



CRISPIN SPEERS & PARTNERS LTD

Gadget Insurance

Fair Prices

All Employees Qualify

No Requirement To Declare
Gadgets

Includes Wearable Technology

Cover For Accidental Damage,
Theft, Loss, Liquid Damage,
Cracked Screens And More

Worldwide 24/7 Protection

Option To Cover Family
Members' Gadgets

Includes Cover For
Refurbished Gadgets*



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



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Crispin Speers & Partners Limited | Authorised and Regulated by the Financial Conduct Authority | Firm Reference Number. 311507
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Frequently Asked Questions

This leaflet is designed to provide more information on the gadget insurance. You should refer to the full policy wording, available from your employer, for the full policy terms, conditions and exclusions.

Q. How do I know if my gadgets qualify?

A. The list of eligible gadgets can be found on the schedule. Gadgets must be less than three years old and laptops must be less than 18 months old when you first opt into becoming a member of our Company programme (the initial start date). The gadget(s) must be:

1. Purchased brand new, directly from a manufacturer, a network provider or a retail store (high street or online)
or
2. Purchased as refurbished from a UK VAT registered company with a minimum 3-month warranty*
or
3. Supplied by the insurer or the claims handler following a claim.

Q. Do I have to provide proof of ownership?

A. Yes. You must be able to provide an original purchase receipt provided at the point of sale, from a recognised commercial enterprise or retail outlet that gives details of the gadget purchased, including date of purchase, or other documents that provide similar proof that you own the gadget and the date of purchase.

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 that is a registered seller on the site and only sells brand new items at a pre-set price. We cover only new items for which commercial purchase receipts can be provided, via these sites (refurbished items are only covered if they are purchased from a UK VAT registered company with a minimum 3-month warranty). We do not cover any second hand items or any gadget purchased from private individuals whether directly, or through auction sites.

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 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.

For more frequently asked questions, please scan the QR code or visit <https://www.cspinsurance.com/faqs/> and select Employee Benefits, Gadget Insurance.

