

# ARMA KARMA

## cover guide



## **Thank you, and welcome!**

Welcome to Arma Karma, it's great to have you!

Together we can achieve that sought-after peace of mind we all need, whilst also making a huge positive impact on the world!

We have put together this jargon-free guide to lead you through how your subscription works, and how to make a claim if anything were to happen to your possessions.

If you want to learn more about us here at Arma Karma check out our website at [ArmaKarma.Insure](https://ArmaKarma.Insure).

We hope you find the answers to anything you may need here, however if not we're here for you, so please feel free to get in touch over on our website.

A handwritten signature in black ink, appearing to read 'BS', with a long horizontal flourish extending to the right.

**Ben Smyth**

**CEO**

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## What Bold Words Mean

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Throughout this document where the following words appear in bold, they will have the meanings shown below:

<b>Accidental Damage</b>	Unexpected and unintended damage or breakage caused by a single and one-off event resulting from a sudden and external means.
<b>Accidental Loss</b>	Accidental and unintended loss of an item, resulting in <b>you</b> now being permanently deprived of its use.
<b>Accessories</b>	Items which are used with <b>your electronic device(s), mobile phone(s) and laptop</b> , and that were not insured individually as <b>electronic device(s)</b> . Including, but not limited to, battery charger, headphones, carry cases and hands-free kits but excluding SIM cards which are used in conjunction with <b>your mobile phone(s) or laptop</b> .
<b>Approved Lock</b>	<p>A Sold Secure approved lock meeting the appropriate standard category for <b>bicycles</b> with the following value:</p> <ul style="list-style-type: none"><li>• Up to £250 - bronze standard</li><li>• Between £251 and £1,500 – silver standard</li></ul> <p>For more information please visit the Sold Secure website at <a href="http://www.soldsecure.com">www.soldsecure.com</a></p>
<b>Arma Karma Limited</b>	The company authorised by UK General Insurance Limited on behalf of Watford Insurance Company Europe Limited to transact insurance business on their behalf.
<b>Bicycle(s)</b>	<p>Any cycle, adult tricycle or tandem, including component parts and permanently fixed upgrades that are critical to its operation (but not including accessories), owned by <b>you</b> and specified in <b>your schedule</b>.</p> <p>This includes electric cycles as long as:</p> <ul style="list-style-type: none"><li>• Electric assistance is only provided to a maximum of 25 km/h (15.5 mph)</li><li>• Motor assistance is only provided while the pedals are in motion</li><li>• It is not subject to the requirements of the Road Traffic Act</li></ul>
<b>Bodily Injury</b>	Death or identifiable physical injury resulting solely and independently from an accident.
<b>Breakdown</b>	The failure of any electrical or mechanical component in <b>your electronic device(s), household based gadget(s), laptop or mobile phone(s)</b> due to a sudden and unforeseen fault, which causes the item to stop working in the way the manufacturer intended and which requires repair or replacement before the item can be used again.

Excess	The amount <b>you</b> must pay to <b>us</b> towards any claim <b>you</b> make, as shown in the <b>schedule</b> .
Electronic Device(s)	Smart watches, headphones earphones, tablets, portable consoles, camera equipment which belongs to <b>you</b> , as evidenced by an original <b>proof of purchase</b> , and which was purchased no more than 36 months prior to the purchase of this policy.
Home	The domestic private dwelling (including private outbuildings and sheds) that <b>you</b> occupy permanently which is located at the <b>premises</b> shown in the <b>schedule</b> .
Household Based Gadget(s)	Any electrical, mechanical or digital device or gadget which was purchased no more than 36 months prior to the purchase of this policy owned by <b>you</b> or for which <b>you</b> are legally liable for that is designed to be used by <b>you</b> and <b>your immediate family</b> and kept permanently within the <b>home</b> , aside from when moving house. <b>Household based gadget(s)</b> includes such items as games consoles, smart speakers, projectors, televisions and smart thermostats but does not include: <ul style="list-style-type: none"> <li>• Electronic Devices</li> <li>• Mobile Phones</li> <li>• Laptops</li> <li>• Personal Possessions</li> <li>• Domestic appliances such as fridges, freezers, washing machines and cookers</li> <li>• Tools or Instruments used for business purposes</li> </ul>
Immediate Family	<b>Your</b> husband, wife, civil partner, partner, parents, children, brothers or sisters who permanently reside with <b>you</b> at the <b>home</b> .
Laptop	A portable lightweight personal computer, hardware and standard software which belongs to <b>you</b> , as evidenced by an original <b>proof of purchase</b> , which was purchased no more than 36 months prior to the purchase of this policy
Malicious Damage	Physical damage deliberately caused by another person other than <b>you</b> or <b>your immediate family</b> .
Mobile Phone(s)	<b>Your</b> handheld portable mobile telephone identified on <b>your schedule</b> , purchased by <b>you</b> as new and in full working order from a UK registered company, as evidenced by an original <b>proof of purchase</b> , which was purchased no more than 36 months prior to the purchase of this policy. This excludes <b>accessories</b> , car kits, personalised ring tones or graphics, downloaded material or software which is stored on <b>your mobile phone</b> .
Personal Possessions	Amateur sports equipment, handbags, jewellery, eyewear (including contact lenses), watches, musical instruments and shoes.
Premises	The address of the <b>home</b> to be insured, which is named on the <b>schedule</b> .
Proof of Purchase	An original receipt and any other documentation required to prove <b>your</b> insured item was purchased from a UK registered company and that it is

