

Schedule of Cover
There are two types of insurance cover. These are Standard and Elite.

Benefit	Standard		Elite	
	Limit	Policy Excess	Limit	Policy Excess
Accidental Damage	€ 750	€ 50	€ 1,000	€ 50
Liquid Damage	€ 750	€ 50	€ 1,000	€ 50
Theft of the Insured Device	€ 750	€ 50	€ 1,000	€ 50
Fraudulent Calls	€ 300	€ 50	€ 1,000	€ 50
Loss of the Insured Device	N/A	N/A	€ 1,000	€ 50
Worldwide Cover	Maximum 45 days in any 12 month period		Maximum 90 days in any 12 month period	
Insured Devices covered per Policy	1		1	
Maximum claims per insurance period	2 (Aggregate (see definitions) Limit € 1,000)		2 (Aggregate(see definitions)Limit € 1,500)	

Introduction

Here is Your new InsureandGo Gadget Insurance Policy document. The Schedule of Cover for this Policy contains full details of the protection provided by this Policy.

This Policy is evidence of the contract of insurance between You and the Insurer. Details of cover are explained in this Policy, and We recommend that You read it to satisfy Yourself that this insurance meets Your needs.

However, We would ask You to especially note the following:

We agree to pay for damages, liabilities, losses or costs as set out in this Policy occurring during the Period Of Insurance within the Geographical Limits.

Words and expressions, where specified meanings have been given in any part of the contract of insurance, have those specific meanings wherever they appear.

The law applicable to the contract

The law of the Republic of Ireland applies to this Policy. All communication about this insurance will be in English. This Policy is a legal document and should be kept in a safe place.

Levels of Cover

This Policy contains different levels of cover. The cover that applies to You and that You have paid for is detailed on Your Insurance Certificate. Please read this Policy wording carefully along with Your Schedule of Cover and make sure that the insurance cover You have bought reflects Your needs.

Insurance Act 1936 (or future amendments thereto)

All money that becomes due under this policy will be paid in the Republic of Ireland in line with section 93 of the Insurance Act 1936.

Stamp Duties Consolidation Act 1999

The appropriate stamp duty has been or will be paid in line with the provisions of the Stamp Duties Consolidation Act 1999.

Signed on behalf of the Company



Craig Senior
By Authority of the Board

Special Notes

Complaints Procedure

We are committed to providing You with exceptional customer service. However, if You have a complaint or enquiry, please get in touch and We will try to put things right:

Customer Service Department
 InsureandGo Gadget Insurance
 22-26 Prospect Hill
 Galway
 Tel: 1850 812 464
 Email: iegadget@mapfre.com

If You are still dissatisfied, You may contact:

The Financial Services Ombudsman's Bureau
 Third Floor, Lincoln House, Lincoln Place
 Dublin 2
 LoCall: 1890 882090
 Telephone: 01 662 0899
 Fax: 01 662 0890
 Email: enquiries@financialombudsman.ie
 Website: www.financialombudsman.ie

Alternatively, if you have bought your policy online, you can submit a complaint through the Online Dispute Resolution (ODR) platform: <http://ec.europa.eu/odr>

Policy Underwriters

InsureandGo Gadget Insurance is underwritten by MAPFRE ASSISTANCE Agency Ireland, who will provide the services and benefits described in this Policy:

- during the Period of Insurance;
 - within the Geographical Limits;
 - subject to the Limits of Cover, and all other terms, conditions, and exclusions contained in this Policy
- AND
- Subject to payment of the appropriate Premium.

MAPFRE ASISTENCIA Compania de Seguros y Reaseguros SA, trading as MAPFRE ASSISTANCE Agency Ireland, Insure and Go Ireland and MAPFRE WARRANTY, is authorised by Direccion General de Seguros y Fondos de Pensiones del Ministerio de Economia y Hacienda in Spain and is regulated by the Central Bank of Ireland for conduct of business rules.

