

Pick and Protect Personal Items, Gadget, Sports Equipment and Bike



Guide to your document

	Page
Welcome to your Home Insurance	2
Gadget Cover	2
Gadget Conditions	4
Bike Cover	4
Bike Conditions	5
Sports Equipment Cover	6
Sports Equipment Conditions	6
Personal Items Cover	7
Personal Items Conditions	8

Welcome to your Home Insurance

Explaining this document

This document contains terms and conditions for the **Personal items, Gadget, Sports Equipment and Bike Covers** under the Pick and Protect home insurance policy.

This document must be read in conjunction with the separate **General Terms and Conditions home policy document** for **your** full terms and conditions and definitions.

We also cross refer to the other available policy document(s); any wording in **blue** refers to a section of cover within the policy document(s), such as **Gadget Cover**. It is important that **you** keep this document with **your** separate **General Terms and Conditions home policy document** and any other relevant document(s). This cover only applies when shown on **your schedule**.

Definitions

Wherever the following words or phrases appear in bold in this policy, they have a defined meaning as referenced in the separate **General Terms and Conditions home policy document**.

Gadget Cover

This cover only applies when shown on **your schedule**.

Gadget Cover insures **your gadgets** while in and away from the **home**, anywhere in the world, up to the limits shown on **your schedule**

Gadget Cover Definitions

In this section, in addition to the definitions set out in the **Definitions** section found within the separate General Terms and Conditions policy document, wherever the following words or phrases appear in **bold**, they will have the following meanings. If there is a conflict between a definition in this section and a definition elsewhere in the policy, the definition in this section will apply to this section only.

unauthorised use

Calls, data downloads, emails, internet usage, MMS messages and SMS messages made or sent following theft or loss of **your gadget**.

What is covered

This cover is for loss or damage of **your gadgets** up to the limits shown on **your schedule** when they are in or away from the **home**, anywhere in the world.

Mobile phone(s) will also be covered for breakdown that happens after the manufacturer's warranty expires.

What is not covered

Under **Gadget Cover** we do not cover:

- the **excess(es)** shown on **your schedule**;
- any claim for a mobile phone where the IMEI number:
 - a. cannot be verified by **us**;
 - b. belongs to a mobile phone that has previously been recorded as lost or stolen.
- any claim for theft from an unattended vehicle unless:
 - a. the **gadget** has been placed out of view in an enclosed storage compartment; and
 - b. the vehicle and any external luggage compartments have been securely locked, and broken into by using force and violence.

We will not pay more than the limit shown on **your schedule** for any one incident of theft from an unattended vehicle. If **your** claim also involves property insured under another cover **we** will not pay more than the limit in total for any one incident;

- loss or damage caused by
 - a. general wear and tear, light, weather conditions, moth, vermin, insects, fungus, damp, rust, wet rot or dry rot, or anything that happens gradually;
 - b. cosmetic damage such as dents, scratches or any other type of damage that does not affect how the **gadget** works;
 - c. items used in connection with any business, trade, employment or for professional purposes (whether full time or part-time);
 - d. failure to follow the manufacturer's instructions and/or installation guide;
 - e. non-hardware problems, e.g. software problems, data downloads and malware such as viruses, worms, spyware, adware or trojans;
 - f. use of accessories that are not approved by the **gadget's** manufacturer;
 - g. faults in any external electrical supply/connection;

- h. maintenance, repairs and/or any process of cleaning and/or restoring;
 - i. any issue that is covered under the manufacturer's warranty;
 - j. the **gadget** not being used or maintained in line with the manufacturer's instructions.
- a claim resulting from a manufacturer's defect or recall of the **gadget**;
 - **gadgets** made of, or modified with, precious metals or minerals;
 - electrical or mechanical breakdown (except mobile phones);
 - any loss that is not the direct result of the insured incident itself;
 - costs associated with cleaning, servicing, inspection or adjustments to the **gadget**, which the manufacturer specifies in its instructions or installation guide that **you** or someone else should routinely do;
 - any claim if the **gadget** has been modified with technical improvements or repaired by someone except the manufacturer or its authorised repair agents. If the **gadget** has been modified cosmetically the **gadget** will be covered but not the cosmetic enhancements;
 - loss of stored information, including any data, downloads, videos, music and applications;
 - costs of recompiling, re-installing and/or retrieving data;
 - a claim where **you** are not a resident of the **United Kingdom** at the time of the incident;
 - confiscation or detention by Customs or other officials;
 - any financial loss resulting from **your gadget** being used without **your** consent to access **your** bank account, mobile wallet or similar, and/or make purchases, unless the loss is specifically covered under the **Unauthorised use** section;
 - if **your** claim also involves property insured under another cover **we** will not pay more than the limit in total for any one incident;
 - any incident caused intentionally by **you** or anyone who has permission to use **your gadget**; or
 - anything mentioned in the **General Exclusions** section.