owned by **you** including the date of purchase, make, model, and where applicable, the serial and IMEI number.

Reasonable Precautions	<b>You</b> must not leave <b>your</b> items <b>unattended</b> if in a place which is accessible to the general public. <b>We</b> will not pay any claims for property left <b>unattended</b> in publicly accessible places. <b>You</b> must act as though <b>you</b> are not insured in the care <b>you</b> take of <b>your</b> items.
Schedule	This document forms part of this insurance contract and contains details of the <b>premises</b> , the sums insured, the <b>subscription</b> period and an overview of the sections of this insurance, which are applicable to <b>you</b> .
Subscription Period	The monthly period for which this insurance is in force, as shown in the <b>schedule</b> and for which <b>you</b> have paid and <b>we</b> have accepted premium.
Theft	The taking of an item by a third party with the intention of permanently depriving you of it, using force, threat of violence, or by pickpocket.
Unattended	Not within your sight at all times and out of your arms-length reach.
We / Us / Our	UK General Insurance Limited on behalf of Watford Insurance Company Europe Limited
You / Your	The named policyholder on the <b>schedule</b> .

## Introduction to your Subscription

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This insurance is designed to protect **you** if **your electronic device, mobile phone, laptop, bicycle** and **personal possessions** are accidentally damaged, stolen, maliciously damaged by a third party or suffer a breakdown. It also provides cover for **loss of your electronic device, mobile phone, and personal possessions** and screen repair for **your mobile phone**.

Some words and phrases in this document and in **your policy schedule** will always have the same meaning wherever they appear. These will be emboldened throughout this document, to make them easier to recognise – for an explanation of what they mean, please see the “What Bold Words Mean” on pages 1 - 3.

### Who are Arma Karma?

**Arma Karma Limited** (ArmaKarma.Insure), firm reference number 925873, are an authorised representative of Yourshield Ltd, authorised and regulated by the Financial Conduct Authority, underwriting on behalf of various insurers. Simply put, they contract **us** to look after **you**.

### Your Insurer

This insurance is underwritten by UK General Insurance Limited on behalf of Watford Insurance Company Europe Limited. Watford Insurance Company Europe Limited is a Gibraltar based insurance company with its registered office at; P O Box 1338, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. You can check our details on the Financial Services Register <https://register.fca.org.uk/>.

Watford Insurance Company Europe Limited is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. This can be checked by visiting the Gibraltar FSC website at <https://www.fsc.gi/>.

As an insurance company authorised in Gibraltar, Watford Insurance Company Europe Limited is permitted under the Financial Services and Markets Act 2000 (Gibraltar) Order 2001 to conduct business in the United Kingdom under FCA reference 714197. You can check this by visiting the Financial Services Register on the FCA website at <https://register.fca.org.uk/>.

Details about the extent of its regulation by the Financial Conduct Authority are available on request.

