



Gadget Insurance  
Policy

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## Introduction

This **policy** document and the **schedule of insurance** should be read as one document and together form the contract between **you** and **us**. Please keep these documents together in a safe place.

It is important **you** read them carefully to make sure they meet **your** needs. Please also check **your schedule of insurance** carefully to make sure the information **you** have given **us** is correct.

**You** must tell **your administrator** whose details will be found on **your schedule of insurance** if this information is wrong, or if it changes. **You** have a responsibility to take reasonable care not to make a misrepresentation, should **you** be careless in answering the questions required to obtain a quotation and subsequently take out cover, or deliberately make a misrepresentation then it may be that this affects **our** decision to pay a claim in part or not at all.

If any of the information **you** have provided to **us** and **we** have recorded is incorrect, or if **you** have got any questions about this **policy you** should refer to **your administrator** whose details will be found on the **schedule of insurance**. Provided **your** premium is paid, and **you** adhere to the terms and conditions of **your policy**, **we** will pay the agreed benefit in the event of a successful claim.

**We** will only insure **your gadget** if:

- it is in full working order and not already damaged at the **start date** of this **policy**;
- it is no more than 36 months old at the **start date** of this **policy** and **you** have **proof of purchase**;
- it was purchased as new in the UK directly from a manufacturer, network provider or retail store (high street or online) or purchased as refurbished in the UK direct from the manufacturer or network provider;
- it was not purchased from an online auction.

Thank you for choosing Building Block Insurance PCC Limited.

## Definitions

Please see below definitions of words and terms which are used in **your policy** wording.

If **we** explain what a word means, that word has the same meaning wherever it appears in **your policy** or **schedule of insurance**. These words are highlighted in bold throughout **your policy**.

<b>Accidental Damage:</b>	Physical damage caused by a sudden, external and unexpected event. This extends to include damage to screens and damage resulting from contact with water and other liquids.
<b>Accidental Loss:</b>	Means that the <b>gadget</b> has been accidentally left by <b>you</b> in a location and <b>you</b> are permanently deprived of its use.
<b>Administrator:</b>	The <b>administrator</b> of <b>your policy</b> as shown on <b>your schedule</b> .
<b>Breakdown:</b>	The failure of any electrical or mechanical component in <b>your gadget</b> due to a sudden and unforeseen fault, which causes <b>your gadget</b> to stop working in the way the manufacturer intended, and which requires repair or replacement before the <b>gadget</b> can be used again.
<b>Claim Handler:</b>	Coplus acting as the claim handler of <b>your policy</b> .

This Gadget Insurance Policy is underwritten by Building Block Insurance PCC Limited ('BBI') and administered by the Administrator as stated on Your Schedule on behalf of its authorised representative Reach Financial Services Limited. Building Block Insurance PCC Limited is a protected cell company authorised by the Malta Financial Services Authority to carry on general insurance business and the non-cellular assets of BBI may be used to meet losses incurred by any of its cells in excess of their cellular assets. No recourse may be made by You however in connection with any losses relating to this Policy against the cellular assets of any protected cell of BBI.