Unauthorised use

If **your gadget** is lost or stolen, and if we accept **your** claim for this loss or theft, **we** will cover the costs of its **unauthorised use** up to £10,000. This limit includes any taxes or charges made by **your** network provider.

For **us** to pay any **unauthorised use** costs, **you** must:

- notify **your** network provider of the loss or theft within 24 hours of discovering it (they will block **your** SIM card so it can no longer be used);
- provide **us** with:
 - a. an itemised bill from **your** network provider that clearly shows the **unauthorised use** and the costs incurred on **your** pay-monthly contract. **We** may also request previous itemised bills from **you**; or
 - b. if **you** have a pay-as-you-go arrangement, **you** must provide evidence from **your** network provider of the credit available at the time of the loss or theft, or proof of **your** most recent top-ups.

Gadget Conditions

1. Settling Claims

We can choose to settle **your** claim by replacing, reinstating, repairing or payment.

Replacement will be on a like for like basis or the nearest equivalent available in the current market. **Our** replacement mobile phones are refurbished models. If **we** are able to replace **your gadget**, but **we** agree to make a cash settlement, **we** will only pay **you** what it would cost **us** to replace the item as if it were new.

Replacement **gadgets** will not include any stored information **you** had added to **your** original **gadget** including data, downloads, videos, music and applications.

We will try and ensure that **you** keep **your** existing telephone number, but if this is not possible because of the network provider or any other reason beyond **our** control, **your** replacement phone will be connected to a new telephone number.

If **you** are abroad at the time of an incident leading to a claim, **we** will not replace the **gadget** until **you** return to the **United Kingdom**.

If **your gadget** is security protected, **you** will need to remove this protection before **we** can process **your** claim, e.g. Activation Lock on iPhones.

What we will pay

The most **we** will pay is the **sum insured** shown on **your schedule**, unless otherwise stated.

We will not reduce the **sum(s) insured** by the amount paid under any claim, unless the claim relates to the total loss of any item (or items) specified on **your schedule**.

2. Proof of value and ownership

You are responsible for proving any loss. So, to help with **your** claim, **we** recommend that **you** keep receipts, valuations, photographs, instruction booklets and guarantee cards.

3. Items valued over the single item limit

We will not pay more than the single item limit shown on **your schedule** for any one item, set or collection unless it is specified individually on **your schedule**.

We will not pay more than the item **sum insured** for any specified item.

See also the **General Conditions** section of separate **General Terms and Conditions home policy document**.

Bike Cover

This cover only applies when shown on **your schedule**.

What is covered

Bike Cover insures **your** pedal cycles while in and away from the **home**, anywhere in the world. Insure **your** most expensive pedal cycle and all pedal cycles at the address shown on **your schedule** will be covered.

We will provide cover for loss or damage to **your** pedal cycle, hire of a replacement pedal cycle and public liability.

The most **we** will pay for loss or damage to each individual pedal cycle is the limit shown on **your schedule**.

What is not covered

We will not cover

- the **excess(es)** shown on **your schedule**;
- loss or damage to tyres or accessories unless the pedal cycle is stolen or damaged at the same time;
- theft unless the cycle is:
 - a. in **your** immediate custody and control;
 - b. securely locked to an object that cannot be moved; or
 - c. in a locked building
- any pedal cycle with a motor;
- loss or damage caused by wear and tear, light, weather conditions, damp, rust, wet rot or dry rot or anything that happens gradually;
- loss or damage caused by the process of cleaning, washing, repairing or restoring;
- mechanical and electrical breakdown;
- confiscation or detention by Customs or other officials;
- loss in value;
- any loss or damage covered by another policy;
- any loss that is not the direct result of the insured incident itself;
- theft by deception unless deception is only used as a way to get into the home; or
- any loss or damage covered by another policy;
- any loss that is not the direct result of the insured incident itself;
- theft by deception unless deception is only used as a way to get into the home; or
- anything set out in the **General Exclusions** section of the separate **General Terms and Conditions home policy document**.

Hire of replacement pedal cycle

If **you** are unable to use **your** cycle as a result of loss or damage covered under this cover, **we** will pay up to the limit(s) shown on **your schedule** for **you** to hire a replacement cycle from a recognised cycle dealer.