## Your Eligibility

There are a number of scenarios where **Arma Karma** are unfortunately not able to offer **you** cover. When **you** applied for **your Arma Karma** subscription, **we** asked **you** to confirm several statements to make sure that **you** were eligible for cover. **You** confirmed the following:

- **You** were aged 18 or over and a permanent resident of the United Kingdom or the Isle of Man at the time of purchasing **your** subscription;
- **Your electronic device(s), household based gadgets, mobile phone(s), laptop, bicycle or personal possessions** covered by this subscription had not been stolen, lost or damaged before the start of **your first subscription period**;
- **Your electronic device** was purchased no more than 36 months prior to purchasing **your** subscription;
- **Your mobile phone(s)** was purchased no more than 36 months prior to purchasing **your** subscription;
- **Your laptop** was purchased no more than 36 months prior to purchasing **your** subscription;
- **You** own all items to be insured and **your mobile phone(s), laptop and/or electronic device(s)** was purchased within the United Kingdom or the Isle of Man and has been manufactured to a UK specification;
- **Your mobile phone(s), laptop and/or electronic device(s)** if purchased second-hand were supplied with at least a 12-month warranty
- **You** do not have any unspent criminal convictions;
- **You** have never been declared bankrupt, served with any County Court Judgements (CCJs), Individual Voluntary Arrangements (IVAs), or any other arrangements with creditors and;
- **You** have never been declined insurance or had a policy cancelled by any insurer.

**We** will not be able to provide cover if these statements are not true and **you** are therefore not eligible for cover. If **you** realise that **you** are in fact not eligible for cover at the start date of **your** subscription, **you** become ineligible after **you** have purchased **your** subscription (during any **subscription period**), or if **you** have any queries, please contact **Arma Karma** as soon as possible (see contact details on page 7).



## Locations you are Covered

Cover applies to your insured items used in the United Kingdom or the Isle of Man. Cover for electronic devices, mobile phones, laptops, bicycles, and personal possessions includes up to 60 days worldwide in any twelve-month period. If you are abroad at the time of your loss incident, we will only be able to complete a repair or replacement of the insured item(s) once you return to the United Kingdom.

## Arma Karma Subscription Paperwork

When **you** subscribe to **Arma Karma**, **you** will receive a copy of the following documents.

- **Your Policy Wording** (this document)
- **Your Insurance Product Information Document (IPID)**
- **Your Policy Schedule** and Statement of Fact

Below is a short summary of each of these documents, the type of information that is provided within them and the things that **we** need **you** to do in order to stay covered throughout the **subscription period**:

### Policy Wording

**Your** policy wording (this document) explains what the main features and terms of **your** insurance policy are and explains how the agreement between **you** and **us** works. It explains what general conditions and general exclusions apply to the insurance and which laws are applicable to it. It also explains how **you** can make a claim, how to complain if **you** should need to and how **you** can get in touch with **Arma Karma** if **you** need any assistance.

### Insurance Product Information Document (IPID)

**Your** Insurance Product Information Document (IPID) is a document which gives **you** a summary of the key things **you** need to know such as who the insurer is, what is covered, what isn't covered, any restrictions on cover and how to cancel **your** policy.

### Schedule

**Your** **schedule** is a document that forms part of this insurance contract and contains an overview of **your** insurance. This document will show the maximum amounts that **we** can pay out for each claim (the sums insured), details of the **premises** and the dates of **your subscription period**. It also sets out exactly what cover **you** have purchased. The **schedule** alone won't provide **you** with all the details by itself, so to get the full picture, make sure to read it alongside this policy wording.

### Statement of Fact

The statement of fact is a document which sets out the information **you** gave us when **you** applied for the insurance. It sets out the questions **you** have been asked and the answers **you** have provided.

## Arma Karma Contact Details

If there is anything **you** don't understand, or require any assistance on, or if **you** have any general questions about **your** policy, please contact us through the live chat on the **Arma Karma** website , or through the following details:

Arma Karma  
Email: [hello@ArmaKarma.Insure](mailto:hello@ArmaKarma.Insure)

## How to Make a Claim

If **you** need to make a claim, please call 0333 400 9048. For full information on how to make a claim, please see the "Your Step by Step Guide to Making a Claim" section of this policy wording on page 15.

## How you can Protect your Electronic Device(s) and Mobile Phone(s)

Here are some measures that you can take to help protect or track your electronic device(s) and/or mobile phone(s).

- Protecting your screen – we recommend that you purchase a suitable case/screen protector for all of your devices.
- Keep a record of your electronic device(s) or mobile phone's IMEI/serial number. This number is unique to your device and may be something that we require to process your claim. You can find out the IMEI number by typing **\*#06#** into the device's keypad like so:



- Register your electronic device(s) and/or mobile phone(s) with the relevant provider (e.g with Apple if an iPhone).

