

Gadget Insurance

Insurance Product Information Document

Company: Zurich Insurance Europe AG

Product: Three SOS Mobile Device Insurance

Registered in Germany (reg no 133359). Registered in Ireland as a branch (reg no 910127) with registered branch office at Zurich House, Frascati Road, Blackrock, Co. Dublin, A94X9Y3. Zurich Insurance Europe AG is authorised by the Federal Financial Supervisory Authority (BaFin) in Germany and is regulated by the Central Bank of Ireland for conduct of business rules (firm reference C529842).

This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

Gadget insurance provides for the repair or replacement of the specified electronic device against loss, theft or accidental damage. Replacement of the device in the case of loss, theft, destruction or damage beyond economical repair will be with a refurbished device of same or similar specification if available, or where a refurbished device is not available, replaced with a new device of same or similar specification.



What is insured?

- ✓ In the event of accidental damage, which includes liquid damage, we will arrange for the repair or replacement of the device specified in the schedule
 - up to a limit of €2,000 including VAT for your Mobile Phone, Smartphone or iPhone.
 - up to a limit of €1,000 including VAT for your iPad, tablet or smart watch.
- ✓ In the event of loss or theft we will arrange for the repair or replacement of the device specified in the schedule.
 - up to a limit of €2,000 including VAT for your Mobile Phone, Smartphone or iPhone.
 - up to a limit of €1,000 including VAT for your iPad, tablet or smart watch.
- ✓ Accidental damage to batteries, chargers, ear pieces, phone covers or carrying cases – up to a limit of €150 including VAT.
- ✓ The cost of any fraudulent calls made following the loss or theft of the insured device – up to a limit of €2,000 including VAT.



What is not insured?

- ✗ Depreciation, loss, destruction or damage caused by wear and tear, superficial scratching that does not affect the functionality of the device.
- ✗ Depreciation, loss, destruction or damage caused by any process of heating, drying, cleaning, dyeing, alterations or repair.
- ✗ Gradual deterioration, mechanical or electrical breakdown and software viruses.
- ✗ Repairs to the device covered by warranty.
- ✗ Loss, theft, destruction or damage unless your active Mobile network SIM card is in the device.
- ✗ Theft from road vehicles unless the device is locked in the boot or closed glove compartment.
- ✗ Claims where the theft of the device was not from a locked premises or the device was not concealed or secured about you or did not involve force or intimidation.
- ✗ Loss of the device when intentionally left unattended.
- ✗ Unexplained loss of the device.
- ✗ Damage caused by not maintaining the device in accordance with the manufacturer's instructions
- ✗ The value of any prepaid call credit or call vouchers at the time of loss, theft, destruction or damage.
- ✗ Any loss or damage to information or data or software contained in or stored on the device.
- ✗ Loss, destruction or damage caused directly or indirectly by riots, strikes, civil commotion or any act of terrorism.



Are there any restrictions on cover?

- ! Cover is limited two claims in any 12 month period.
- ! Claims not reported to Zurich or their claims administrator within 30 days may be declined.
- ! Claims where the theft has not been reported to the Gardaí within 48 hours may be declined.
- ! Claims for loss or theft where the SIM card has not been suspended and device has not been blacklisted within 48 hours may be declined.
- ! Claims where in any respect fraudulent or fraudulent means or deception is used by the insured or any person acting on the insured's behalf to obtain any benefit under the policy all benefit under the policy shall be forfeited.
- ! Cover does not apply where the insured is under 18 years old.



Where am I covered?

- ✓ This insurance only covers devices bought and used in Republic of Ireland. Cover is extended to include use of the device anywhere in the world up to a maximum of 60 days in total, in any single 12-month period.



What are my obligations?

You have a legal duty to answer all questions asked by us in connection with your application for insurance honestly and with reasonable care. You must also ensure that any information voluntarily provided by you or on your behalf is provided honestly and with reasonable care. Failure to comply with these requirements and/or any negligent or fraudulent misrepresentation could invalidate your Policy or affect your insurance cover or premium. It could also result in a claim being declined, or the amount payable in respect of a claim being reduced, or difficulty obtaining insurance in the future. Further information is provided in the Policy Booklet.

You must also:

- Contact Three Ireland within 48 hours of discovery of the theft, destruction of your device to ensure your SIM card is suspended and your device is blacklisted.
- Report the theft to Gardaí within 48 hours of discovery.
- Submit a completed claim form within 30 days of the theft, destruction or accidental damage of your device.
- Provide a copy of the purchase receipt for the device which must show the device IMEI/Serial number, the date of purchase and confirm that the device was purchased from a Republic of Ireland VAT registered company.
- To ensure continuation of cover pay the premium or premium instalments on time.
- Take all reasonable steps to safeguard the insured device against destruction, damage or theft.
- Give us the information and help we need related to a claim being made.
- Check your policy documentation when you receive it to make sure you have the cover you need and expect.



When and how do I pay?

For Three Billpay customers, your premium will be collected monthly through your mobile phone bill. For Three Prepay customers, premium can be paid in one single amount for annual policies, or monthly via debit/credit card for monthly policies.



When does the cover start and end?

The cover period will commence on the date your application is accepted by Zurich Insurance Europe AG, and confirmation of this date is included in the policy schedule.

If you pay monthly for your policy, then your policy will automatically renew on a monthly basis on receipt of premium for up to maximum period of fifty-nine (59) months, as notified in the policy schedule. If you have paid an annual premium for the policy then the policy will be for a period of 12 months from the policy start date as notified in the policy schedule.



How do I cancel the contract?

You can cancel your policy at any time by writing to us. We will cancel the policy on the date we receive your request in writing. We will return to you the amount of premium in respect of the unexpired period of insurance.

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