Cancellation & Cooling-Off Period

Taking any of these options will not prejudice Your right to take legal action.

If after You have read this Policy You are not satisfied with it for any reason, You must return the Insurance Certificate and Policy

document to Us within 14 days of issue. You will receive a full refund of Premium, as long as a claim has not occurred.

We will not be bound to accept renewal of any insurance and may at any time cancel any insurance by sending 14 days' notice to You at Your last known address. As long as the Premium has been paid in full We will refund Your premium for any portion of the Period of Insurance remaining..

Definitions

Wherever the following words and phrases appear in Your Policy or Schedule of Cover (at the top of this document) or Insurance Certificate, they will always have these same meanings. For Your convenience, these words and their meanings are shown in alphabetical order below:

Aggregate Limit: The maximum liability of the Company for a series of losses within the Period of Insurance

Accidental Damage: Any deterioration or destruction of the Insured Device, which is externally visible, prevents it from functioning properly and is the result of some external, sudden, unpredictable cause, always subject to the exclusions outlined in these conditions.

Blacklist: When the device is rendered inactive on all Networks and the device cannot be used again unless it is un-blacklisted by the telecommunications service provider The blacklisted device is not traceable.

Claims Form: Document to be completed by the Insured for processing any losses duly covered by this Policy.

Commercial Vehicle: Any vehicle used wholly or partly for commercial or business purposes or any other vehicle that is being used for commercial or business purposes at the time of any loss or damage to the electronic gadget.

Company: MAPFRE ASISTENCIA COMPAÑÍA INTERNACIONAL DE SEGUROS Y REASEGUROS, S.A., hereinafter referred to as «the Company» or «Insurer».

Excess: The amount You must pay towards certain claims. This amount is per section and per claim. This amount is shown in the Schedule of Cover (at the top of this document). This amount needs to be paid to the Company in advance of the provision of repair or replacement of the Insured Device.

Fraudulent Use: Abuse by a Third Party of the phone line associated with the Insured Device belonging to the Insured.

Geographical Limits: This insurance only covers devices bought and used within the Republic of Ireland. Cover is also extended to use anywhere in the world, for up to a maximum of 45 days (Standard product) or 90 days (Elite product) in any one Period of Insurance. Subject to any repairs being carried out in the Republic of Ireland by the repair service provider authorised by the Company.

IMEI: Acronym which stands for "International Mobile Equipment Identity". The IMEI code is a unique 15 or 17-digit

number which permits the unequivocal identification of any mobile device.

Insurance Certificate: This forms part of Your Policy and contains details of the Insured, the Insured Device and the effective dates of cover.

Insured: Titleholder of the interest exposed to risk, to whom the rights arising from the contract duly correspond. Also referred to as You/Your/Yourself hereafter.

Insured Device: the mobile phone or tablet identified in the Insurance Certificate, no more than twelve months old at the start of the Policy, and purchased as new by You (with Proof of Purchase) or given to you as new as a gift in the Republic of Ireland from a VAT registered supplier.

Ireland: The Republic of Ireland.

Insurer: MAPFRE ASISTENCIA COMPAÑÍA INTERNACIONAL DE SEGUROS Y REASEGUROS, S.A., hereinafter referred to as «the Company» or «Insurer».

Limits of Cover: Unless stated to the contrary, Our maximum liability per claim is limited to the amount stated on Your Schedule of Cover (at the top of this document) unless otherwise stated in Your Policy.

Liquid Damage: Damage to the Insured Device as a result of an accident involving liquid, always subject to the exclusions outlined in these conditions.

Loss: The Insured Device has been accidentally lost by You and You are now permanently deprived of its use. This cover is available on the Elite Product only.

Period of Insurance: The period for which We have accepted the Premium as stated in the Insurance Certificate.

The insurance shall take effect as stipulated in the Insurance Certificate and shall remain in force for twelve months from that date, provided the Company has collected the corresponding Premium.

