

# Bastion – Education Device Insurance

## Insurance Product Information Document

Bastion Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority in the UK under registration number 650727.

Company: Bastion Insurance Services Limited

Product: Mobile and Gadget Insurance

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

## What is this type of Insurance?

This cover meets the demands and needs of those who wish to insure their educational devices against accidental damage, liquid damage, malicious damage, and breakdown, and additional theft cover, if you selected the theft option. This is not a replacement as new policy. Your gadget will be repaired, if possible, and replaced with a like for like refurbished model.



### What is insured?

- ✓ **Theft** - the unauthorised dishonest appropriation of the device specified on your Schedule of Insurance, by another person with the intention of permanently depriving you of its use. Theft claims must be accompanied by a valid police crime reference report.
- ✓ **Accidental Damage** - any damage, including damage caused by fire and/or liquid damage, caused to your device which was not deliberately caused by you or any other person. We will arrange a repair and if your device cannot be economically repaired, it will be replaced.
- ✓ **Breakdown** - If your device suffers electrical breakdown which occurs outside of the manufacturers guarantee period, we will repair it. This cover is not available on laptops.
- ✓ **Accessories** – items such as but not limited to, chargers, protective cases, headphones and hands-free devices, below the value of £150, that are used in conjunction with your insured device but excludes SIM cards and wearables. Evidence of ownership for accessories will need to be provided at point of claim.
- ✓ **Liquid Damage** - If your device is damaged as a result of accidentally encountering any liquid, we will repair it. If it cannot be repaired, we will replace it.
- ✓



### What is not insured?

- ✗ Loss of data or software.
- ✗ You deliberately damaging, intentionally leaving or neglecting the device, servicing, inspection, maintenance or cleaning; or any cosmetic damage.
- ✗ Theft where the device has been left unattended when it is away from your home and no evidence of forced entry is provided.
- ✗ The loss of any device .
- ✗ We will not cover any breakdown for laptops. Repair or other costs for- routine servicing, inspection, maintenance or cleaning; wear and tear or gradual deterioration of performance; if the serial number has been tampered with in any way, or repairs carried out by persons not authorised by us.

### Are there any restrictions on cover?



- ! This policy does not insure devices purchased outside UK.
- ! Devices must be less than 12 months old when the policy is taken out unless you are arranging a multi-device insurance policy with us in which case if at least a minimum of one of the devices is under the 12 month age limitation, then the remainder can be up to a maximum of 36 months of age.
- ! You must ensure your device is kept in an approved protective case at all times.



## Where am I covered?

- ✓ Cover applies throughout The United Kingdom and is also automatically extended to include use of the device anywhere in the world for any trip. No cover is provided for claims where you are travelling to a country where the Foreign and Commonwealth Office (FCO) have advised against all but essential travel. You can check the FCO travel advice at [www.fco.gov.uk](http://www.fco.gov.uk).



## What are my obligations?

- An excess may be payable for each successful claim. Please refer to your schedule of insurance to see if an excess fee applies to your policy website
- To report stolen devices to the Police and where applicable your network provider as soon as possible
- Tell us about your claim as soon as possible
- You may need to send us proof of purchase/ownership of the device before we will settle your claim
- You must make a reasonable attempt to report a stolen device missing to the place it was stolen from
- You need to be able to provide your device to support a claim for damage or breakdown
- Gadgets need to be in your possession and in good working order prior to the start date of the insurance



## When and how do I pay?

You can pay your premium as a one-off payment, annually or you can set up a monthly policy and pay monthly by direct debit. Annual payment can be made by debit/credit card.



## When does the cover start and end?

Your cover will start as soon as you purchase your policy. If you pay annually, your cover will end on the annual anniversary, unless renewed. If you pay monthly then your policy will renew each month unless you advise otherwise. Please refer to your Schedule of Insurance to find out more details about your cover.



## How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please contact us within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14-day cooling off period, please contact Bastion by telephoning 01865 818 927, or by emailing [cancellations@bastioninsurance.co.uk](mailto:cancellations@bastioninsurance.co.uk).