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<b>Evidence of Ownership:</b>	A document to provide proof that the <b>gadget you</b> are claiming for is owned by <b>you</b> . Such evidence may be any of the following (but not limited to) a copy of the receipt, a gift receipt or, if the <b>gadget</b> is a mobile phone, confirmation from <b>your</b> network provider that the mobile phone has been used by <b>you</b> .
<b>Fraudulent Usage:</b>	Any calls made or data used from <b>your gadget</b> after the time that it was lost or stolen, to the time that it was blocked by <b>your</b> airtime provider.
<b>Gadget/s:</b>	The portable items insured by this policy, which were purchased as new by <b>you</b> . The items can be any of the following; mobile phone (including iPhone), iPad, Tablet, satellite navigation unit, iPod, MP3 player, laptop, camera, camera lenses, portable Blu-Ray/DVD player, portable gaming consoles, E-Readers including Kindles, Smartwatches and headphones.
<b>Criteria:</b>	<p><b>We</b> can only insure <b>gadgets</b> that are:</p> <ul style="list-style-type: none"> <li>• Purchased as new in the UK with <b>evidence of ownership</b>; or</li> <li>• Purchased as refurbished in the UK direct from the Manufacturer or Network Provider with <b>evidence of ownership</b>; or</li> <li>• Gifted to <b>you</b> as long as <b>you</b> are able to provide a Gift receipt or other <b>evidence of ownership</b>; and</li> <li>• Not more than 36 months old, at the time of policy purchase; and in good condition and full working order at the time this policy is purchased.</li> </ul>
<b>Home:</b>	<b>Your</b> permanent residence shown on <b>your schedule of insurance</b> .
<b>Immediate Family:</b>	<b>You</b> and any member of <b>your</b> immediate family permanently residing at <b>your home</b> , the address of which is shown on <b>your schedule of insurance</b> .
<b>Insurer:</b>	Building Block Insurance PCC Limited ('BBI') with registered office at Vision Exchange Building Territorials Street Mriehal BKR3000 Malta. BBI is licensed and regulated by the Malta Financial Services Authority and is an authorised EEA insurer. <b>You</b> can check <b>our</b> details by referring to the Financial Conduct Authority's Financial Services Register. <b>Our</b> reference number is 616033.
<b>Period of Cover:</b>	The period as stated on <b>your schedule of insurance</b> .
<b>Policy Excess:</b>	The amount <b>you</b> must pay towards each and every claim as detailed on <b>your schedule of insurance</b> .
<b>Policy / Insurance Policy:</b>	The contract of insurance between <b>you</b> and <b>us</b> .
<b>Policyholder:</b>	The person/s named on <b>your schedule of insurance</b> .
<b>Policy Limit:</b>	The maximum amount <b>we</b> will pay in respect of any one claim as shown on <b>your schedule of insurance</b> .
<b>Precautions:</b>	All measures that it would be reasonable to expect a person to take in the circumstances to prevent <b>accidental loss, accidental damage</b> or <b>theft of your gadgets</b> .
<b>Premium:</b>	The amount <b>you</b> pay for the <b>policy</b> . This is shown on <b>your schedule of insurance</b> .
<b>Proof of Purchase:</b>	Means an original receipt and any other documentation required to prove your gadget was purchased as new in the uk directly from a manufacturer, network provider or retail store (high street or online) or purchased as refurbished in the uk direct from the manufacturer or network provider. This must show the date of purchase, make, model, imei/serial number of <b>your gadget</b> . <b>Your gadgets</b> must be less than 36 months old at the <b>start date</b> of <b>your policy</b> as shown on <b>your schedule of insurance</b> .

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<b>Proof of Usage:</b>	Means evidence that the <b>gadget</b> has been in use since <b>policy</b> inception. Where the <b>gadget</b> is a mobile phone, this information can be obtained from <b>your</b> network provider. In the event of an <b>accidental damage</b> claim, this can be verified if requested by <b>us</b> when the <b>gadget</b> is sent to <b>our</b> repairers for inspection.
<b>Replacement Item:</b>	A <b>gadget</b> of the same age and condition and specification ( <b>we</b> cannot guarantee that it will be the same colour as the original <b>gadget</b> ) or, if not available, one of comparable specification or equivalent value taking into account the age and condition of the original <b>gadget</b> . For clarity, this is not a 'new for old' policy and the replacement item can be a new or refurbished item of equivalent specification.
<b>Schedule of Insurance:</b>	The document providing <b>your</b> details and details of the cover <b>you</b> have selected.
<b>Start Date:</b>	The date cover starts, as shown on <b>your schedule of insurance</b> .
<b>Terrorism:</b>	Means any act, including but not limited to the use of force or violence of or the threat thereof, of any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government, committed for political, religious, ideological or similar purposes, including the intention to influence any government or to put the public or any section of the public in fear.
<b>Theft:</b>	The unlawful taking of <b>your gadget</b> against <b>your</b> will by another party, with the intent to permanently deprive <b>you</b> of that property, or burglary by forcible and violent entry, or the removal of <b>your gadget</b> by forcible and violent means against <b>you</b> .
<b>Unattended:</b>	Not within <b>your</b> sight at all times, and out of <b>your</b> arms-length reach.
<b>Virus:</b>	Means any Trojan horses, worms, logic bombs or any program or software which prevents the <b>gadget</b> from working properly or at all.
<b>We, Us, Our:</b>	Building Block Insurance PCC Limited acting as <b>insurer</b> .
<b>You, Your:</b>	The person, who owns the <b>gadget(s)</b> and named as the <b>policyholder</b> on the <b>schedule of insurance</b> .

