



## In Vehicle Gadget Policy

This insurance policy has been arranged on **your** behalf by Motorplus Limited t/a Coplus and is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. This cover is provided to **you** in return for payment of the premium.

GDVA-0002-U

### Policy Wording

#### Who does it cover?

The person named on the certificate of motor insurance policy.

#### What criteria apply?

The policyholder must have a motor insurance policy throughout the duration of the In Vehicle Gadget Insurance.

#### Important information

Based upon the information you have provided; this product will satisfy the needs of someone who requires cover for loss or damage to electronic equipment within the motor vehicle up to a maximum value of £250.

This policy has been offered based on information provided by **you**. If any of this information is incorrect, or changes during the term of **your** policy, please let **your** insurance broker know at **your** earliest convenience to ensure that **your** cover remains fully effective and in force.

**You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- a) supply accurate and complete answers to all the questions **we** or the administrator may ask as part of **your** application for cover under the policy;
- b) to make sure that all information supplied as part of **your** application for cover is true and correct;
- c) tell **us** of any changes to the answers **you** have given as soon as possible.

**You** must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out, make changes to and renew **your** policy. If any information **you** provide is not complete and accurate, this may mean **your** policy is invalid and that it does not operate in the event of a claim or **we** may not pay any claim in full.

This policy must be read together with **your** schedule of optional extra cover and any endorsements or certificates. These items together form **your** contract of insurance.

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#### How to make a claim

To notify a claim call **our** claims department immediately:

CALL: **0333 241 3382**

Please quote "In Vehicle Gadget" in all communications.

**Our** claims line is open 24 hours a day, 365 days a year to assist **you**.

Or **you** can write to **us** at:

Coplus  
Floor 2  
Norfolk Tower  
48-52 Surrey Street  
Norwich  
NR1 3PA

**Your** details will be passed to **our** claims teams who will handle **your** claim. Any queries in relation to **your** claim, after the initial notification, should be directed to the claims team.

### How to make a complaint

**We** hope that **you** are completely happy with this policy and the service that **you** receive, however if **you** do have any reason to make a complaint, please follow the procedure below.

If **your** complaint relates to the sale of this policy, please contact **your** insurance broker.

If **your** complaint relates to a claim, please contact **us** at:

Coplus Complaints Department  
MB&G Insurance Services Ltd  
Cobalt Business Exchange  
Cobalt Park Way  
Wallsend  
NE28 9NZ

**Telephone: 0191 258 8187**

If **your** complaint about **your** claim cannot be resolved by the end of the third working day, **your** complaint will be passed to:

Customer Relations Department  
UK General Insurance Limited  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds  
LS10 1RJ

**Telephone: 0345 218 2685** or **Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)**

If for any reason it is not possible for **us** to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This applies if **you** are an individual, or in a business capacity if **your** annual turnover is up to EUR 2,000,000 (or equivalent in sterling) and **you** have fewer than 10 members of staff. **You** can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

**Telephone: 0800 023 4567** or **Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)**

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### Our regulator and insurer

This insurance is arranged by Motorplus Limited t/a Coplus and underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Motorplus Limited t/a Coplus and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from [https://register.fca.org.uk/ShPo\\_FirmDetailsPage?id=001b000003ejWCjAAM](https://register.fca.org.uk/ShPo_FirmDetailsPage?id=001b000003ejWCjAAM)

### Privacy Statement

For full details how **we** protect **your** privacy and process **your** data please read the Privacy Statement that can be viewed online by visiting <http://www.coplus.co.uk/data-privacy-notice>

### Telephone calls

Please note that for **our** mutual protection telephone calls may be monitored or recorded.

### Fraud prevention, detection and claims history

In order to prevent and detect fraud **we** may at any time:

- share information about **you** with other organisations and public bodies including the police;
- check and/or file **your** details with fraud prevention agencies and databases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this.

