

# Pick and Protect home insurance

Personal Items, Gadget, Sports Equipment and Bike policy document



# Guide to your document

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## Welcome to your Home Insurance

### Explaining this document

This document contains terms and conditions for the **Personal items, Gadget, Sports Equipment and Bike Covers** under the Pick and Protect home insurance policy.

This document must be read in conjunction with the separate **General Terms and Conditions home policy document** for **your** full terms and conditions and definitions.

**We** also cross refer to the other available policy document(s); any wording in **blue** refers to a section of cover within the policy document(s), such as **Gadget Cover**. It is important that **you** keep this document with **your** separate **General Terms and Conditions home policy document** and any other relevant document(s). This cover only applies when shown on **your schedule**.

### Definitions

Wherever the following words or phrases appear in bold in this policy, they have a defined meaning as referenced in the separate **General Terms and Conditions home policy document**.

# Gadget Cover

This cover only applies when shown on **your schedule**.

**Gadget Cover** insures **your gadgets** while in and away from the **home**, anywhere in the world, up to the limits shown on **your schedule**

## Gadget Cover Definitions

In this section, in addition to the definitions set out in the **Definitions** section found within the separate General Terms and Conditions policy document, wherever the following words or phrases appear in **bold**, they will have the following meanings. If there is a conflict between a definition in this section and a definition elsewhere in the policy, the definition in this section will apply to this section only.

### unauthorised use

Calls, data downloads, emails, internet usage, MMS messages and SMS messages made or sent following theft or loss of **your gadget**.

### What is covered

This cover is for loss or damage of **your gadgets** up to the limits shown on **your schedule** when they are in or away from the **home**, anywhere in the world.

Mobile phone(s) will also be covered for breakdown that happens after the manufacturer's warranty expires.

### What is not covered

Under **Gadget Cover** we do not cover:

- the **excess(es)** shown on **your schedule**;
- any claim for a mobile phone where the IMEI number:
  - a. cannot be verified by **us**;
  - b. belongs to a mobile phone that has previously been recorded as lost or stolen.
- any claim for theft from an unattended vehicle unless:
  - a. the **gadget** has been placed out of view in an enclosed storage compartment; and
  - b. the vehicle and any external luggage compartments have been securely locked, and broken into by using force and violence.

**We** will not pay more than the limit shown on **your schedule** for any one incident of theft from an unattended vehicle. If **your** claim also involves property insured under another cover **we** will not pay more than the limit in total for any one incident;

- loss or damage caused by
  - a. general wear and tear, light, weather conditions, moth, vermin, insects, fungus, damp, rust, wet rot or dry rot, or anything that happens gradually;
  - b. cosmetic damage such as dents, scratches or any other type of damage that does not affect how the **gadget** works;
  - c. items used in connection with any business, trade, employment or for professional purposes (whether full time or part-time);
  - d. failure to follow the manufacturer's instructions and/or installation guide;
  - e. non-hardware problems, e.g. software problems, data downloads and malware such as viruses, worms, spyware, adware or trojans;
  - f. use of accessories that are not approved by the **gadget's** manufacturer;
  - g. faults in any external electrical supply/connection;

- h. maintenance, repairs and/or any process of cleaning and/or restoring;
  - i. any issue that is covered under the manufacturer's warranty;
  - j. the **gadget** not being used or maintained in line with the manufacturer's instructions.
- a claim resulting from a manufacturer's defect or recall of the **gadget**;
  - **gadgets** made of, or modified with, precious metals or minerals;
  - electrical or mechanical breakdown (except mobile phones);
  - any loss that is not the direct result of the insured incident itself;
  - costs associated with cleaning, servicing, inspection or adjustments to the **gadget**, which the manufacturer specifies in its instructions or installation guide that **you** or someone else should routinely do;
  - any claim if the **gadget** has been modified with technical improvements or repaired by someone except the manufacturer or its authorised repair agents. If the **gadget** has been modified cosmetically the **gadget** will be covered but not the cosmetic enhancements;
  - loss of stored information, including any data, downloads, videos, music and applications;
  - costs of recompiling, re-installing and/or retrieving data;
  - a claim where **you** are not a resident of the **United Kingdom** at the time of the incident;
  - confiscation or detention by Customs or other officials;
  - any financial loss resulting from **your gadget** being used without **your** consent to access **your** bank account, mobile wallet or similar, and/or make purchases, unless the loss is specifically covered under the **Unauthorised use** section;
  - if **your** claim also involves property insured under another cover **we** will not pay more than the limit in total for any one incident;
  - any incident caused intentionally by **you** or anyone who has permission to use **your gadget**; or
  - anything mentioned in the **General Exclusions** section.