This can also be done for free on <https://www.immobilise.com/index.php>

- Other security measures – we recommend that you also add a pin code or password to all of your electronic device(s) and mobile phone(s) where this is possible.
- Tracking/deactivating your electronic device(s) and mobile phone(s) – there are a number of tracking applications (e.g. Find my iPhone), which you can use to track and deactivate these items if they are lost or stolen. In the event of a claim, we may request that you deactivate your lost insured item(s) via the relevant application and provide us with evidence of this.

## How your Monthly Arma Karma Subscription Works

### Your Subscription Period

Please take time to read your policy documents in full to make sure you understand the cover provided.

This policy is a monthly policy, which is what we call your subscription period. On receipt of your monthly payment we will provide the cover detailed in your policy documents for the month in which the payment has been made.

Your cover commences on the date shown on your policy schedule and continues by periods of one month upon successful receipt of your monthly payment. Cover will continue each month until you or we cancel the policy, however, should you fail to make a payment all cover will cease with effect from the end of the month in which you last paid your premium.

Please refer to the policy documents provided to you when the policy was purchased or amended, for details of the type of and level of cover your policy provides.

If you wish to make any changes to your policy part way through a subscription period, then the new cover will run from your next payment date. After this, it will continue to renew automatically on the same monthly date as your original policy.

If you took Arma Karma cover out on a day that does not exist in the next calendar month, your subscription period would continue on the last day of the month (for example, if you took out cover with Arma Karma on the 31<sup>st</sup> January, it would continue on the 28<sup>th</sup> of February, followed by the 31<sup>st</sup> of March).

### How Payment Works

By signing up to **Arma Karma** and paying for **your first subscription period**, **you** have agreed for payment to be taken automatically each month, in line with the automatic renewal of **your subscription period** (see "Your Subscription Period" above). This payment will be collected on the same day each month (the same day as **your subscription period**) from the debit or credit card that **you** used to make the first payment.

This is NOT a Direct Debit and you can cancel the recurring payment by telling Arma Karma and/or your card provider. If your card expires, you will need to update your card details by contacting Arma Karma (see contact details on page 7).

If Arma Karma does not receive a payment, then you will receive an email notifying you and you will have seven days to make this missed payment. If you do not get in touch during these seven days and Arma Karma is unable to collect payment, then your subscription will be cancelled back to the date that the payment was due (from the date that your subscription went into arrears). We will not be able to accept any claims made during the period of non-payment, or after the cancellation is made.



#### Example of Non-Payment:

If you took out cover with Arma Karma on 2nd April and the payment for the 2nd May was unsuccessful, you would receive an email on the 2nd of May to let you know; if you did not get in touch before the 9th of May to pay, then your policy would be cancelled with effect from the 2nd of May.

## Changes to your Payment

Arma Karma wants to keep its prices as steady as possible, but sometimes increases may be necessary. This may be because we need to change the terms and conditions of your subscription, or it may be because the Government increases Insurance Premium Tax.

If the price of your subscription needs to change, then Arma Karma will always notify you in advance of such a change. The current price will be honoured until the end of your current subscription period and the new price will only take effect from your next subscription period.

In response to the change in price, you can cancel without any cancellation charges before the new price comes into effect, but you will need to give Arma Karma 4 days' notice before your next subscription period begins. If Arma Karma notify you of the price change and you want to cancel but are not able to give 4 days' notice (e.g. it's the day before your next subscription period begins), then Arma Karma will honour the existing price for that upcoming subscription period and the cancellation will take effect at the end of that period instead.

## Important Information about this Insurance

This section of the policy wording will explain to you what is important for you to know and what you need to do to stay covered. It is also important for you:

- to check your policy schedule to make sure that all details are correct and that the cover is as you requested; and
- to make sure that you are eligible for cover during all subscription periods (see "Eligibility" on page 5).

### Conditions

There are conditions which apply to **your** cover and which **you** need to follow in order to stay covered. Full details of these conditions can be found below in the "What you Need to do to Stay Covered". In addition to these, there are also conditions which specifically relate to making a claim, which can be found in "Your Step-by-Step Guide to Making a Claim" on page 15 and "Cancellation Conditions" on page 12. It is important that **you** read these carefully and that **you** meet these conditions, as if **you** do not, then **we** may not be able to pay for a claim or **your** claim payment will be reduced, or in some cases, **we** may need to cancel **your** policy.

