Policy terms and conditions

Please read and keep safe

Important

Please read this document carefully together with **your** schedule of insurance to make sure **you** understand the cover including conditions and exclusions.
When **you** purchased this insurance **you** selected the appropriate level of cover(s) that most suited **your** needs. **We** have not provided **you** with any advice on the suitability of this insurance cover to meet **your** needs and **you** are solely responsible for ensuring that the policy is suitable for **you**.

This policy may be cancelled at any time, so please refer to cancellation provisions contained in these Insurance terms and conditions.

loveit cover it is a trading style of Pier Insurance Managed Services Limited.

How to get in touch

By phone:	01-6950723
By Email:	support@loveitcoverit.ie
Make a claim:	claims@loveitcoverit.ie

Who provides your insurance

This insurance is arranged by Pier Insurance Managed Services Ltd which is authorised by the Financial Conduct Authority in the United Kingdom and regulated by the Central Bank of Ireland for conduct of business rules.

This policy is underwritten by Inter Partner Assistance SA (IPA) which is fully owned by the AXA Partners Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium in Belgium and regulated by the Central Bank of Ireland for conduct of business rules.

Your device insurance cover

In return for the payment of your premium **we** will provide cover to repair or replace **your device** during the period of cover and for the cover(s) specified in **your** Schedule of Insurance and subject to the terms, conditions and exclusions shown below or as amended in writing by **us**.

You can either pay the full premium, for 12 months cover, or **You** may make monthly payments and this will be specified in **Your** Schedule of Insurance.

Definitions

Throughout **your** policy wherever words and phrases appear in bold they are defined as below.

accessories shall mean items such as but not limited to, chargers, protective cases, headphones and hands free devices but excludes SIM cards and wearables. Evidence of ownership for **accessories** will need to be provided when **you** are making a claim

accidental damage shall mean any sudden and unforeseen event resulting solely and independently of any other cause in damage to or destruction of **your device** which is neither deliberately caused by **you**, nor caused by the failure or breakdown of **your device**

airtime abuse shall mean airtime charges incurred by unknown persons following the **theft** of **your device**

cosmetic damage shall mean non-structural damage that does not affect the functionality or operation of the **device** including but not limited to scratches dents and marks caused by normal wear and tear and/or general usage

device means the item(s) insured by us and purchased and owned by you which were in full working order when **you** purchased this insurance as detailed in your schedule of insurance

device age means the age of **your device** at the time of policy inception, or added to an existing policy. To be eligible for insurance the **device** must be less than 36 months old from the date **you** first purchased it. Please be aware that **your** claim will be invalidated if the age of the **device** exceeds the age limit, as detailed in the Conditions and limitations of **your** policy at the time of policy inception.

excess means the amount **you** pay towards each claim

IMEI number shall mean the 15 or 17 digit unique (serial) number used to identify **your device**

liquid damage means unintentional damage caused to **your** device as a result of coming into contact with a liquid

loss means that **you** are unable to account for **your device** whereabouts and are permanently deprived of its use after **reasonable precautions** have been taken to protect it and it has not been left **unattended**

proof of purchase means an original receipt and any other documentation provided to **You** at the point of sale, required to prove **your device** was purchased from an approved retail outlet and that the **device** is owned by **You**. **Proof of purchase** to include the date of purchase, make, model and **IMEI** number of **your device**

mechanical breakdown shall mean **your device** being inoperable due to a sudden and unforeseen fault as a result of the failure of internal electronic or mechanical components or defects when out of the manufacturer's warranty period

proof of usage shall mean evidence that the **device** has been in use since inception of the policy and of which can be obtained from **your** network provider

reasonable precautions shall mean all measures that would be deemed appropriate to expect a person to take in the circumstances to prevent **loss, accidental damage** or **theft** of **your device**, for example: having **your device** in a suitable case, ensuring all standard security measures including PIN and Passwords are utilised and are set to a number other than default or sequential/multiple characters; having **your device** with **you** whilst playing sport or near open water.