**We** and other organisations may also search these agencies and databases to:

- help make decisions about the provision and administration of insurance, credit and related services for **you** and members of **your** household;
- trace debtors or beneficiaries, recover debt, prevent fraud and to manage **your** accounts or insurance policies;
- check **your** identity to prevent money laundering, unless **you** provide **us** with other satisfactory proof of identity;
- undertake credit searches and additional fraud searches.

### Renewal procedure

The term of **your** In Vehicle Gadget policy is one year. The **period of insurance** will end exactly one year after inception unless **you** renew **your** policy. If you wish to renew this insurance policy please contact **your** insurance broker who will be able to discuss **your** requirements.

### Choice of law and jurisdiction

Unless otherwise agreed in writing, the law of England and Wales will apply to the contract or if at the date of contract **you** are a resident of Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case the law for that country will apply.

Unless otherwise agreed in writing, the courts of England and Wales, or the country in which **your** main residence is situated will have jurisdiction for hearing and determining any litigation arising out of or in connection with any dispute regarding the interpretation of this policy.

### Contracts (Rights of Third Parties) Act 1999

The terms of this policy are only enforceable by **you**. A person who is not a named under the policy has no rights under the Contract (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party, which exists or is available apart from that Act.

### Your Agreement with Others

This contract of insurance is personal to **you** the policyholder, and the **insurer**.

**We** will not be bound by any agreement between **you** and **your** appointed representative, or **you** and any other person or organisation.

**You** may not assign any of the rights under this policy without the **insurer's** express prior written consent.

### Financial Services Compensation Scheme

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme in the event that Great Lakes Insurance SE cannot meet its obligations. This depends on the type of insurance and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can obtain further information about compensation scheme arrangements from the FSCS by visiting [www.fscs.org.uk](http://www.fscs.org.uk)

### Use of language

Unless agreed otherwise, for the purposes of this insurance contract the language used will be English.

**Other formats**

If **you** require this document in any other format please do not hesitate to contact **us**.

**General definitions**

The words and phrases listed below will have the same meanings wherever they appear in this policy. These words and phrases can be identified in **bold** throughout the policy.

<b>We/Us/Our:</b>	Motorplus t/a Coplus, Floor 2, Norfolk Tower, 48-52 Surrey Street, Norwich, NR1 3PA
<b>Inception Date:</b>	The date <b>your</b> cover begins, as detailed in <b>your</b> policy schedule.
<b>Claim Limit:</b>	<b>Your</b> policy provides cover up to a maximum value of £250 and up to a maximum of 2 claims during the <b>period of insurance</b> .
<b>Electronic Equipment:</b>	The item or items purchased and owned by <b>you</b> , as new and in full working order, from a UK VAT registered company for which <b>you</b> hold <b>proof of purchase</b> .
<b>Excess:</b>	The first £25 of each claim.
<b>Insurer:</b>	UK General Insurance Limited, who is an insurers' agent and in the matters of a claim, act on behalf of Great Lakes Insurance SE.
<b>Period of Insurance:</b>	12 calendar months from the <b>inception date</b> of this insurance as detailed on the <b>policy schedule</b> .
<b>Proof of Purchase:</b>	An original receipt and any other documentation required to prove <b>your electronic equipment</b> was purchased as new from a UK VAT registered company and that it is owned by <b>you</b> including the date of purchase, make, model, serial and IMEI (International Mobile Equipment Identify) number of <b>your electronic equipment</b> , where applicable.
<b>Territorial limits:</b>	Means the United Kingdom (England, Scotland, Wales, and Northern Ireland, Isle of Man and Channel Islands) and up to 90 days worldwide in any one <b>period of insurance</b> .
<b>Terrorism:</b>	Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
<b>Vehicle:</b>	The registered vehicle stated on <b>your</b> motor insurance policy certificate.
<b>You/Your:</b>	The person named on the policy schedule.

**Cover**

The **insurer** will cover **your electronic equipment** up to a maximum value of £250 and up to a maximum of 2 claims within any twelve month period for the following events:

In order for **us** to accept **your** claim, **we** must deem that there are **reasonable prospects** of success.