Policy: The present document which outlines the terms and conditions of the contract.

Premium: Price of the insurance which, in return for the provision of coverage for the risks outlined herein, the Insured must pay the Insurer.

Proof of Purchase: An original receipt and any other documentation required to prove Your Insured Device were purchased as new by You or given to You as new to as a gift. Any receipt must show the date of purchase, make, model, and IMEI / serial number of the Insured Device.

Purchase Value of the Insured Device: Price stated on the purchase invoice, including taxes.

Replacement Model: Replacement of the Insured Device, in the event of Accidental Damage, Theft, or (in the case of the Elite Product) Loss. In the event that the cost of repair or Replacement should exceed the Purchase Value of the Insured

Device, or that, technically, the Insured Device cannot be repaired, it shall be replaced by a refurbished model of similar value and characteristics.

Schedule of Cover: Found on the inside cover of this Policy wording, this contains full details of the protection provided by this Policy.

SIM Card: SIM is an acronym for "Subscriber Identity Module". This card contains the identification data of the mobile phone user, received together with a mobile phone contract.

Software: The programs installed on the Insured Device.

Theft: Seizing someone else's property by employing force to enter the premises where it is located, or violence or intimidation against individuals.

Third Party: For the purposes of this insurance contract, a Third Party shall be deemed to be any person other than the Insured, or the spouse, common-law partner, descendants or employees of the Insured, where the Insured is a legal person; as well as any person not authorised by the Insured to use the Insured Device.

Unattended: Means when You are not in full view of and not in a position to prevent unauthorized interference with Your Insured Device.

We/Us/Our: MAPFRE ASISTENCIA Compania de Seguros y Reaseguros SA, trading as MAPFRE ASSISTANCE Agency Ireland and InsureandGo Ireland 22-26 Prospect Hill, Galway.

Worldwide Cover: Use anywhere in the world outside of the Republic of Ireland but limited to the number of days highlighted in your policy schedule.

You/Your/Yourself: The Person(s) Insured named in the Insurance Certificate.

General Conditions

IMPORTANT NOTE: Certain sections of this Policy have particular conditions attaching to them, but the conditions set out below apply to all sections:

1. You can buy or renew Your Policy provided:
 - a. You are a permanent resident in the Republic of Ireland
 - b. You are at least 18 years of age at the time you purchase this policy;
 - c. You own the device detailed on your insurance certificate;
The device must be no more than 12 months old when you purchase this policy
2. Claims Limitations:
 - a. Limit per claim applies (€750 per claim for Standard product, €1,000 per claim for Elite product)
 - b. Maximum number of claims per policy period is 2
 - c. Maximum amount payable per policy period (in the aggregate) is €1,000 for Standard Product and €1,500 for Elite Product
3. Before We consider a claim, it is a condition that:
 - a. the answers in any proposal and declaration for this insurance are true and complete to the best of Your knowledge and belief and such proposal and declaration form the basis of this Policy.
 - b. You or any person, on whose behalf payment is claimed, observe the terms and conditions of this Policy.
 - c. any facts known to You and any changes affecting the risk since inception of this Policy or last renewal date must be disclosed to Us. Failure to disclose such facts or changes may mean that Your Policy will not provide You with the cover You require or may invalidate this Policy in its entirety.
 - d. You take all reasonable steps to prevent Accidental Damage or Loss of the Insured Device.
 - e. You must not leave the Insured Device unsecured or outside Your reach or Unattended at any time in a place to which the public have access.
4. You must declare to Us all material facts, which are likely to affect this insurance. Failure to do so may prejudice Your entitlement to claim or result in the Policy being cancelled. If You are uncertain as to whether a fact is material, You should declare it to Us.
5. We will not refund any Premium paid after 14 days from the issue date of this Policy unless as a result of cancellation by Us.
6. You must comply in full with the terms and conditions of this Policy before a claim will be paid. Please read this Policy carefully, and if unsure as to what is covered or excluded, call 091 560 692.
7. We may take over and carry out in the Insured's name legal proceedings to defend or settle any claim or to prosecute in the Insured's name any claim for our own benefit. We will decide how such proceedings are carried out or how any claim is settled.
8. We may, at any time, pay to You Our full liability under this Policy after which no further liability shall attach to Us in any respect or as a consequence of such action.
9. You must take all practicable steps to recover any Insured Device which has been lost or stolen and to identify and ensure the prosecution of the guilty person(s) including contacting the police and filing a police report. We may at any time at Our own expense take such action as We deem fit for the recovery of any Insured Device lost or stated to be lost.
10. You must give Us written notice of any event that You are aware of which may lead to a claim.
11. This contract has been entered into in the Republic of Ireland and is subject to Irish Law except in so far as it is necessary to comply with the Jurisdiction of Courts Enforcement of Judgements (European Communities) Act 1988 to 1993 and is subject to the exclusive jurisdiction of the Irish Courts.
12. No provision or condition of this Policy may be waived or modified except by an endorsement signed by an authorised official on behalf of the Insurer.
13. Where the customer receives a Replacement Model from the Company following a Loss, Theft or Damage claim, the salvage rights over the unrepairable device or the lost/stolen device which is subsequently recovered rest with the Company. If a customer's lost/stolen device is subsequently returned to them, this device must be passed on to the Company.