You must let us know in advance if **you** wish to hire a replacement cycle.

Hire costs (subject to the policy limits) are payable from the date **we** accept that **you** have a valid pedal cycle claim to the date **we** settle **your** claim by repairing or replacing **your** cycle or by making a payment to **you**.

We will not pay hire costs:

- that have not been agreed with **us** in advance;
- where **you** have not given us written evidence of **your** expenditure.

Public liability

No **excess** applies to this section.

We will cover **your** legal liability to pay damages and claimants' costs and expenses for:

accidental bodily injury or illness;

- death;
- disease; or
- accidental loss of or damage to a third parties property;

happening during the **period of insurance** and arising from **your** use or ownership of a pedal cycle in:

- the **United Kingdom**; or
- the rest of the world, for temporary visits.

We will not pay more than the public liability limit shown on **your schedule** for any one incident.

We will not cover liability in connection with:

- a. deliberate or malicious acts;
- b. transmission of any communicable disease or virus by **you**;
- c. any agreement except to the extent that, **you** would have been liable without the agreement;
- d. loss of or damage to property that belongs to **you** or is in **your** care or control;
- e. any trade, business or profession;
- f. bodily injury or illness to **you**; or
- g. an event not involving the use of a pedal cycle.

Bike Conditions

These conditions apply to the **Bike Cover**.

1. The sum insured

At all times the **sum(s) insured** must be at least equal to the full cost of replacing the property "as new".

If at the time of a loss the **sum insured** is too low, **we** will reduce any claim settlement to reflect wear and tear and loss in value, and we will pay a maximum of the **sum insured**.

2. Settling claims

We can choose to settle **your** claim by replacing, reinstating, repairing or payment.

We will replace on a like for like basis or provide the nearest equivalent available in the current market.

If **we** are able to replace property, but **we** agree to make a cash settlement, **we** will only pay **you** what it would cost **us** to replace the item as if it were new.

What we will pay

The most **we** will pay for loss or damage arising out of one incident for each individual pedal cycle is the amount shown on **your schedule**.

We will not reduce the **sum(s) insured** by the amount paid under any claim, unless the claim relates to the total loss of any item (or items) specified on **your schedule**.

4. Proof of value and ownership

You are responsible for proving any loss. So **we** recommend that **you** keep receipts, valuations, photographs, instruction booklets and guarantee cards to help with **your** claim.

See also the **General Conditions** section of the separate **General Terms and Conditions home policy document**.

Sports Equipment Cover

This cover only applies when shown on **your schedule**.

What is covered

This cover is for loss or damage to **your sports equipment** up to the limit shown on **your schedule** in and away from the **home**, anywhere in the world. Also available is optional cover for loss or damage to **your** sports racquets, sticks, bats and clubs whilst in use.

What is not covered

Cover does not include any of the following because specific covers are available to **you**:

- **Gadgets**
- Pedal Cycles

Under the **Sports Equipment Cover** **we** will not cover:

- the **excess(es)** shown on **your schedule**;
- any claim for theft from an unattended vehicle unless:
 - a. the item(s) has been placed out of view in an enclosed storage compartment; and
 - b. the vehicle and any external luggage compartments have been securely locked, and broken into by using force and violence.

We will not pay more than the limit shown on **your schedule** for any one incident of theft from an unattended vehicle. If **your** claim also involves property insured under another cover, **we** will not pay more than the limit in total for any one incident;

- any loss that is not the direct result of the insured incident itself;
- business or professional use of sporting equipment and accessories;
- any loss or damage covered by another policy;
- theft, attempted theft or malicious damage caused by **you**;
- theft by deception, unless deception is used only as a way to get into the **home**;
- **motorised vehicles**, aircraft, boats, sail boards, surfboards, jet skis, caravans, trailers and the parts, spares and accessories of any of these; or
- anything set out in the **General Exclusions**.

Sports Plus - accidental damage to sports equipment whilst in use

This cover only applies when shown on **your schedule**.

Sports Equipment Cover is extended to cover damage to sports racquets, sticks, bats, and clubs whilst in use up to the limits shown on **your schedule**.

Sports Equipment Conditions

These conditions apply to **Sports Equipment Cover**.

1. The sum insured

At all times the **sum(s) insured** must be at least equal to the full cost of replacing the property "as new".

2. Settling claims

We can choose to settle **your** claim by replacing, reinstating, repairing or payment.

Replacement will be on a like for like basis or give **you** the nearest equivalent available in the current market. If **we** are able to replace property, but **we** agree to make a cash settlement, **we** will only pay **you** what it would cost **us** to replace the item as if it were new.