#### Am I eligible for cover?

**You** are eligible for cover if:

- a. **You** are a permanent UK resident; and
- b. **You** as the **policyholder** are over 18 years of age.

#### What am I covered for?

The cover type and **policy limit** inclusive of the **policy excess** as shown on **your schedule of insurance**.

**We** will cover **your gadgets** up to a maximum sum per **gadget** depending on the level of cover **you** choose. The maximum sum per claim can be found on **your** Insurance Certificate. A maximum of 2 claims can be made in any 12 month period for the following:

#### Accidental Damage

**We** will pay the costs of repairing **your gadget** as a result of **accidental damage**. Repairs will be carried out using readily available parts. Where possible **we** will use original parts but in some cases, unbranded parts may be used.

In the event that any repairs authorised by **us** under this **policy** invalidate **your** manufacturer's warranty, **we** will repair or replace **your** gadget for the remaining period of **your** manufacturer's warranty in line with **your** manufacturer's warranty terms and conditions.

If **your** gadget cannot be repaired then a **replacement item** will be provided up to the **policy limit**.

#### Theft

If **your gadget** is stolen **we** will provide a **replacement item** up to the **policy limit**. Where only part or parts of **your gadget** have been stolen, **we** will only replace that part or parts.

#### Accidental Loss

If **you** lose **your** mobile phone or tablet **we** will provide a **replacement item** up to the **policy limit**.

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### Breakdown

We will pay repair costs if **your gadget** is damaged as a direct result of electrical or mechanical **breakdown** occurring outside of the manufacturer's guarantee period. If **your gadget** cannot be economically repaired, we will provide a **replacement item** up to the **policy limit**.

### Liquid Damage

If **your gadget** is damaged as a result of accidentally coming into contact with any liquid, we will repair it. If it cannot be repaired we will replace it.

### Worldwide Cover

**Your gadget** is covered for up to 90 days in total worldwide in any 12 month **period of cover**. Replacement or repair can only be dealt with once **you** are back in the UK.

### Fraudulent Usage Cover

If **your gadget** is accidentally lost or stolen and is used fraudulently, we will reimburse **you** for the costs up to a maximum value of £2500 and £500 for data upon receipt of **your** itemised bill. This is in addition to the **policy limit** stated on **your schedule of insurance**.