Fraud

If any claim under this Policy is fraudulent in any respect or if any fraudulent means or devices (including inflation or exaggeration of the claim or submission of forged or falsified documents) are used by You or anyone acting on Your behalf to claim under this Policy, this Policy shall become void and the Premium paid shall be forfeited. Any benefits so claimed and received must be repaid to Us.

Non-Assignment

No assignee shall be entitled to any payment under this Policy.

General Procedures

The Insured must inform the Company of any change in the personal details furnished when taking out the Policy, as well as any change of the details related to the Insured Device.

In the event of a Loss (Elite Product only) or Theft:

1. Report the Loss or Theft of the Insured Device to the Gardai within 24 hours of discovery and obtain a crime reference number in support of a Theft and a lost property number in support of a Loss.
2. Call Us on 091 560692, reporting the Loss or Theft as soon as it is known to You but in any case within 24 hours of any incident likely to give rise to a claim under this Policy. For the purposes of handling and reviewing claims, these conversations may be recorded.
3. Report the Loss or Theft of any mobile phone or network enabled tablet to Your mobile network provider and have your network provider Blacklist within 24 hours of the Loss or Theft of the Insured Device. the Insured Device.
4. Obtain confirmation from your mobile network provider that the Insured Device has been blacklisted, and further confirmation, at an interval determined by the Company, that the Insured device remains blacklisted.
5. Employ all possible means to mitigate the consequences of the Loss or Theft. Failure to fulfil this duty shall entitle the Company to reduce its compensation in a fitting proportion, taking into account the importance of the damage arising from the same and the degree of blame attributable to the Insured.
6. Inform the Company of the existence of other insurance policies taken out with other companies that could also cover the Loss or Theft.
7. Furnish Us with all information regarding the circumstances and consequences of the Loss or Theft, including any complementary information We may request. Failure to fulfil this obligation shall forfeit the right to compensation.
8. In cases where the Insured Device has been lost or stolen, provide the Company with the duly completed Claims Form (available online at <https://hughes.insureandgo.ie> or through our call centre on 091 560692), together with the purchase invoice for the affected Insured Device and a verified copy of the police report.
9. In the case that fraudulent calls were made: a photocopy of the telephone bill on which details are given of the fraudulent calls made.

In the event of Accidental Damage or Liquid Damage, the Insured must:

1. Call Us on 091 560 692, reporting the damage.

2. Provide details to Us of any damage to the Insured Device which was in existence prior to the event being claimed for
3. We will post to You a Claims Form with instructions informing You where to post the Insured Device to be repaired or replaced.
4. The Insured Device shall be assessed by the repair service provider authorised by Us to confirm that the repair is covered by the Policy and that the cost does not exceed the value of the Insured Device or Limits of Cover, in which case a Replacement Model will be provided.