territorial limits shall mean **your** device is covered within the United Kingdom, Northern Ireland, Isle of Man, The Channel Islands and the Republic of Ireland and unlimited cover during any one calendar year elsewhere in the world

theft means the unauthorised dishonest appropriation or attempted appropriation of **your device** specified on **your** insurance schedule, by another person with the intention of permanently depriving **you** of it

unattended shall mean when **your device** is not on **your** person or within **your** sight or where **your device** is out of **your** arms-length reach

we, us, our shall mean Inter Partner Assistance SA a member of the AXA Partners (UK & Ireland) Group

you, your shall mean the private individual or company detailed on the policy schedule who owns the **device** on cover

The levels of cover for your policy

The policy covers your device as purchased by you and identified in your schedule of insurance for;

- loveit plus (this policy covers **You** against **theft** and **loss**)
- loveit premium (this policy covers **You** against **mechanical breakdown, accidental damage, liquid damage, theft** and **loss**)

The policy covers **your device** as purchased by you and identified in your schedule of insurance for

accidental damage
If you selected the loveit premium cover for **your device** and it is accidentally damaged **we** will repair it or replace it if unrepairable, subject to **your** policy terms and conditions

mechanical breakdown
If you selected the loveit premium cover for your **device** and it develops a fault outside of the manufacturer's warranty period **we** will repair or replace it, subject to **your** policy terms and conditions

worldwide cover
If purchasing an annual term policy **your device** is covered during any one calendar year anywhere in the world. If purchasing a recurring monthly policy **your device** is covered whilst **your** policy is valid

theft
If **your device** is stolen **we** will replace it subject to **your** policy terms and conditions. **You** will find details of the cover purchased in **your** schedule of insurance

loss
If **you lose your device we** will replace it subject to **your** policy terms and conditions. **You** will find details of the cover purchased in **your** schedule of insurance

liquid damage
If **you** selected the loveit premium cover for **your device** and it is accidentally damaged when coming into contact with any liquid **we** will repair it or replace it if unrepairable, subject to **your** policy terms and conditions. **You** will find details of the cover purchased in **your** schedule of insurance

accessories
If **your** claim for **your** gadget is approved **we** will replace any **accessories** that were accidentally lost, stolen or damaged at the same time as your gadget up to a maximum of €300. If **we** replace **your** mobile phone with a different make or model and this means that you can no longer use your existing **accessories we** will replace them too, up to a maximum of €300

airtime abuse (automatically included in **theft** cover)
If **your device** is **lost** or **stolen we** will cover **your** airtime charges incurred up to a value of €10,000 and subject to **your** policy terms and conditions. **You** will find details of the cover purchased in **your** schedule of insurance

Excess (what **You** pay each time **You** make a claim)

	Accidental Damage and Breakdown	Liquid Damage	Theft Claims	Loss Claims
iPhone 11 Pro Max, iPad Pro 2020 11/12.9" 512gb/1tb, Samsung S10+ 1tb, S20 128gb Ultra, S20 512gb Ultra, Z Flip 256gb, Note 10+ 256/512gb, Note 20 Ultra 5G	**€ 115.00**	**€ 115.00**	**€ 175.00**	**€ 175.00**
iPhone X, Xs, Xs Max, 11 Pro, iPad Pro 2020 11/12.9" 256gb, Huawei P30 Pro 8gb/512gb, Samsung S10+ 512gb, S10 5G, S20 5G, S20+ 5G	**€ 100.00**	**€ 100.00**	**€ 125.00**	**€ 125.00**
iPhone Xr, iPhone 11, iPad Pro 2020 11/12.9" 128gb, Google Pixel 4 XL, Huawei Mate 20 Pro, P30 Pro 8gb/128gb, P40 Pro, Samsung S10+ 128gb, Samsung S20, Note 10 Lite, Note 10 256/512gb, Note 20 4G/5G	**€ 80.00**	**€ 80.00**	**€ 100.00**	**€ 100.00**
iPhone SE 2020 256gb, 8/8+, Google Pixel 4, Huawei P40, Samsung Galaxy S9/S9+, A51 128gb, A71 128gb, Note 9, S10, S10e, Tab S7 11 inch WIFI + LTE, Tab S7+ 12.4 inch WIFI + 5G	**€ 60.00**	**€ 60.00**	**€ 80.00**	**€ 80.00**
All other Devices	**€ 30.00**	**€ 50.00**	**€ 75.00**	**€ 75.00**