### What You Need to do to Stay Covered

There are common-sense rules, otherwise referred to as the "General Conditions" of this insurance, that **we** need **you** to follow in order to stay fully covered. **You** must endeavour to:

- take **reasonable precautions** and care of **your** insured items to prevent loss or damage and keep them secure when **unattended** (see examples of what **we** mean by this on page 28).
- tell **Arma Karma** if **you** change address, if the occupancy of **your home** changes, or if **your home** becomes illegally unoccupied immediately.
- ensure that all protections provided for the security of the **home** are maintained in good working order and are in full and effective operation. If **you** fail to comply with any part of this condition, claims as a result of illegal entry or exit may not be covered.
- tell **Arma Karma** immediately if the **home** is to be demolished or if the **home** becomes subject to compulsory purchase order.
- tell **Arma Karma** in advance of any refurbishments, conversions, extensions or other structural works to the buildings are started or if there are any changes from those already disclosed to **us**.
- Tell **Arma Karma** if **you** are declared bankrupt, served with any County Court Judgements (CCJs), Individual Voluntary Arrangements (IVAs), or make any other arrangements with creditors during **your subscription period**.
- ensure that **your home** is kept in a good condition, good state of repair and remains structurally sound.

Not following these rules may mean that **your** claims cannot be paid, or further to this, **we** may need to remove certain cover, alter the premium or cancel the whole subscription.

## Cancellation Conditions

### How to Cancel your Arma Karma Subscription

If the cover does not suit you or you don't need it anymore, you can cancel your Arma Karma policy at any time. You must give Arma Karma at least 4 days' notice before payment is taken. You can cancel easily by contacting Arma Karma (see contact details on page 7).

### Cancelling within the First 14 days – "Cooling Off Period"

**You** have the right to cancel this policy within 14 days of the date **you** purchased the policy or when **you** received the policy documents, if this is later. **You** do not need to provide a reason for cancellation, and **Arma Karma** will provide a full refund of any premium paid, unless **you** have made a claim or there has been an incident likely to result in a claim.

Cancelling an optional cover, e.g. loss cover, works the same way.

Please note that although your Arma Karma subscription will continue automatically every month, you won't get 14 days at the start of every month to change your mind – the "cooling off period" as described above, only applies to the first month you are with Arma Karma. If **you** leave **Arma Karma** and decide to come back in the future, then **you** will have an initial 14-day period again in which to change **your** mind.

### Cancelling after the first 14 Days

If you cancel your policy after the first 14 days, no premium will be refunded, and no further payments will be due from you. Cancelling an optional cover, e.g. loss cover, works the same way.

### Cancellation by Us

We may at any time cancel any insurance policy 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) non-payment of premium
- b) threatening and abusive behaviour
- c) failure to provide documents
- d) non-compliance with policy terms and conditions.
- e) a change in your circumstances means that we can no longer provide cover
- f) where we identify your involvement in, or association with, insurance fraud or financial crime
- g) where you have misrepresented or provided false information to the questions asked you when purchased, renewed or amended your policy

If we cancel your policy, we will provide a refund of your premiums less a charge for the cover already provided, unless the reason for cancellation relates to fraud, which is detailed on page 12.

## Fraudulent Claims

If you or anyone acting for you makes a false or fraudulent claim, which includes but is not limited to;

- making a statement to us or anyone acting on our behalf, knowing the statement to be false;
- sending us or anyone acting on our behalf a document, knowing the document to be forged or false;
- making a claim for any loss or damage you caused deliberately or
- Acting dishonestly or exaggerating a claim

We;

- a) are not liable to pay the claim; and
- b) may recover from you any sums paid by us to you in respect of the claim; and
- c) may by notice to you treat the contract as having been terminated with effect from the time of the fraudulent act.

If we exercise our right under (c) above, we shall not be liable to you in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to our liability under the insurance contract, such as the occurrence of a loss, the making of a claim, or the notification of a potential claim.

We will not return any of the premiums paid.

This information may also be shared with the police and other insurers for fraud prevention purposes.

## Important Information You Gave Us

You must take reasonable care to provide accurate and complete answers to all the questions you are asked when you take out or make changes to this policy.

You must notify Arma Karma as soon as possible if any of the information in your policy documents is incorrect or if you wish to make a change to your policy.

If you do not provide accurate and complete answers to the questions you are asked, or you fail to notify Arma Karma of any incorrect information or changes you wish to make, your policy may not operate in the event of a claim, we may charge you an additional premium, we may not pay any claim in full or your policy could be invalid.



## Changes that may affect your cover

**You** must tell **us** as soon as possible about any changes to the information **you** provided when **you** purchased this policy, for example:

If **you** change address.