General Exclusions

IMPORTANT NOTE: Certain sections of this Policy have particular exceptions attaching to them and some apply to all sections:

No Section of this Policy shall apply in respect of:

- a. Any claim within the first 14 days from the start date of this Policy as defined in Your Insurance Certificate.
- b. Any claim if the Insured Device has not been used after the date the insurance has been purchased.
 - Use** being Normal use of the device including calls, texts, data usage and ancillary functions (music, camera, etc.)
- c. If the Insured Device has not been used in the 14 days preceding the date of incident as verified by Your mobile network.
 - Use** being Normal use of the device including calls, texts, data usage and ancillary functions (music, camera, etc.)
- d. When the affected Insured Device does not match the details stated in the Policy.
- e. The costs of accessories or of any consumable part related to the operation of the Insured Device (modem, hands free kit, charger, battery other than that originally supplied by the manufacturer, add-in cards or any accessory that is secondary to the Insured Device).
- f. Any gradual deterioration, mechanical or electrical breakdown and software viruses.
- g. Any loss of or damage to information or data or software contained in or stored on the Insured Device whether arising as a result of a claim paid by this insurance or otherwise.
- h. When the Insured does not send the documentation requested by the Company and needed to manage the claim.
- i. Where the Insured Device has no SIM Card inserted, or if the SIM Card was not in the Insured Device at the time of the Accidental Damage, Theft, or Loss. Please note: if you are insuring an item without SIM Card capability, all exclusions relating to SIM Cards are not applicable.
- j. Any loss involving a SIM Card.
- k. When it is not possible to verify the IMEI number or serial number (it was not previously registered with a mobile network provider) associated with the Insured Device.
- l. Any repair process not authorised by the Company.
- m. Any malfunction resulting from incorrect configuration or reconfiguration of the Insured Device, or of an application.
- n. The repair of the Insured Device solely affected by cosmetic damage, which does not prevent the correct operation of the Insured Device..
- o. The Excess referred to in the Schedule of Cover.
- p. The repair for any damage or which a claim has been submitted where the Company has not authorised repair.
- q. Loss or Accidental Damage caused by leaving the Insured Device on any motor vehicle roof, bonnet or boot.

- r. Loss, damage or expense which at the time of happening is insured by, or would, but for the existence of this Policy, be insured by any other existing certificate or Policy. If You have any other certificate in force, which may cover the event for which You are claiming, You must tell Us.
- s. Intentional acts or those performed in bad faith by the Insured or a person for whom they are liable, or those arising from a deliberate infringement or breach of legal regulations.
- t. A loss intentionally caused by the Insured or any fraudulent conduct designed to benefit from entitlement to some coverage provided by this Policy.
- u. Claims arising from circumstances known to You at the latter of:
 - applying for this insurance or
 - at any time prior to the commencement of the Period of Insurance
- v. Claims arising as a result of a material fact or facts, which have not been disclosed to Us prior to the commencement of the Period of Insurance.
- w. Costs which would have been payable if the event being the subject of a claim had not occurred.
- x. Any deliberately careless or deliberately negligent act or omission by You.
- y. Consequential losses of any nature, other than as specifically provided within the terms of this Policy.
- z. Armed conflicts (whether or not accompanied by an official declaration of war), tumultuous actions produced in the course of meetings or demonstrations, rebellion, sedition, riot, terrorism, civil unrest or riotous commotion.
 - aa. Nuclear reaction or radiation, or radioactive contamination.
 - bb. Natural catastrophes, contamination, pollution or corrosion, as well as any adverse variation or influence on the water, air or soil and, in general, on the environment.
 - cc. Any claim when You have not paid the appropriate Premium for the cover required.
 - dd. Any claim which occurs whilst the phone is in the custody or control of someone other than the Insured.