### Unauthorised use

If **your gadget** is lost or stolen, and if we accept **your** claim for this loss or theft, **we** will cover the costs of its **unauthorised use** up to £10,000. This limit includes any taxes or charges made by **your** network provider.

For **us** to pay any **unauthorised use** costs, **you** must:

- notify **your** network provider of the loss or theft within 24 hours of discovering it (they will block **your** SIM card so it can no longer be used);
- provide **us** with:
  - a. an itemised bill from **your** network provider that clearly shows the **unauthorised use** and the costs incurred on **your** pay-monthly contract. **We** may also request previous itemised bills from **you**; or
  - b. if **you** have a pay-as-you-go arrangement, **you** must provide evidence from **your** network provider of the credit available at the time of the loss or theft, or proof of **your** most recent top-ups.

# Gadget Conditions

## 1. Settling Claims

We can choose to settle **your** claim by replacing, reinstating, repairing or payment.

Replacement will be on a like for like basis or the nearest equivalent available in the current market. **Our** replacement mobile phones are refurbished models. If **we** are able to replace **your gadget**, but **we** agree to make a cash settlement, **we** will only pay **you** what it would cost **us** to replace the item as if it were new.

Replacement **gadgets** will not include any stored information **you** had added to **your** original **gadget** including data, downloads, videos, music and applications.

We will try and ensure that **you** keep **your** existing telephone number, but if this is not possible because of the network provider or any other reason beyond **our** control, **your** replacement phone will be connected to a new telephone number.

If **you** are abroad at the time of an incident leading to a claim, **we** will not replace the **gadget** until **you** return to the **United Kingdom**.

If **your gadget** is security protected, **you** will need to remove this protection before **we** can process **your** claim, e.g. Activation Lock on iPhones.

### What we will pay

The most **we** will pay is the **sum insured** shown on **your schedule**, unless otherwise stated.

We will not reduce the **sum(s) insured** by the amount paid under any claim, unless the claim relates to the total loss of any item (or items) specified on **your schedule**.

## 2. Proof of value and ownership

**You** are responsible for proving any loss. So, to help with **your** claim, **we** recommend that **you** keep receipts, valuations, photographs, instruction booklets and guarantee cards.

## 3. Items valued over the single item limit

We will not pay more than the single item limit shown on **your schedule** for any one item, set or collection unless it is specified individually on **your schedule**.

We will not pay more than the item **sum insured** for any specified item.

See also the [General Conditions](#) section of separate [General Terms and Conditions home policy document](#).

# Bike Cover

This cover only applies when shown on **your schedule**.

## What is covered

**Bike Cover** insures **your** pedal cycles while in and away from the **home**, anywhere in the world. Insure **your** most expensive pedal cycle and all pedal cycles at the address shown on **your schedule** will be covered.

We will provide cover for loss or damage to **your** pedal cycle, hire of a replacement pedal cycle and public liability.

The most **we** will pay for loss or damage to each individual pedal cycle is the limit shown on **your schedule**.

## What is not covered

We will not cover

- the **excess(es)** shown on **your schedule**;
- loss or damage to tyres or accessories unless the pedal cycle is stolen or damaged at the same time;
- theft unless the cycle is:
  - a. in **your** immediate custody and control;
  - b. securely locked to an object that cannot be moved; or
  - c. in a locked building
- any pedal cycle with a motor;
- loss or damage caused by wear and tear, light, weather conditions, damp, rust, wet rot or dry rot or anything that happens gradually;
- loss or damage caused by the process of cleaning, washing, repairing or restoring;
- mechanical and electrical breakdown;
- confiscation or detention by Customs or other officials;
- loss in value;
- any loss or damage covered by another policy;
- any loss that is not the direct result of the insured incident itself;
- theft by deception unless deception is only used as a way to get into the home; or
- any loss or damage covered by another policy;
- any loss that is not the direct result of the insured incident itself;
- theft by deception unless deception is only used as a way to get into the home; or
- anything set out in the [General Exclusions](#) section of the separate [General Terms and Conditions home policy document](#).

## Hire of replacement pedal cycle

If **you** are unable to use **your** cycle as a result of loss or damage covered under this cover, **we** will pay up to the limit(s) shown on **your schedule** for **you** to hire a replacement cycle from a recognised cycle dealer.

**You** must let us know in advance if **you** wish to hire a replacement cycle.

Hire costs (subject to the policy limits) are payable from the date **we** accept that **you** have a valid pedal cycle claim to the date **we** settle **your** claim by repairing or replacing **your** cycle or by making a payment to **you**.