What we will pay

The most **we** will pay for loss or damage arising out of one incident is the amount shown on **your schedule**, and we will pay a maximum of the **sum insured**.

We will not reduce the **sum(s) insured** by the amount paid under any claim, unless the claim relates to the total loss of any item (or items) specified on **your schedule**.

3. Items valued over the single item limit

We will not pay more than the single item limit shown on **your schedule** for any one item, set or collection unless it is specified individually on **your schedule**.

We will not pay more than the item **sum insured** for any specified item.

4. Proof of value and ownership

You are responsible for proving any loss, so **we** recommend that **you** keep receipts, valuations, photographs, instruction booklets and guarantee cards to help with **your** claim.

If **you** wish to specify an item valued at more than the single item limit shown on **your schedule**, **we** will request proof of value

- prior to providing cover for the item; or
- at the time of a loss.

See also the **General Conditions** section of the separate **General Terms and Conditions home policy document**.

Personal Items Cover

This cover only applies when shown on **your schedule**.

What is covered

Personal Items Cover insures **your** personal effects while in and away from the **home**, anywhere in the world up to the limits shown on **your schedule**.

We will provide cover for loss or damage to **personal Items** (such as jewellery, watches, clothes, bags, musical instruments and books) and **personal money**.

What is not covered

Cover does not include **gadgets, sports equipment** or pedal cycles any of the following because specific covers are available to **you**:

We will not cover

- the **excess(es)** shown on **your schedule**;
- any claim for theft from an unattended vehicle unless:
 - the item(s) has been placed out of view in an enclosed storage compartment; and
 - the vehicle and any external luggage compartments have been securely locked, and broken into by using force and violence.

We will not pay more than the limit shown on **your schedule** for any one incident of theft from an unattended vehicle. If **your** claim also involves property insured under another cover **we** will not pay more than the limit in total for any one incident;

- loss or damage caused by wear and tear, light, weather conditions, moth, vermin, insects, fungus, damp, rust, wet rot or dry rot, or anything that happens gradually;
- loss or damage caused by the process of cleaning, washing, repairing or restoring any item;
- electrical or mechanical breakdown;
- confiscation or detention by Customs or other officials;
- loss in value;
- any loss that is not the direct result of the insured incident itself;
- items held or used for any trade, business, profession or employment (whether full time or part-time).
- any loss or damage covered by another policy;
- theft, attempted theft or malicious damage caused by **you**;
- theft by deception, unless deception is used only as a way to get into the **home**;
- furniture, furnishings, household goods and equipment, food and drink;
- bonds, stocks, shares and documents of any kind except driving licences and passports;
- **motorised vehicles**, aircraft, boats, sail boards, surfboards, jet skis, caravans, trailers, pedal cycles and the parts, spares and accessories of any of these;
- any living creature;
- loss of **personal money**:
 - caused by mistakes,
 - not reported to the police;
- anything set out in the **General Exclusions** section of separate **General Terms and Conditions home policy document**.

Personal Items Conditions

These conditions apply to the **Personal items Cover**.

1. The sum insured

At all times the **sum(s) insured** must be at least equal to the full cost of replacing the property "as new".

If at the time of a loss the **sum insured** is too low, we will reduce any claim settlement to reflect wear and tear and loss in value, and we will pay a maximum of the **sum insured**.

2. Settling claims

We can choose to settle **your** claim by replacing, reinstating, repairing or payment.

We will replace on a like for like basis or use the nearest equivalent available in the current market.

If **we** are able to replace property, but **we** agree to make a cash settlement, **we** will only pay **you** what it would cost **us** to replace the item as if it were new.

What we will pay

The most **we** will pay for loss or damage arising out of one incident is the amount shown on **your schedule**.

We will not reduce the **sum(s) insured** by the amount paid under any claim, unless the claim relates to the total loss of any item (or items) specified on **your schedule**.

3. Items valued over the single article limit

We will not pay more than the single item limit shown on **your schedule** for any one item, set or collection unless it is specified individually on **your schedule**.

We will not pay more than the item sum insured for any specified item.

4. Proof of value and ownership

You are responsible for proving any loss. So **we** recommend that **you** keep receipts, valuations, photographs, instruction booklets and guarantee cards to help with **your** claim.

If **you** wish to specify an item valued at more than the single item limit shown on **your schedule**, **we** will request proof of value prior to providing cover for the item or at the time of a loss.

See also the **General Conditions** section of the separate **General Terms and Conditions home policy document**.

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Home policy
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