### What am I not covered for?

1. **Your gadget** is not covered for:
  - a. The **policy excess** as stated on **your schedule of insurance** for each and every claim.
2. **Theft or Accidental Loss**  
**You** will not be covered for **theft or accidental loss**;
  - a. From any motorbike or motor vehicle where **you** or someone acting on **your** behalf is not on or in the vehicle, unless the **gadget** has been concealed in a closed boot, locked pannier, closed glove compartment or other closed internal compartment, and all the vehicle's windows and doors have been closed and locked, and all security systems have been activated. Damage must be caused by the thief, and evidence provided with **your** claim; or
  - b. Where **your gadget** has been left unattended, from any building, land or premises, unless force, resulting in damage to the building or premises, was used to gain entry or exit, evidence of which must be provided with **your** claim; or
  - c. From **your** control or the control of any member of **your immediate family**, except where it has been concealed either on or about the person and not left **unattended**, or the use of physical force or violence against the person has been used or threatened; or
  - d. Where the **gadget** has been left **unattended** when it is away from **your home**; or
  - e. Where the **gadget** was in the possession of someone other than **you** or **your immediate family** at the time of the event; or
  - f. Where the circumstances of the **accidental loss** cannot be clearly identified, i.e. where **you** are unable to confirm the time and place **you** last had **your** gadget, or any claims for **accidental loss** of **your gadget in your home**.
3. **Accidental Damage, Breakdown or Liquid Damage**  
 If this type of cover is shown in **your schedule** you will not be covered for **accidental damage or breakdown** caused by;
  - a. **You** deliberately damaging or neglecting the **gadget**; or
  - b. **You** not following the manufacturer's instructions; or
  - c. Routine servicing, inspection, maintenance or cleaning; or
  - d. Loss or damage caused by a manufacturer's defect or recall of the **gadget**; or
  - e. Repairs carried out by persons not authorised by **us**.
  - f. As a result of the use of non-original accessories
4. **Fraudulent Usage Cover**  
**We** will not pay for any **fraudulent usage**;
  - a. Unless it results from a **theft or accidental loss** claim that is covered by this insurance; or
  - b. Where the **theft or accidental loss of your gadget** has not been reported to **your** airtime provider within 24 hours of **you** being aware of the **theft or accidental loss** occurring; or
  - c. **Your** network provider fails to properly block **your** service.
5. Repair or other costs for:
  - a. Routine servicing, inspection, maintenance or cleaning; or
  - b. A manufacturer's defect or recall of the **gadget**; or
  - c. Repairs carried out by persons not authorised by **us**; or
  - d. Wear and tear to the **gadget**, depreciation, gradual deterioration of performance or damage caused by atmospheric or climatic conditions; or
  - e. Cosmetic damage of any kind - including scratches, chips or dents; or
  - f. Any damage, breakdown or loss of use caused by a **virus**; or

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- g. Any **gadget** which has had its serial number tampered with in any way.
- h. **Breakdown or accidental damage to gadgets** which have previously had repairs carried out by non-manufacturer approved repairers.

### General Exclusions

Cover will not be provided for;

1. Any **gadget** for which **you** cannot provide **evidence of ownership**. This must show the date of purchase, make, model, imei/serial number of **your gadget**. **Your gadgets** must be less than 36 months old when the **policy** is started;
2. This insurance only covers **gadgets** bought and used in the UK. Cover is extended to include use of **gadgets** anywhere in the world up to a maximum of 90 days in total, in any single 12 month **period of cover**, subject to any repairs being carried out in the UK by repairers approved by **us**. No cover is provided for claims if **you** are travelling to a country where the Foreign and Commonwealth Office (FCO) have advised against all but essential travel. You can check the latest FCO travel advice at [www.fco.gov.uk](http://www.fco.gov.uk);
3. **Your** sim card, or the **theft, accidental loss or breakdown** of a **gadget** designed to use a sim card if a sim card registered to **you** was not in **your gadget** at the time of the incident;
4. Where all **precautions** to prevent any loss or damage have not been taken;
5. Any expense incurred as a result of not being able to use the **gadget**, or any loss other than the repair or replacement costs of the **gadget**;
6. **Accidental loss, accidental damage, theft or breakdown** to accessories of any kind unless the **gadget** itself is subject to a successful claim;
7. Reconnection costs or subscription fees of any kind;
8. The cost of any **fraudulent usage** following the **theft or accidental loss** of **your gadget** unless the **theft or accidental loss** of the **gadget** has been reported to the airtime provider within 24 hours;
9. **Accidental loss** where the circumstances of the loss cannot be clearly identified, i.e. Where **you** are unable to confirm the time and place where **you** last had **your gadget**;
10. Any claim where **proof of usage** cannot be established
11. **Terrorism** and war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority;
12. Claims arising from damage or destruction caused by, contributed to, or arising from:
  - i. Ionizing radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel; or
  - ii. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.
13. Damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds;
14. Any loss of or damage to information, data, apps or software contained in or stored on the **gadgets** whether arising as a result of a claim paid by this **policy** or otherwise;
15. Any indirect loss or damage resulting from any event which caused a claim under this **policy**. The only exception to this is **fraudulent usage** (up to a maximum of £2500 for calls and £500 for data) provided the **theft or accidental loss** of a **gadget** has been reported to the airtime provider within 24 hours;
16. Liability of whatsoever nature arising from ownership or use of the **gadgets**, including any illness or injury resulting from it;
17. Value added tax (vat) where **you** are registered with HM revenue and customs for vat;
18. Any gadget that is not less than 36 months old (with valid **proof of purchase**) when the **policy** is started. This insurance does not cover **gadgets** purchased outside of the UK or purchased second hand;
19. **Your gadget** must be in good condition and in full working order prior to taking out this **policy**. If there is evidence that the **accidental damage, theft or accidental loss** occurred prior to the **policy start date**, **your** claim will be refused and no premium refund will be due.
20. If **your gadget** has previously been repaired using non original equipment manufacturer parts.
21. Any claim made, or any even causing the need for a claim to be made, that occurs within the first 14 days of the inception date of the policy. If **your gadget** is less than 6 months old on the date you insure it, then this clause does not apply and **your** cover begins immediately.
22. The policy excess - in the event that **you** make a claim, an excess fee applies which must be paid to **us** before **your** claim can be settled. This excess fee varies depending on the type of **gadget you** have insured with **us**. The fees are set out below:
  - a) If **your** claim is for a **gadget** up to the value of £250 (when new) the excess fee is £25 for any claim.
  - b) If **your** claim is for a **gadget** between the values of £251 - £749 (when new) the excess fee is £50 for any claim.
  - c) If **your** claim is for a **gadget** over the value of £750 (when new) the excess fee is £75 for any claim.