**1. Accidental Damage**

The **insurer** will pay the costs of repairing **your electronic equipment** as a result of **accidental damage** up to the **claim limit**. If the **insurer** is unable to economically repair **your electronic equipment** then a replacement item or items will be provided by the **insurer** at their discretion.

**Exclusions applying to this section**

1. Deliberate damage or neglect of the **electronic equipment**;
2. Failure on your part to follow the manufacturer's instructions;
3. Inspection, maintenance, routine servicing or cleaning;
4. Any Manufacturers defect or recall.

**2. Theft**

The **insurer** will replace **your electronic equipment** with a replacement item if it is stolen, up to the

**claim limit.** Where only part or parts of **your electronic equipment** have been stolen, the **insurer** will only replace that part or parts.

**Exclusions applying to this section**

Where the **theft** has occurred from any motor **vehicle** where **you** or someone acting on **your** behalf is not in the **vehicle**, unless the **electronic equipment** has been concealed in a locked boot, locked glove compartment or other locked internal compartment and all the **vehicle's** windows and doors were closed and locked and all security systems had been activated.

**3. Worldwide Cover**

**Your electronic equipment** is covered for up to 90 days worldwide within any **period of insurance**. Replacement or repair can only be dealt with once you are back in the UK. **You** may make up to two claims in each **period of insurance** but the total sum payable in each **period of insurance** will not exceed £250.

**General Conditions**

**1. Claims**

Before reporting a claim, you must:-

- i) Report the **theft of your electronic equipment** to **your** airtime provider within 24 hours of the **theft** and instruct them to blacklist **your** handset;
- ii) Report the **theft of your electronic equipment** to the police within 24 hours of discovery and obtain a crime reference number in relation to the **theft** of the item;
- iii) If the **insurer** replaces **your electronic equipment**, the ownership of the damaged or lost item is transferred to the **insurer**, once **you** have received any **replacement item** the **insurer** has supplied. If the **electronic equipment you** have claimed for is returned or found, **you** must notify the **insurer** and send it to the **insurer** if the **insurer** ask **you** to;
- iv) **You** must pay the **excess to us** before **your** claim is approved.

**2. Cancellation**

If **you** decide that for any reason, this policy does not meet **your** insurance needs then please return it to **your** insurance broker within 14 days from the day 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, **we** will then refund **your** premium in full.

**You** may cancel this insurance cover after 14 days by informing **your** insurance broker, however no refund of premium will be payable.

The **insurer** will not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 30 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address. Valid reasons may include but are not limited to:

- a) Where the **insurer** reasonably suspects fraud;
- b) Non-payment of the premium;
- c) Threatening or abusive behaviour;
- d) Non-compliance with policy terms and conditions;
- e) **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** or **your** insurance broker ask.

If the **insurer** cancels the policy and/or any additional covers **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time the insurer has provided cover.

Where the **insurer's** investigations provide evidence of fraud or misrepresentation, the **insurer** may cancel the policy immediately and back date the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information. This may result in **your** policy being cancelled from the date **you** originally took it out and the **insurer** will be entitled to keep the premium.

If **your** policy is cancelled because of fraud or misrepresentation, this may affect **your** eligibility for insurance with the **insurer**, as well as other insurers, in the future.

### 3. Arbitration Clause

If there is a dispute between **you** and **us**, or **you** and the **insurer**, which arises from this insurance, **you** can make a complaint to **us** in accordance with the complaints process which can be found on page 2. If **we**, or the **insurer**, are not able to resolve the matter satisfactorily and the matter can be dealt with by the Financial Ombudsman Service, **you** can ask them to arbitrate in the matter.

If the matter cannot be dealt with by the Financial Ombudsman Service, it can be referred to arbitration by a single arbitrator who will be agreed by both **you** and **us**. The arbitration shall be in accordance with the Arbitration Act 1996 and will be binding on both parties. The costs of the arbitration shall be at the discretion of the arbitrator.