This is not an exhaustive list and any changes **you** tell **us** about may affect **your** cover or result in a change to **your** premium. If **you** are unsure whether a change may affect **your** cover, please contact Arma Karma.

## Changes in your Eligibility

**We** can cancel **your** subscription if **you** tell **us** about a change to **your** circumstances/ the information **you** have given **us**, which results in **you** no longer being eligible for cover and/or where **we** had provided **you** with cover that **we** would otherwise have not offered. If **you** are no longer eligible for cover, then **your** subscription will run until the end of **your** current **subscription period** and will not be renewed.

## Abusive or Threatening Behaviour

If **you** display threatening or abusive behaviour towards our staff, suppliers, on our socials, or to any other members of the **Arma Karma** community, then **your** subscription will run until the end of **your** current **subscription period** and will not be renewed.

## Non-Payment of Premiums

If **you** fail to make payment, then **your** subscription will be cancelled back to the date that the payment was due (from the date that your subscription went into arrears). **We** will not be able to accept any claims made during the period of non-payment, or after the cancellation made. For more information about this see "How Payment Works" on page 9.

## Changes to the Product

If Arma Karma decide to stop selling the product, or any optional extras, then **your** subscription, or part of **your** subscription will run until the end of **your** current subscription period and will not be renewed.

## Claim Limit Trigger

If **we** have paid three claims within any twelve period under Section A and Section C, then **we** will have the right to assess whether **we** can continue to accept the risk covering **you**. **We** may choose to cancel **your** subscription, particularly if **we** feel that the circumstances of the claims suggest that **you** are not taking reasonable care of **your** insured items. If **we** do decide to end **your** cover, then **your** subscription will run until the end of **your** current subscription period and will not be renewed.

## Under-Insurance

If the insured value **you** have chosen is less than the full replacement value of your **electronic devices, mobile phone, laptop, personal possessions, bicycle and household based gadgets**, **we** will reduce any payment in line with the premium shortfall. For example, if **your** premium was 75% of what it would have been if the insured value was equal to the replacement cost of your **electronic devices, mobile phone, laptop, personal possessions and household based gadgets**, **we** will pay no more than 75% of **your** claim.

## Subrogation

If a third party is believed to be responsible for any claim, **we** may take over, defend or settle the claim, or take up any claim in **your** name for **our** own benefit. This is known as exercising **our** right of subrogation. **You** must give **us** all the help and information **we** reasonably require for the purpose of exercising this right. **You** will take no action or make any agreements that may weaken or remove **our** rights under this clause without **our** prior written permission. **We** will pay any costs or expenses involved in exercising **our** right of subrogation.

## Your Step-by-Step Guide to Making a Claim

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**Arma Karma** will always be here to help **you** when things go wrong and promise to do **our** very best to deal with **your** claims quickly and efficiently. Please read through all claims conditions and information you need in this section carefully, so **you** know what to do if **you** have a claim.

### Who to Contact

If **you** have a claim or a potential claim to make, **you** can get the ball rolling quickly by pressing the "Make a Claim" button on the **Arma Karma** website [www.armakarma.insure](http://www.armakarma.insure) and we will provide **you** with assistance.

Alternatively, **you** can contact our claims helpline directly on:

Telephone: 0333 400 9048

Email: Valid8-Gadgetadmin@davies-group.com

Address: Unit 8, Caxton Road, Fulwood, Preston PR2 9NZ

When contacting our Claims Team, please ensure **you** have **your** policy reference number available. **We** may record or monitor calls for training purposes or to improve the quality of **our** service.

## Acting on your Behalf

If we handle a claim of yours which we believe someone else was at fault for, then we may take legal action in your name (conducting, defending or settling any claim) to enforce your rights or our rights under this insurance. There is nothing you will need to do in this case, and we will pick up all costs, but we will also hang onto the proceeds if we are successful.

## Claims Conditions – All Sections

We understand the frustration when **you** cannot use things that **you** normally rely on. So, if one of **your** insured items are lost, stolen or damaged, **we** will organise repair or replacement as fast as **we** can.

For **us** to help **you** with **your** claim, **you** must follow these steps, which are otherwise known as the claims conditions, below:

### 1. Report it

**You** must contact **our** claims team by telephone (0333 400 9048) or e-mail ([Valid8-Gadgetadmin@davies-group.com](mailto:Valid8-Gadgetadmin@davies-group.com)) within 30 days following discovery of an incident likely to give rise to a claim. When **you** do so **you** will need to provide written details of what happened and provide **us** with anything else that **we** may need (and may request from **you**).