What is not covered

applying to all sections of the policy, **we** will not pay for;

- any large scale manufacturer defect
- any claim where the Insured event occurs outside of the period of insurance
- any new claim for the **device** if there is already an ongoing claim which has not been finalised due to any outstanding referrals and/or is awaiting validation proof that has not yet been supplied
- the policy **excess**
- any claim where all **reasonable precautions** have not been taken
- any claim notified where pre-existing damage is evident and occurred prior to the inception of **your** policy
- any claim where the circumstances cannot be clearly identified i.e. where **you** are unable to confirm the date and time of the occurrence
- any claim made, or any event causing the claim to be made, that occurs within the first 14 days of the inception date of **your** policy
- Any **loss** or **accidental damage** where **your device** is not fitted with an active functioning SIM or where **your** network provider cannot verify the **device** has been in in active use since the inception of the policy and up to the event giving rise to the claim
- any claim where **proof of usage** cannot be provided or evidenced and must show the IMEI of the **device** on cover

- the cost of replacing any stored data or information including but not limited to tunes, songs, personalised ring tones, pictures, films, graphics, downloaded material or software whether arising as a result of a claim paid by this Insurance or otherwise
- **theft** or **loss** of the **device** where **you** have not notified **your** network provider and blacklisted it within 24 hours of discovery of **loss** or **theft**
- **theft** or **loss** of the **device** left **unattended** when it is away from **your** home
- Any claim for **theft** of **your device** when stolen from a motor vehicle unless the **device** is out of view in either an enclosed compartment, boot or luggage space and the vehicles windows and doors are closed and locked and all security systems are activated. In the event of **theft** of **your device** from a vehicle **we** will require sight of a repair invoice in relation to any damage caused to the vehicle which must be supplied with **your** claim
- **theft** or **loss** of the **device** not reported to the police and/or Report My Loss within 48 hours and where **you** have not obtained valid crime reference number/reference
- any claim presented under **loss** as an alternative to an unsuccessful **theft** claim
- repairs carried out by third party repair centres not authorised or agreed for use by **us**
- correction of devices where inadequate repairs have been carried out by third party repair centres
- cosmetic damage that does not affect the functionality or operation of **your device**
- any amount recoverable under any guarantee warranty or other insurance
- Gradual deterioration, mechanical or electrical breakdown of the device or an internal cause affecting the smooth running or functionality of the **device** damage or loss of functionality caused by software viruses
- **loss** of use or any other related or connected loss the Insured may incur as a result of **loss**, **theft** or **accidental damage** to the **device**
- Accidental Damage to the **device** caused by the Insured deliberately neglecting it
- **Loss**, destruction or damage contributed to or arising from riots, strikes, civil commotion or any act of terrorism
- Any process of heating, drying, cleaning, dyeing, alterations or repair to which the **device** is subjected to, and any damage caused by solar irradiation
- **We** will not provide cover, pay any claim or provide any benefit if doing so would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Claims procedure

In the event of a claim **you** must

1. advise the police within 48 hours if there has been **loss** or **theft** of **your device** and obtain a crime reference number. **You** must also inform **your** network provider within 24 hours of discovery of **loss** or **theft** so that they can place a block on **your device**.

2. advise us by telephone as soon as possible on the claims hotline number 01-6950723 or via email, support@loveitcoverit.ie and **we** will then provide **you** with a password protected link to **our** claim form portal

3. provide at **your** own expense a fully completed claim form and all details and evidence as may be reasonably required within 30 days of receipt from the incident date. **We** will not proceed with **your** claim until all required information has been supplied but once **we** have all the required claim form and supporting documentation **we** will confirm **our** decision on **your** claim and guide **you** through our repair or replacement process. Where **you** are making a claim for **accidental damage**, **liquid damage** or **mechanical breakdown you** may be asked to send **your** device to **us**. **You** will be responsible for the cost of posting **your device** to **us**.

4. in the event of a claim **you** must be able to provide proof of usage from **your** network provider that confirms **your device** has been in use since policy inception and up to the event giving rise to **your** claim

5. in the **event** of **loss** or **theft you** must notify the appropriate air time provider within 24 hours of discovery and blacklist **your** handset, or mobile network enabled **device**

If **we** need to make changes to the insurer, to the cover or price of **your** insurance **we** will provide **you** with at least 30 days written notice of the change which will be sent to **your** email address provided by **you** at the time of purchase of the policy, or to **your** last known address where there is an unsuccessful email submission.