### 4. Fraudulent Claims

**You** must not act in a fraudulent way. If **you** or anyone acting for **you**:

- fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy;
- fails to reveal or hides a fact likely to influence the cover **we** provide;
- makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false;
- sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false;
- makes a claim under the policy, knowing the claim to be false or fraudulent in any way; or
- makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge.

If **your** claim is in any way dishonest or exaggerated then **we** will not pay any benefit under this policy or return any premium to **you** and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

### 5. Statutory Regulations

In all matters relating to the performance of this insurance contract, it is the responsibility of both **you** and **us** that **we** both respectively comply with all Acts of Parliament and with all orders, regulations and bylaws made with statutory authority by Government Departments or by local or other authorities. The cost of meeting the requirements of this clause will be payable by **you** and **us** in **our** own rights respectively.

### 6. Severability Clause

If any term of this contract of insurance is to any extent invalid, illegal or incapable of being enforced, such term will be excluded to the extent of such invalidity, illegality or unenforceability; all other terms will remain in full force and effect.

### 7. Acts of Parliament

All references to Acts of Parliament in this policy shall include the equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands and shall include any subsequent amendments, re-enactments or regulations.

## General Exclusions

This policy does not cover:

1. Any claim arising from or associated with:
  - a. Cleaning, inspection, routine servicing or maintenance of **electronic equipment**;
  - b. Loss or damage arising from a manufacturer's defect or recall of the **electronic equipment**;
  - c. Replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
  - d. Any repairs carried out without prior authorisation from the insurer;
  - e. Wear, and tear to the **electronic equipment** and/or gradual deterioration of performance;
  - f. Cosmetic damage.
2. The **excess** payable on each claim;
3. Any claim if the serial number, IMEI (International Mobile Equipment Identify) or SIM (Subscriber Identify Module) gate has been tampered with in any way;
4. The failure of any electrical or mechanical component in **your electronic equipment** due to a sudden and unforeseen fault, which causes **your electronic equipment** to stop working in the way the manufacturer intended;

5. Any claim made, or any event leading to a claim to be made, that occurs within:
  - a. the first 14 days of the **inception date** of the policy, or
  - b. within 14 days of the date of the change to or addition of new **electronic equipment** to your policy for any items added or amended during the **period of insurance**;
6. Any repair or replacement if a SIM card registered to **you** was not in the mobile phone or **electronic equipment** insured under this policy at the time of the **accidental damage, theft, breakdown** or damage by liquid;
7. Any loss of a SIM (Subscriber Identity Module) card;
8. Any expenses incurred or consequential loss arising from or associated with your inability to use the **electronic equipment**;
9. Any other costs incurred by **you** other than the repair or replacement costs of the **electronic equipment**;
10. Any breakdown arising from the failure of any electrical or computer equipment, software, micro-controller, microchip, accessories or associated equipment to correctly recognise and process any calendar date or time;
11. Reconnection costs or subscription fees of any kind;
12. Costs arising from the replacement of any personalised ring tones, graphics, downloaded material or software;
13. Items purchased from an on-line auction site unless from a VAT registered supplier;
14. Any costs for loss or damage to information or data or software contained in or stored on the **electronic equipment** whether arising as a result of a claim paid by this insurance or otherwise;
15. Any other costs that arise directly or indirectly from the event which led to **your** claim unless specifically stated in this policy;
16. Any claims arising from or associated with the ownership or use of the **electronic equipment**, including (but not limited to) any illness or injury resulting from it;
17. The Value Added Tax (VAT) element of any claim where you are registered with HM Revenue & Customs for VAT;
18. Claims arising from damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds;
19. Faults known to **you** before the **inception date** of **your policy**.
20. Deliberate or malicious damage or neglect of the **electronic equipment**.
21. Any direct or indirect consequence of:
  - Irradiation, or contamination by nuclear material; or
  - The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
  - Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
22. Loss or damage caused by war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, **terrorism**, rebellion, revolution, military force or coup, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
23. Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.

For the purposes of this policy, Electronic Data shall mean facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and

other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.