**We** will not pay hire costs:

- that have not been agreed with **us** in advance;
- where **you** have not given us written evidence of **your** expenditure.

## Public liability

No **excess** applies to this section.

**We** will cover **your** legal liability to pay damages and claimants' costs and expenses for:

accidental bodily injury or illness;

- death;
- disease; or
- accidental loss of or damage to a third parties property;

happening during the **period of insurance** and arising from **your** use or ownership of a pedal cycle in:

- the **United Kingdom**; or
- the rest of the world, for temporary visits.

**We** will not pay more than the public liability limit shown on **your schedule** for any one incident.

**We** will not cover liability in connection with:

- a. deliberate or malicious acts;
- b. transmission of any communicable disease or virus by **you**;
- c. any agreement except to the extent that, **you** would have been liable without the agreement;
- d. loss of or damage to property that belongs to **you** or is in **your** care or control;
- e. any trade, business or profession;
- f. bodily injury or illness to **you**; or
- g. an event not involving the use of a pedal cycle.

# Bike Conditions

These conditions apply to the **Bike Cover**.

## 1. The sum insured

At all times the **sum(s) insured** must be at least equal to the full cost of replacing the property "as new".

If at the time of a loss the **sum insured** is too low, **we** will reduce any claim settlement to reflect wear and tear and loss in value, and **we** will pay a maximum of the **sum insured**.

## 2. Settling claims

**We** can choose to settle **your** claim by replacing, reinstating, repairing or payment.

**We** will replace on a like for like basis or provide the nearest equivalent available in the current market.

If **we** are able to replace property, but **we** agree to make a cash settlement, **we** will only pay **you** what it would cost **us** to replace the item as if it were new.

## What we will pay

The most **we** will pay for loss or damage arising out of one incident for each individual pedal cycle is the amount shown on **your schedule**.

**We** will not reduce the **sum(s) insured** by the amount paid under any claim, unless the claim relates to the total loss of any item (or items) specified on **your schedule**.

## 4. Proof of value and ownership

**You** are responsible for proving any loss. So **we** recommend that **you** keep receipts, valuations, photographs, instruction booklets and guarantee cards to help with **your** claim.

See also the **General Conditions** section of the separate **General Terms and Conditions home policy document**.

# Sports Equipment Cover

This cover only applies when shown on **your schedule**.

## What is covered

This cover is for loss or damage to **your sports equipment** up to the limit shown on **your schedule** in and away from the **home**, anywhere in the world. Also available is optional cover for loss or damage to **your** sports racquets, sticks, bats and clubs whilst in use.

## What is not covered

Cover does not include any of the following because specific covers are available to **you**:

- **Gadgets**
- Pedal Cycles

Under the **Sports Equipment Cover** **we** will not cover:

- the **excess(es)** shown on **your schedule**;
- any claim for theft from an unattended vehicle unless:
  - a. the item(s) has been placed out of view in an enclosed storage compartment; and
  - b. the vehicle and any external luggage compartments have been securely locked, and broken into by using force and violence.

**We** will not pay more than the limit shown on **your schedule** for any one incident of theft from an unattended vehicle. If **your** claim also involves property insured under another cover, **we** will not pay more than the limit in total for any one incident;

- any loss that is not the direct result of the insured incident itself;
- business or professional use of sporting equipment and accessories;
- any loss or damage covered by another policy;
- theft, attempted theft or malicious damage caused by **you**;
- theft by deception, unless deception is used only as a way to get into the **home**;
- **motorised vehicles**, aircraft, boats, sail boards, surfboards, jet skis, caravans, trailers and the parts, spares and accessories of any of these; or
- anything set out in the **General Exclusions**.

## Sports Plus - accidental damage to sports equipment whilst in use

This cover only applies when shown on **your schedule**.

**Sports Equipment Cover** is extended to cover damage to sports racquets, sticks, bats, and clubs whilst in use up to the limits shown on **your schedule**.

# Sports Equipment Conditions

These conditions apply to **Sports Equipment Cover**.

## 1. The sum insured

At all times the **sum(s) insured** must be at least equal to the full cost of replacing the property "as new".

## 2. Settling claims

**We** can choose to settle **your** claim by replacing, reinstating, repairing or payment.

Replacement will be on a like for like basis or give **you** the nearest equivalent available in the current market. If **we** are able to replace property, but **we** agree to make a cash settlement, **we** will only pay **you** what it would cost **us** to replace the item as if it were new.