Duration of insurance

If **you** have purchased an annual policy it will last for a period of 12 months provided **you** have paid **your** premium. If **you** have purchased a monthly policy it will last for a period of one month and then continue for further monthly periods provided **you** continue to pay **your** monthly premiums when due.

Automatic renewal of your policy

For policies purchased with a 12 month term **we** will contact you approximately 14 days before **your** renewal date and offer to renew **your** policy. If **we** do not hear from **you we** will automatically renew **your** policy to make sure **you** have continuous cover.

For policies purchased with a monthly term **we** will automatically renew **your** policy each month unless **you** advise **us** otherwise.

We may need to change the price of **your** insurance to reflect;

- changes in the provision of the cost of the service
- adverse conditions beyond **our** control which impact the number and frequency of claims
- changes in Law or Regulation increasing the cost of compliance or ability to deliver the service
- increases in inflation,

we will provide **you** with at least 30 days written notice of the change which will be sent to **your** email address provided by **you** at the time of purchase of the policy, or to **your** last known address where there is an unsuccessful email submission.

Should **you** be unhappy with any proposed change being made to **your** policy, **you** will have the right to cancel **your** cover in accordance with this policy wording.

Conditions and limitations

1. this cover provides unlimited replacements and repairs per **device** during each 12 month calendar period of **your** policy and, in the event of a claim, **your** policy will be updated with the replacement **device** details

2. details of any replacement of the **device** (IMEI/serial number) must be advised to **us** with proof of purchase in writing or by e-mail to **us** (support@loveitcoverit.ie)

3. the **device age** must be less than thirty six months old at policy inception and supported with a valid proof of purchase from a UK/Eire VAT registered company who also provide a 12-month warranty

4. second hand or used devices cannot be covered under this policy, unless such have been purchased either directly from the manufacturer or from a UK/Eire VAT registered company

5. cover under this policy is subject to the payment of the premium by direct debit, credit card or PayPal and premiums being up to date other than during the cooling off period of 14 days where premium is not collected

6. **you** must be at least 18 years of age at the time of policy inception and a Republic of Ireland resident

7. any claim which would be covered under any other **device** insurance policy

8. if **we** replace **your device your** policy is automatically updated to ensure cover continues and the damaged item becomes **ours**. In the event of a **loss** or **theft** claim if the device is returned or found **you** must notify **us** and send it to **us** if **we** ask **you** to.

9. all other costs are specifically excluded that are directly or indirectly caused by the event which led to **your** claim unless specifically stated in this policy unless relating to **airtime abuse** for **your device** up to a maximum of €10,000

Cancellation of your policy

If **you** decide that for any reason, this Policy does not meet **your** insurance needs then please return it to **us** 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.

If **you** wish to cancel **Your** Policy after 14 days, **you** will be entitled to a pro-rata return of premium. **You** may cancel the insurance cover at any time by **giving not less than 14 days' notice to us in writing** to cancellations@loveitcoverit.ie or by contacting **us** on 01-6950723 no refund of premium will be payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 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 **we** reasonably suspect fraud
b) Non-payment of premium
c) Threatening and 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** ask.

If **we** cancel 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 **we** have provided cover, unless the reason for cancellation is fraud.

Fraud policy

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, **we** will not pay any benefit under this policy or return any premium to **you** or refund any excess paid in relation to **your** claim 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.

loveit coverit also reserve the right to provide **your** details to fraud prevention agencies as well as Law enforcement agencies as appropriate. In the interest of **our** customers **we** validate all claims against Police, Mobile Operators and other monitoring systems through various claims validation platforms which are then further validated by recyclers operating under the Mobile Phone Recyclers Charter.

Replacement

This policy is not a replacement as new policy and refurbished items may be used. If **your device** is **lost** or **stolen** or cannot be repaired it will be replaced with an identical **device** of the same age and condition or the equivalent cash value taking into account the age and condition of the original **device**. Where quotations for repair are obtained directly from a manufacturer, and **your** claim has been accepted, **we** will provide a cash settlement, less any applicable excess, in settlement.