If **your** insured item is stolen or has been subject to **malicious damage**, then **you** must report it to the police within 24 hours of **you** discovering the incident. **You** can do this at [www.reportmyloss.com/police](http://www.reportmyloss.com/police) or over the phone. **You** will need to obtain a crime reference number from them, which **we** will need **you** to share with **us**. **We** recommend that **you** note this down and keep it somewhere safe, as **we** will be unable to process **your** claim without it. If **your** insured item is lost, then **you** must obtain a lost property reference from the police, or from a lost property reporting service, which is accredited by the police.

If the item that has been lost or stolen is **your mobile phone(s)** or an **electronic device(s)** which can connect to a phone network, then **you** must also report the loss or **theft** to **your** network provider as soon as reasonably possible upon discovery of the incident, so that they can prevent anyone from using it.

### 2. Prove Your Loss

It is **your** responsibility to prove any loss. **You** must provide **us** with evidence of **your** ownership, the age and value of all insured items involved in a claim. To do this, **we** will require **you** to provide original purchase receipts, invoices, bank or credit card statements, instruction booklets and photographs. If **your** claim is for loss or damage to **your mobile phone(s)**, then **you** must provide evidence from **your** network provider to show that the **mobile phone(s)** has been in use since the start of **your subscription period** and continued to be used until the event giving rise to a claim. **You** must also provide **your** IMEI/serial number for any claim that **we** request this for.

### 3. Assist Us

**You** must allow **us** or **our** representatives full access to **your home** or any building where any loss or damage has occurred to deal with a claim. If **your electronic device(s), mobile phone(s), laptop, bicycle, personal possessions** or **household based gadget** is damaged, then **you** must hand it over to **us** for inspection and repair if **we** request that **you** do so.

#### 4. Act Honestly

**You** must not make a claim which is fraudulent and/or intentionally exaggerated and/or supported by any fraudulent statements or other devices. If **you** do, we **will** refuse **your** claim. In addition, **we** will have the right to:

- i) cancel **your** subscription from the date of **your** fraudulent act;
- ii) recover from **you** any amounts that we have paid in respect of **your** fraudulent claim.

#### 5. Pay All Premiums

**You** must pay all premiums that are due. If any premium that is due has not been paid at the time of any claim or incident giving rise to a claim, it may result in **your** claim not being paid and **your** policy voided.



Failure to comply fully with any of the claims conditions listed above will prejudice you in the event of a claim, which may result in your claim not being paid in full or paid at all.

### How We Handle Your Claim

#### Your Excess

Any claims that **you** make will be subject to an **excess**. This is an amount which **you** have agreed to pay towards **your** claim.

**Your excess** will be shown in **your** policy **schedule**. For example, if you make a claim for repairs to an insured item, say a damaged laptop, and it costs £350 to fix and your excess was £75, then you would pay your £75 excess and we would pay £275 towards the cost of repairs.

**You** will not be able to make a claim within the first 14 days of **your** first **subscription period**

If **we** agree to settle claims with cash payments, **we** will deduct the **excess** from the claim amount and pay **you** the rest, straight into **your** bank account.

## Your Claim – Section A and C Cover

For claims made under Section A and Section C (for **accidental damage, malicious damage, theft, accidental loss and breakdown**), **we** will pay the cost of replacement or repair of **your** insured items, if **you** have a valid claim.

**We** will not pay for the cost of repairing or replacing any undamaged parts or **accessories** of **your** **electronic device(s), household based gadgets, mobile phone(s), laptop, bicycle or personal possessions**. **We** cannot take claims for SIMs and memory cards on their own. But if these were in **your mobile phone(s) or electronic device(s)** at the time of loss or damage, **we** would take that into account when **you** made **your** claim.

## If Repair Costs Too Much

Sometimes repairs cost more than buying a new item. If that is the case, then **we** will buy **you** a new item instead of repairing **your** original item. **We** will try **our** hardest to get **you** an identical replacement; one that is either fully refurbished or brand new by using **our** suppliers. If **we** cannot find an identical replacement (e.g. if the model of **your** item has been discontinued), then **we** will replace it with a comparable item, or one which costs the same as the item you are claiming for.

In some cases, we may pay you in cash for the cost of replacing the item as new. This payment will again only be for a new item which is identical, or as close as possible, to the original item and will be on the basis that you have paid, or we have authorised the cost of the replacement. We will only pay you what it would have cost us to replace the item using our suppliers.