Object and Scope of Insurance: Coverage

By virtue of this contract, the Company provides cover for Loss of the Insured Device (Elite Product only), Theft and Accidental Damage, the details of which were furnished when taking out the insurance prior to the Notification of a Loss, in the terms and conditions specified below.

Section 1 – Accidental Damage & Liquid Damage

The Company shall provide this cover in the event that the Insured Device suffers Accidental Damage or damage caused to the Insured Device by immersion in liquid in an accidental manner.

In the above circumstances, the Company shall proceed with the repair of the Insured Device by the repair service provider authorised by the Company.

In the event that the cost of repair or Replacement should exceed the Purchase Value of the Insured Device, or that, technically, the Insured Device cannot be repaired, the Insured shall be provided with a Replacement Model up to the limit of cover as per the Schedule of Cover.

Exclusions in case of Accidental Damage or Liquid Damage:

In addition to the General Exclusions You are not covered for Accidental Damage:

- That is covered by the manufacturer's guarantee.
- Caused by improper use that is contrary to the manufacturer's recommendations or standards.
- Caused by a latent manufacturing defect.
- Caused by sweat or condensation.
- Intentionally caused by the Insured.
- Caused by the Software which renders the Insured Device inoperative.
- Where the serial number has been tampered with in any way.
- That is purely cosmetic and does not affect the proper functioning of the Insured Device, such as scratches and any other purely external damage.
- Unless the damaged Insured Device is provided to the Company for repair.

Section 2 – Theft of the Insured Device

In the event of Theft of the Insured Device, the Company shall provide to the Insured with a Replacement Model, up to the maximum amounts as per the Schedule of Cover.

Exclusions in case of Theft

In addition to the General Exclusions You are not covered:

- Where the Theft occurs as a result of leaving it Unattended in full view and in a public place, or beyond the reach of the owner, with no control or safekeeping of the Insured Device.
- For Theft from any building or premises where the Insured Device was left Unattended, unless it is proven that entrance to or exit from said location was gained by force, resulting in damage to said location
- Where the Theft occurred from a commercial vehicle, soft top or convertible vehicle.
- For any part or parts of the Insured Device where Theft or Loss has not occurred.
- Where the Theft of the Insured Device occurred from an Unattended motor vehicle where You or someone acting on Your behalf is not in the vehicle, unless the Insured Device was secured in a locked boot, locked glove compartment or other locked internal compartment, all the vehicle's windows and doors are closed and locked, all the security systems are activated and all reasonable security measures taken to conceal the Insured Device. Entrance to the vehicle must be gained by force which resulted in damage to the vehicle and noted on the Gardai report form.
- Where the Theft of the Insured Device occurred without using force against objects, nor violence or intimidation against You or any member of Your immediate family.
- Where precautions have not been taken.
- Where the Insured device does not contain a working SIM Card (except for sim free tablets)

Section 3 – Loss of the Insured Device (Elite Product only)

If You have selected the Elite product, then if You lose Your Insured Device We will provide to the Insured a Replacement Model up to the maximum amounts as per the Schedule of Cover.

Exclusions in case of Loss

In addition to the General Exclusions You are not covered for:

- Leaving the Insured Device on the exterior surface of any motor vehicle roof, bonnet or boot.
- Loss of accessories of any kind.
- Loss where the circumstances of the Loss cannot be easily identified, i.e. where You are unable to confirm the time and place of the Loss.
- Where the Insured device does not contain a working SIM Card (except for sim free tablets)

Section 4 – Fraudulent Use as a Result of Theft

In case of Fraudulent Use of the Insured Device, the Company shall reimburse the Insured for the costs ensuing from calls/texts, data traffic, data and Software downloads made by a Third Party from the stolen Insured Device provided that the Insured has complied with the General Procedures and Claims Procedures of this Policy.