Please note that it may not always be possible to replace **your device** with the same colour although **we** will try wherever possible.

Consumer protection code

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. **You** must tell **us** of any changes to the answers **you** have given as soon as possible. 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.

Complaints procedure

It is **our** intention to give **you** the best possible service but if **you** do have any questions or concerns about this insurance or the handling of a claim **you** should contact the Scheme Administrator;

The contact details are

Loveit Coverit
Evolution House
New Garrison Road
Shoeburyness
Essex
SS3 9BF

01-6950723

support@loveitcoverit.ie

Please ensure **your** policy number is quoted in all correspondence to assist a quick and efficient response.

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Services Ombudsman Bureau. **You** may contact the Financial Services Ombudsman Bureau at;

Financial Services Ombudsman Bureau

Financial Services Ombudsman Bureau
3rd Floor, Lincoln House
Lincoln Place
Dublin 2
Lo Call: 1890 88 20 90 Fax: 01 662 0890

Email: enquiries@financialombudsman.ie
Web: www.financialombudsman.ie

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local Citizens Advice Bureau.

If **you** have purchased the insurance policy online, **you** may also raise **your** complaint via the EU Online Dispute Resolution Portal at http://ec.europa.eu/consumers/odr/. This will forward **your** complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling **your** complaint than if **you** contact the Financial Ombudsman Service directly.

Concerns regarding the handling of your data

Should **you** have any concerns as to the way that **we** have handled **your** information and **we** have not been able to alleviate **your** concerns please contact:

Data Protection Commission

21 Fitzwilliam Square South
Dublin 2
D02 RD28
Ireland

+353 578 684 800
+353 761 104 800

https://www.dataprotection.ie

Law applicable to the contract

Unless some other law is agreed in writing, this policy is governed by Irish law. If there is a dispute, it will only be dealt with in the courts of Ireland unless we agree to transfer it to another jurisdiction.

Our Privacy Notice

Data Protection

Details of **you**, **your** insurance cover under this policy and claims will be held by **us** (acting as data controllers) for underwriting, policy administration, claims handling, complaints handling, sanctions checking and fraud prevention, subject to the provisions of applicable data protection law and in accordance with the assurances contained in **our** website privacy notice (see below).

We collect and process these details as necessary for performance of **our** contract of insurance with **you** or complying with **our** legal obligations, or otherwise in **our** legitimate interests in managing **our** business and providing **our** products and services.

These activities may include:
a. use of sensitive information about the health or vulnerability of **you** or others involved in **your** benefits, in order to provide the services described in this policy, By using **our** services, **you** consent to us using such information for these purposes,
b. disclosure of information about **you** and **your** insurance cover to companies within the AXA group of companies, to **our** service providers and agents in order to administer and service **your** insurance cover, to provide **you** with benefits, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law;
c. monitoring and/or recording of **your** telephone calls in relation to cover for the purposes of record-keeping, training and quality control; and
d. obtaining and storing any relevant and appropriate photographic evidence of the condition of **your** property which is the subject of the claim, for the purpose of providing services under this policy and validating **your** claim.

We will separately seek **your** consent before using or disclosing **your** personal data to another party for the purpose of contacting **you** about other products or services (direct marketing). **You** may withdraw **your** consent at any time by contacting the Data Protection Officer (see contact details below).

We carry out these activities within and outside of the UK and the European Economic Area (the European Union plus Norway, Liechtenstein and Iceland) [and Switzerland], across which the data protection laws provide a similar level of protection.

By purchasing this policy and using **our** services, **you** acknowledge that **we** may use **your** personal data, and consent to **our** use of sensitive information, both as described above. If **you** provide **us** with details of other individuals, **you** agree to inform them of **our** use of their data as described here and in **our** website privacy notice (see below).

You are entitled on request to a copy of the information **we** hold about **you**, and **you** have other rights in relation to how **we** use **your** data (as set out in **our** website privacy notice – see below). Please let **us** know if **you** think any information **we** hold about you is inaccurate, so that **we** can correct it.