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### How do I make a change to the Policy?

If **you** need to make a change to **your policy**, **you** should contact **your administrator** as shown on **your schedule of insurance**, as soon as possible.

### How do I make a claim?

If **you** need to make a claim, **you** should contact the **claim handler** as soon as possible and follow the steps below.

#### 1. Notify the relevant people

**Theft** and **Accidental Loss** claims

- a. Report the **theft** or **accidental loss** of any **gadget**, within 24 hours of discovery, to **your** airtime provider and blacklist **your gadget**.
- b. Report the **theft** or **accidental loss** of any **gadget** to the police within 48 hours of discovery, and obtain a crime reference number (in support of a **theft** claim), or a lost property number (in support of an **accidental loss** claim).

All claims including those for **Theft** and **Accidental Loss**

- c. Contact Coplus as soon as possible (and in any event within 7 days) of any incident in order to:
  - i. Notify them and provide them with details of the incident likely to give rise to a claim under this **policy**; and request a claim form.
  - ii. Telephone: 0333 241 3395
  - iii. Email: gadgetclaims@coplus.co.uk

If the incident occurred outside the UK, please notify Coplus within 48 hours of **your** return to the UK.

#### 2. Gather information

To process **your** claim quickly, **we** will need information about the circumstances that led to **your** claim. The information required will be detailed when **you** contact the **claim handler** and will include any of the following:

- a. Police report/crime reference, where the claim is for **theft**.
- b. Police report/lost property number, where the claim is for **accidental loss**.
- c. Evidence of ownership.
- d. Proof of purchase.
- e. Blocking confirmation from your network including date last used, where claim is for **theft** or **accidental loss**.
- f. Photographic evidence of the damage to the **gadget** where the claim is for **accidental damage**.

#### 3. Submit your claim

Please return the requested claim form as soon as possible, making sure **you** have enclosed all the requested documents (and any additional information) to support your claim.

The completed claim form, **proof of purchase** and any additional information that may be required from you is to be returned as instructed by the **claim handler**.

All access blocks must be removed from **your gadget** before being sent for repair. This includes any personal pin locks or operator specific security blocks, including find my iPhone or other remote location device/app. Failure to do so will result in **your** claim being delayed and/or **your gadget** being returned to you.

**Note:** if **we** replace **your gadget(s)**, the damaged or lost item becomes **our** property. If it is returned or found, **you** must notify **us** and send it to **us** if **we** ask **you** to.

**Important:** **we** will process **your** claim under the terms and conditions of this **policy** based on the first reason notified to us for the claim. If **your** claim is not covered and you then submit a claim having changed the reason, **we** may consider this as fraud. Details of all such cases will be passed to appropriate agencies for action.