The amount that the Company pays the Insured under this cover is detailed in the Schedule of Cover and shall solely cover that usage made 24 hours following the Theft.

Data Protection

MAPFRE ASSISTANCE Agency Ireland is committed to protecting Your privacy. The information you provide about yourself and third parties will remain confidential and may be used for the provision and administration of insurance products and related services. Such information may be disclosed in confidence for these purposes to agents or services providers appointed by MAPFRE ASSISTANCE Agency Ireland, regulatory bodies, other insurance companies (directly or via central register) and other MAPFRE Group companies inside and outside the European Economic Area. This information will be processed and held on our computers and manual records subject to the provisions of the Data Protection Acts 1988 and 2003 .

You have a right to request a copy of the personal data MAPFRE ASSISTANCE Agency Ireland holds about you by sending a request in writing to the Data Protection Officer, MAPFRE ASSISTANCE Agency Ireland, Ireland Assist House 22-26 Prospect Hill, Galway, together with the payment of the applicable fee (currently €6.35). You also have a right to correct any errors in the data we hold about you, to block certain uses or object to the processing of your personal data.

Please note that a copy of our full Data Protection and Privacy Policy can be viewed on our website www.insureandgo.ie or can be requested by writing to our Data Protection Officer at the above address.

• Security of Customer Data

MAPFRE ASSISTANCE Agency Ireland is committed to protecting the security of Your personal information. We use a variety of security technologies and procedures to help protect Your Customer Data from unauthorised access, alteration, use, disclosure, accidental loss or destruction. For example, we store the personal information you provide on computer systems with limited access, which are located in controlled facilities. When we transmit highly confidential information (such as a credit card number) over the internet, we protect it through the use of

encryption and secure servers. As effective as modern security practices are, we cannot guarantee the complete security of our database, nor can we guarantee that information you supply will not be intercepted while being transmitted to us over the Internet. InsureandGo Ireland will continue to revise policies and implement additional security features as new technologies become available.

• Changes to the Data Protection and Privacy Policy

MAPFRE ASSISTANCE Agency Ireland reserves the right to change this Data Protection & Privacy Policy from time to time in its sole discretion. If we decide to make any changes, we will post those changes to our website www.insureandgo.ie so that you will always know what information we gather, how we might use that information and in what circumstances we will disclose it to anyone. By continuing to use MAPFRE ASSISTANCE Agency Ireland after we post any changes, you accept and agree to this Data Protection & Privacy Policy, as modified.

• Claims History

Under the conditions of Your Policy, there is a positive duty of disclosure on you meaning that you must tell us about any Insurance related incidents (such as fire, Liquid Damage, Theft or an accident) in the past 5 years, whether or not they give rise to a claim. This information should be passed to us at inception or as soon as practically possible. When you tell us about an incident we will pass information relating to it to our internal database. We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate Your claims history or that of any other person or property likely to be involved in the Policy or claim. You should show this notice to anyone insured under the Policy.

Claims Procedure

First, check the Section of this Policy to make sure that what You are claiming for is covered. Then telephone Our Claims Helpline on 091 560 692 to obtain a Claim Form, giving Your name and insurance reference number, and brief details of Your claim.

Alternatively, You can download a Claim Form at <https://hughes.insureandgo.ie>

All claims must be submitted within 30 days of the incident on an original completed Claim Form, accompanied by original invoices and receipts, police report (or verified copy), etc. Please refer to the relevant Section of this Policy for specific conditions and details of the supporting evidence that We require when making a claim.

Please remember that it is always advisable to retain copies of all documents when submitting Your Claim Form.

To obtain a Claim Form please contact:

InsureandGo Gadget Insurance
22-26 Prospect Hill
Galway
Ireland
Phone: 091 560692

PLEASE NOTE

As the circumstances of different claims are not the same it may be necessary for Us to ask for additional information / documentation in respect of a claim.

All telephone calls are recorded and/or monitored.