



CRISPIN SPEERS & PARTNERS LTD

Gadget Insurance



Fairly priced



All employees qualify



Cover can be selected for immediate family



No requirement to declare gadgets



Includes wearable technology



Cover for accidental damage, theft, loss, liquid damage, cracked screens and more



Worldwide 24/7 protection



Please refer to the full policy wording, available from your employer, for full details of the cover, terms and conditions.



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Crispin Speers & Partners Limited | Authorised and Regulated by the Financial Conduct Authority | Firm Reference No. 311507
Registered in England No. 1960404 | Registered Office: St Clare House, 30-33 Minorities, London EC3N 1PE

Frequently Asked Questions

Nothing within this document should be taken as overriding the full terms of the insurance, the policy wording, which is available from your employer

Q. How do I know if my gadgets qualify?

A. The schedule in your policy wording includes a list of insured gadgets. Items in this list that are less than 36 months old (18 months for laptops) when first insured under a Crispin Speers & Partners gadget insurance are covered.

Q. Do I have to provide proof of purchase?

A. Yes, you must be able to provide a bona-fide original purchase receipt. This must be from a recognised commercial enterprise or retail outlet and give details of the gadget purchased, the date of purchase. Other documents, that provide similar proof that you own the gadget and the date of purchase, may be accepted.

Q. How do I prove purchase for a contract phone?

A. You will need to provide evidence of that contract. Your contract document will be accepted as a purchase receipt.

Q. Does the insurance cover gifts?

A. Yes, but you must be the legal owner of the property and therefore have an insurable interest in it. You must still be able to provide an original purchase receipt.

Q. Does the insurance cover purchases from eBay or other auction sites?

A. Yes, but only if the purchase is from a properly constituted trading company, who are a registered seller on the site and who only sell at a pre-set price. This insurance only covers items for which commercial purchase receipts can be provided. Items purchased from private individuals whether directly or through auction sites are not covered.

Q. Does the insurance cover my children's property?

A. The property of children under the age shown in the schedule, who permanently live with you, is covered where you have elected cover that includes immediate family.

Q. Are my items covered whilst I am travelling?

A. Yes. There are requirements about looking after your property, securing appropriate reports in the event of an insured incident and providing documentation to support your claim, but provided these are met then your claim will be accepted even if the loss occurs outside the United Kingdom.

Q. I purchased my item via my company's salary sacrifice scheme, is my item covered?

A. Yes, the salary sacrifice agreement document will act as the proof that you own the gadget, and the date of purchase.

Q. How will you handle a claim that exceeds the amount of cover I have remaining?

A. You will be asked to pay the amount over and above the limit of the cover. If the item needs to be repaired you will be required to pay the extra over the limit before repair commences.

Q. What happens to my manufacturer's warranty once you repair or replace an item?

A. Quality parts that should not invalidate a warranty are used in repairs. If you have any concerns or questions, you should speak to the manufacturer before taking out this insurance to determine whether or not it is suitable for you. Replacement items will carry a 12 month warranty.

Q. What happens when my gadget exceeds the maximum age allowed?

A. These will continue to be covered provided they were under the allowed ages when first insured under a Crispin Speers & Partners gadget insurance and there has been no break in cover.

Q. What precautions must I take against theft?

A. You must not deliberately leave items away from your person. If you wish to leave them on open view in a public place then you should take reasonable precautions, for example keeping them within arm's length and in your sight. If the item is stolen from your vehicle or premises there must be evidence of forcible entry.

Q. Can I change my cover mid-term?

A. Changes to cover are allowed on the happening of a qualifying lifestyle event, as set out in the policy wording.

Q. What happens if I leave the company?

A. The cover will end as set out on page one of the policy wording.