If **you** want to know what information is held about **you** by Inter Partner Assistance or AXA Assistance, or have other requests or concerns relating to **our** use of **your** data, please write to **us** at:

Data Protection Officer
The Quadrangle
106-118 Station Road
Redhill
RH1 1PR
UK
Email: dataprotectionenquiries@axa-assistance.co.uk

Our full privacy notice is available at: www.axa-assistance.co.uk. Alternatively, a hard copy is available from **us** on request.

Pier Insurance Privacy Notice

This Privacy Statement covers the information practices of Loveit Coverit, a Division of Pier Insurance Managed Services Limited ('Loveit Coverit') who are Authorised and Regulated by the Financial Conduct Authority in the United Kingdom and regulated by the Central Bank of Ireland for conduct of business rules.

Pier Insurance Managed Services Limited are a data controller and whose registered office is at;

1-5 Nelson Street,
Southend On Sea,
Essex,
SS1 1EG

We take the protection of **your** privacy and the confidentiality of **your** personal information seriously and this policy sets out how **we** meet **our** obligations regarding data protection and the rights of **our** customers and prospective customers ('data subjects') in respect of their personal data under relevant Data Protection legislation and the General Data Protection Regulation ('the Regulation').

The Regulation defines "personal data" as any information relating to an identified or identifiable natural person (a data subject); an identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier, or by one or more factors specific to the physical, physiological, genetic, mental, economic, cultural, or social identity of that natural person. Pier Insurance Managed Services Limited is committed not only to the letter of the law, but also to the spirit of the law and places high importance on the correct, lawful, and fair handling of all personal data, respecting the legal rights, privacy, and trust of all individuals with whom it deals.

The Data Protection Principles

We comply with the Regulation which sets out the following principles with which any party handling personal data must comply. All personal data must be:

• processed lawfully, fairly, and in a transparent manner in relation to the data subject;

• collected for specified, explicit, and legitimate purposes and not further processed in a manner that is incompatible with those purposes; further processing for archiving purposes in the public interest, scientific, regulatory or historical research purposes or statistical purposes shall not be considered to be incompatible with the initial purposes;

• adequate, relevant and limited to what is necessary in relation to the purposes for which it is processed;

• accurate and, where necessary, kept up to date; every reasonable step must be taken to ensure that personal data that is inaccurate, having regard to the purposes for which it is processed, is erased or rectified without delay;

• kept in a form which permits identification of data subjects for no longer than is necessary for the purposes for which the personal data is processed; personal data may be stored for longer periods insofar as the personal data will be processed solely for archiving purposes in the public interest, scientific, regulatory or historical research purposes or statistical purposes subject to implementation of the appropriate technical and organisational measures required by the Regulation in order to safeguard the rights and freedoms of the data subject;

• processed in a manner that ensures appropriate security of the personal data, including protection against unauthorised or unlawful processing and against accidental loss, destruction or damage, using appropriate technical or organisational measures.

How to contact **us** about **your** information

The contact details are

Loveit Coverit
Evolution House
New Garrison Road
Shoeburyness
Essex
SS3 9BF

We may respond to enquiries by the police concerning **your** policy in the normal course of their investigations. Where it is necessary to administer **your** policy effectively or to protect **your** interests **we** may disclose the data **you** have supplied to other third parties such as solicitors loss adjusters engineers repairers replacement companies other insurers **etc**

We may exchange information with third parties for the purposes of fraud protection and credit risk reduction

we may transfer **our** bases containing **your** personal information if **we** sell **our** business or part of it

Statement of demands and needs

This product meets the demands and needs of those who wish to insure their **device** against **accidental damage**, **mechanical breakdown**, **liquid damage**, **loss**, and **theft** including **airtime abuse**. **We** have not provided **you** with advice on this insurance cover.

Insurance Act 1936 (or future amendments thereto)

All monies which become or may become payable by the Company under this Policy shall in accordance with Section 93 of the Insurance Act 1936 be payable and paid in the Republic of Ireland.

Finance Act 1990 (or future amendments thereto)

The appropriate stamp duty has been or shall be paid in accordance with the provisions of Section 5 of the Stamp Duties Consolidation Act 1999.

FOS (Ireland) details – Complaints

Financial Services Ombudsman Bureau

3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

Lo Call:1890 88 20 90

Phone:+353 1 6620899

Fax:+353 1 6620890

Email: enquiries@financialombudsman.ie