renewing your policy and you have paid the premium, your cover will continue for a further 12-month period.



How do I cancel the contract?

You can cancel your insurance policy at any time by calling the policy administrator during normal working hours on 0330 223 4604 or by emailing complaints@dynamocover.com

You must tell us whether you want your policy cancelled immediately, or from a future date and you must also tell us your name, address and policy number.

If you cancel your policy of insurance within 14 days from either the date of issue or receipt of your policy terms and conditions, we will refund to you any premium you have paid and we will recover from you any payments we have made. Any cancellation after the first 14 days you will not be entitled to a refund of any premium.

You will not receive any refund of premium if you have made a claim or intend to claim during the current period of insurance.