

This document highlights the main changes to your gadget insurance policy that will apply when your policy renews.

Your policy will renew onto the latest version of our product. The cover you receive will remain broadly similar or improve in some areas, but some features have changed. The most important change relates to the level of cover your policy will renew onto and the additional benefits now included for some customers.

You should read this document together with your renewal invitation, Insurance Product Information Document (IPID) and the full policy wording so that you understand the cover provided and can decide whether the policy remains suitable for your needs.

### Changes to Your Level of Cover

As part of an update to our product range, all policies will now renew onto a single cover level called **Platinum 50**.

Customers who previously held **Silver** cover, **Gold** cover or **Platinum** cover will all renew onto **Platinum 50**.

Your renewal invitation will confirm the level of cover that applies to your policy.

### Changes to Your Cover

Customers who previously held **Silver** cover will now benefit from an increased level of protection. Your policy will now include cover for theft, loss, unauthorised usage and e-wallet cover.

Customers who previously held **Gold** cover will also receive increased protection. Your policy will now include cover for loss, unauthorised usage and e-wallet cover.

Customers who previously held **Platinum** cover will see no change to their level of cover.

### Changes to Your Accessory Cover

Accessory cover is increasing for some customers.

Customers who previously held **Silver** cover will see accessory cover increase from £50 to £150.

Customers who previously held **Gold** cover will see accessory cover increase from £100 to £150.

Customers who previously held **Platinum** cover will see no change to accessory cover.

## **Changes to Excess Levels**

If you make a claim, the excess is the amount you must pay towards the cost of that claim.

There is no change to the excess that applies to your policy. The excess will remain at £50 for all cover levels.

Your renewal documents will confirm the excess that applies to your policy

## **What You Should Do Next**

You do not need to take any action if you are happy for your policy to renew with these changes.

However, if you feel the policy may no longer meet your needs, you can contact us before your renewal to discuss your options. Our contact details are shown on your renewal invitation.

## **No Other Significant Changes**

Aside from the changes described above, there are no other significant changes to the core benefits of your policy.

Policy terms, conditions, exclusions and limits may change from time to time. You should review the policy wording provided with your renewal documents to ensure the cover continues to meet your needs.

## **If You Have Questions**

If you have any questions about your renewal or the changes described in this document, please contact us using the details provided in your renewal invitation.