## What we will pay

The most **we** will pay for loss or damage arising out of one incident is the amount shown on **your schedule**, and we will pay a maximum of the **sum insured**.

**We** will not reduce the **sum(s) insured** by the amount paid under any claim, unless the claim relates to the total loss of any item (or items) specified on **your schedule**.

## 3. Items valued over the single item limit

**We** will not pay more than the single item limit shown on **your schedule** for any one item, set or collection unless it is specified individually on **your schedule**.

**We** will not pay more than the item **sum insured** for any specified item.

## 4. Proof of value and ownership

**You** are responsible for proving any loss, so **we** recommend that **you** keep receipts, valuations, photographs, instruction booklets and guarantee cards to help with **your** claim.

If **you** wish to specify an item valued at more than the single item limit shown on **your schedule**, **we** will request proof of value

- prior to providing cover for the item; or
- at the time of a loss.

See also the **General Conditions** section of the separate **General Terms and Conditions home policy document**.

# Personal Items Cover

This cover only applies when shown on **your schedule**.

## What is covered

**Personal Items Cover** insures **your** personal effects while in and away from the **home**, anywhere in the world up to the limits shown on **your schedule**.

**We** will provide cover for loss or damage to **personal Items** (such as jewellery, watches, clothes, bags, musical instruments and books) and **personal money**.

## What is not covered

Cover does not include **gadgets, sports equipment** or pedal cycles any of the following because specific covers are available to **you**:

**We** will not cover

- the **excess(es)** shown on **your schedule**;
- any claim for theft from an unattended vehicle unless:
  - the item(s) has been placed out of view in an enclosed storage compartment; and
  - the vehicle and any external luggage compartments have been securely locked, and broken into by using force and violence.

**We** will not pay more than the limit shown on **your schedule** for any one incident of theft from an unattended vehicle. If **your** claim also involves property insured under another cover **we** will not pay more than the limit in total for any one incident;

- loss or damage caused by wear and tear, light, weather conditions, moth, vermin, insects, fungus, damp, rust, wet rot or dry rot, or anything that happens gradually;
- loss or damage caused by the process of cleaning, washing, repairing or restoring any item;
- electrical or mechanical breakdown;
- confiscation or detention by Customs or other officials;
- loss in value;
- any loss that is not the direct result of the insured incident itself;
- items held or used for any trade, business, profession or employment (whether full time or part-time).
- any loss or damage covered by another policy;
- theft, attempted theft or malicious damage caused by **you**;
- theft by deception, unless deception is used only as a way to get into the **home**;
- furniture, furnishings, household goods and equipment, food and drink;
- bonds, stocks, shares and documents of any kind except driving licences and passports;
- **motorised vehicles**, aircraft, boats, sail boards, surfboards, jet skis, caravans, trailers, pedal cycles and the parts, spares and accessories of any of these;
- any living creature;
- loss of **personal money**:
  - caused by mistakes,
  - not reported to the police;
- anything set out in the **General Exclusions** section of separate **General Terms and Conditions home policy document**.

# Personal Items Conditions

These conditions apply to the **Personal items Cover**.

## 1. The sum insured

At all times the **sum(s) insured** must be at least equal to the full cost of replacing the property "as new".

If at the time of a loss the **sum insured** is too low, we will reduce any claim settlement to reflect wear and tear and loss in value, and we will pay a maximum of the **sum insured**.

## 2. Settling claims

**We** can choose to settle **your** claim by replacing, reinstating, repairing or payment.

**We** will replace on a like for like basis or use the nearest equivalent available in the current market.

If **we** are able to replace property, but **we** agree to make a cash settlement, **we** will only pay **you** what it would cost **us** to replace the item as if it were new.

## What we will pay

The most **we** will pay for loss or damage arising out of one incident is the amount shown on **your schedule**.

**We** will not reduce the **sum(s) insured** by the amount paid under any claim, unless the claim relates to the total loss of any item (or items) specified on **your schedule**.

## 3. Items valued over the single article limit

**We** will not pay more than the single item limit shown on **your schedule** for any one item, set or collection unless it is specified individually on **your schedule**.

**We** will not pay more than the item sum insured for any specified item.

## 4. Proof of value and ownership

**You** are responsible for proving any loss. So **we** recommend that **you** keep receipts, valuations, photographs, instruction booklets and guarantee cards to help with **your** claim.

If **you** wish to specify an item valued at more than the single item limit shown on **your schedule**, **we** will request proof of value prior to providing cover for the item or at the time of a loss.

See also the **General Conditions** section of the separate **General Terms and Conditions home policy document**.

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