### General Conditions

Applies to all sections of this **policy**.

#### 1. Keeping to the terms of the Policy

**We** will only give **you** the cover described in the **policy** if:

- a. **You** pay the **premium** by the agreed date; and
- b. When making a claim **you** meet all of the conditions as far as they apply; and
- c. Declarations made, information given to **us** orally, electronically or in writing which form the basis of this **policy**, are complete, accurate and true.

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## 2. Cancelling Your Policy

**You** can cancel **your policy** within 14 days from:

- a. The day of the conclusion of the contract; or
- b. The day on which **you** receive the contractual terms and conditions, if that is later than the date referred to above.

**We** will refund any **premium you** have paid unless **you** have made a claim and settlement terms are subsequently agreed.

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

**We** may cancel this **policy** by giving **you** 30 days' notice in writing where there is a valid reason for doing so. Valid reasons may include but are not limited to:

- a. If **we** suspect fraudulent activity.
- b. If **you** are not complying with the terms and conditions of the **policy**.
- c. If **you** use threatening or abusive behaviour towards our staff or suppliers.

A cancellation letter will be sent to **you** at **your** last known address, and:

- a. Any **premium** you have paid for the period after the cancellation will be refunded to **you**; and
- b. **We** will pay any valid claim occurring before the cancellation date.

If **you** choose to cancel **your** insurance, please contact **your administrator** whose details are shown on **your schedule of insurance**.

## 3. Fraud

If **you** or anyone acting on **your** behalf make a claim **which** is at all false or fraudulent, or supports a claim with any false or fraudulent document, device or statement, this policy will be void and you will lose all benefit and premiums **you** have paid for this **policy**. In addition, **we** may recover any sums paid for any claim already paid to **you**.

If **you** fraudulently provide **us** with false information, statements or documents, **we** may record this on anti-fraud databases and we may also notify other organisations.

## 4. Choice of law

All aspects of this contract of insurance - including negotiation and performance - are subject to English law and the decisions of the English courts.

## 5. Rights of Parties

A person or company who was not a party to this **policy** has no right under the contracts (rights of third parties) act 1999 or any subsequent legislation to enforce any term of this **policy** but this doesn't affect any right or remedy of a third party which exists, or is available, apart from such act.

## 6. Other insurance

If **you** have other insurance that provides the same or similar types of cover, **you** must tell **us** when **you** make a claim.

### Transfer of Policy

**You** cannot transfer this **policy** to someone else without notifying the **administrator** in writing and receiving confirmation from them.

### Financial Services Compensation Scheme

If **we** are unable to meet **our** liabilities, **you** may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

### Your Personal Data

**We** will only collect and use **your** personal data in the following circumstances.

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**Policy set up and management**

**We** may collect and use **your** name, identity and contact information, billing details and personal information associated with **your gadget** and its use for the purpose of deciding whether to enter and then performing the agreement between **us** to provide **your policy**.

**We** may use automated decision making procedures to decide on the availability of an insurance policy and its terms. **You** may express **your** views and request an individual review of an automated decision by contacting us at [review@buildingblockpcc.com](mailto:review@buildingblockpcc.com).

**We** may share personal data collected for these purposes with the **administrator** to manage the policy. **We** may also share personal data collected for these purposes with third parties for identity and credit checking purposes and to identify potential fraud.

**We** will retain the personal data used to decide whether to enter a policy for 6 years. **We** will retain the personal data used to manage and administer a **policy** for the duration of the **policy** plus 6 years.

**Claims**

If **you** make a claim under **your policy**, **we** will collect personal data relevant to the circumstances of the claim for the purpose of investigating and responding to the claim. This may include information from **your** network or airtime provider about the use of the **gadget**.

**We** may share this personal data with the **claim handler** to manage the claim and with **our** repairers for the purposes of inspecting and repairing the **gadget**.

[**We** may use automated decision making procedures to decide claims. **We** will notify you if this occurs and give **you** an opportunity to express **your** views and request an individual review of an automated decision.]

**We** may also share personal data collected for these purposes with other insurers, regulatory bodies and the police to investigate claims and prevent fraud.

**We** will retain personal data collected in relation to a claim for 6 years from the conclusions of the claim.

**Service information**

**We** may use **your** personal information to inform **you** of updates and changes to **our** services. **We** will not share **your** personal data with any third parties for marketing purposes without **your** agreement.

**Your personal data rights**

**We** will keep **your** personal data secure. **We** will not transfer **your** personal data outside the European economic area without first notifying **you** and informing **you** of the safeguards **we** will use to protect **your** personal data. The most likely reason for such a transfer would be to assist the investigation of claim occurring outside the European economic area.

**You** have the right to have access a copy of the personal data **we** hold about **you**.

**You** have the right ask **us** to correct **your** personal data if it is inaccurate or incomplete.

**You** have the right to ask **us** to erase **your** personal data. **We** will provide **you** with a written response to any such request, including any reasons why we do not agree to the request.

**You** have the right to stop **us** processing **your** personal data in certain ways, e.g. for marketing purposes. If **we** do not agree to erase **your** data because it might be needed for a future legal claim, **we** might instead agree to restrict its processing to these reasons alone.

**You** have the right to obtain a copy of **your** personal data for **your** own purposes and to move, copy or transfer it from one environment to another.

**You** have the right to object to processing for purposes of direct marketing, profiling, and research if that processing is likely to cause, or is causing, **you** damage or distress unless there is another legitimate reason for the processing.

**You** can exercise the above rights by contacting: [review@buildingblockpcc.com](mailto:review@buildingblockpcc.com)

If **you** have any questions or concerns about how we handle your personal data you should contact: [review@buildingblockpcc.com](mailto:review@buildingblockpcc.com)

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This Gadget Insurance Policy is underwritten by Building Block Insurance PCC Limited ('BBI') and administered by the Administrator as stated on Your Schedule on behalf of its authorised representative Reach Financial Services Limited. Building Block Insurance PCC Limited is a protected cell company authorised by the Malta Financial Services Authority to carry on general insurance business and the non-cellular assets of BBI may be used to meet losses incurred by any of its cells in excess of their cellular assets. No recourse may be made by You however in connection with any losses relating to this Policy against the cellular assets of any protected cell of BBI.

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Please note **we** record telephone calls for training and evidentiary purposes.

### **Making a Complaint**

If **your** complaint is about the sale or administration of this **policy**, please contact **your administrator** as shown on **your schedule**.

If **your** complaint is about the handling of **your** claim, please contact:

#### **Quality Assurance Manager**

Coplus  
Floor 2 Norfolk Tower  
48-52 surrey street  
Norwich  
NR1 3PA  
Telephone: 0333 241 3395

If **you** remain dissatisfied after following the above complaints procedures in full, in relation to matters concerning the policy sale process or any other aspect of service that **you** have received, **you** can ask the Financial Ombudsman Service to review **your** case. Their address is:

#### **The Financial Ombudsman Service**

Exchange Tower  
London  
E14 9SR  
Telephone: 0800 0234567 or 0300 1239123  
Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Using this complaints procedure or referral to the Financial Ombudsman Service does not affect **your** legal rights.

If **your** complaint is about the **policy** itself, please contact:

#### **Complaints Manager**

Building Block Insurance PCC Limited  
Vision Exchange Building  
Territorials Street  
Mriehel  
BKR 3000  
Malta  
Email: [complaints@buildingblockpcc.com](mailto:complaints@buildingblockpcc.com)  
Telephone: 0800 912 1464

If **you remain** dissatisfied after following the above complaints procedures in full in relation to matters concerning the policy you can ask the following autonomous and independent body to review **your** case.

Their contact details are:

#### **Office of the Arbiter for Financial Services**

1st Floor  
St. Calcedonius Square  
Floriana  
FRN 1530  
Malta  
Email: [complaint.info@financialarbiter.org.mt](mailto:complaint.info@financialarbiter.org.mt)  
Telephone: +356 21242945 (overseas call charges apply)  
Web: [www.financialarbiter.org.mt](http://www.financialarbiter.org.mt)

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