If **we** choose to replace **your** item or pay **you** for the cost of a new one, the new item will never be an improvement on the original.

## Claims Limit

If we have paid 3 claims within 12 months we will assess whether we can continue to accept the risk of covering you. We will not continue your cover if the circumstances of the claims indicate that you are not taking reasonable care of your insured items (see "Cancellation by Us" on page 10). If we do decide to cancel your cover for this reason, we will give you at least 14 days' notice.

## Your Claim – Section B Cover

For claims under Section B (for damage to the screen of **your mobile phone**), **we** will pay for the repair to **your** screen. This section does not cover damage to any other part of **your mobile phone**. If other parts of **your mobile phone** are damaged in addition to the screen, then **you** can make a claim under Section A instead, if **you** purchased that cover – please see **your schedule** to check this.

### Maximum Claim Amount- Section B

We will pay for the replacement or repair of **your mobile phone** screen, up to the **sum insured**.

### If Repair Costs Too Much

In some cases, we may pay you in cash for the cost of repairing the screen of your mobile phone. This payment will only be for the repair of your screen and nothing else and will be on the basis that you have paid, or we have authorised the cost of the repair.

### Claims Limit

If **we** have paid 3 claims within 12 months for screen repair, **we** will assess whether **we** can continue to accept the risk of covering **you**. **We** will not continue **your** cover if the circumstances of the claims indicate that **you** are not taking reasonable care of **your** insured items (see "Cancellation by Us" on page 12. If **we** do decide to cancel **your** cover for this reason, **we** will give you at least 14 days' notice.

## How to Make a Complaint

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We and Arma Karma always aim to give you the best service possible and work hard to make sure that you are happy. If something goes wrong and you feel that the service you received was not up to scratch, then we want to know as soon as possible. If you therefore have a complaint about your subscription, or about the handling of a claim, please see the below details of how you can let us know that you are unhappy and how you can expect your complaint to be handled.

### Policy Administration Issues

If you have any questions or concerns about your policy administration and documents, you should contact Arma Karma to complain in the following ways, quoting your Arma Karma subscription number:

- Facebook chat: between 9am and 4pm Monday-Friday
- Website live chat: between 9am and 4pm Monday-Friday
- Drop us an email: [Complaints@ArmaKarma.insure](mailto:Complaints@ArmaKarma.insure)
- Send mail to:  
Arma Karma  
Innovation Centre  
Knowledge Gateway  
Boundary Road  
Colchester  
CO4 3ZQ

A member of the team at Arma Karma will be assigned to the investigation of your complaint and will be your main point of contact.

### Claims Administration Issues

If your complaint is about a claim, you should refer the matter to our claims specialists Direct Validation Services Limited.

Their contact details are:

**Telephone:** 0333 400 9049  
**Email:** [Customer.Care@davies-group.com](mailto:Customer.Care@davies-group.com)  
**Address:** PO Box 2801, Stoke- On- Trent, ST4 9DN

In all correspondence please state that your insurance is underwritten by UK General Insurance and quote your unique policy number from your policy schedule.

Following our complaints procedure does not affect your legal rights as a consumer. For further information you can contact the Citizens Advice Bureau or Trading Standards.

## Financial Ombudsman

If **we** have not completed **our** investigations into **your** complaint within 8 weeks of receiving **your** complaint or if **you** are not happy with our Final Response, **you** may ask the Financial Ombudsman Service (FOS) to look at **your** complaint. If **you** decide to contact them, **you** should do so within 6 months of receiving our Final Response Letter.

For more information regarding the scope of the Financial Ombudsman Service please refer to [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

The Financial Ombudsman Service,  
Exchange Tower, London E14 9SR  
Tel: 0800 023 4567

Get in touch on line: <https://www.financial-ombudsman.org.uk/contact-us/complain-online>

## Financial Compensation Scheme

If Watford Insurance Company Europe Limited. Cannot meet their obligations, **you** may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). **You** can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk)

## What is Not Covered

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There are some things that **we** do not cover under any section of **your Arma Karma** subscription. These are listed below:

- 1) **Terrorism, Nuclear, Biological and Chemical Contamination Clause**  
Terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
- 2) **War Exclusion**  
War, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
- 3) **Travel Advice Clause**  
**We** are not able to pay claims if the loss or damage occurred whilst **you** were located in a region or country that the UK Foreign Office has advised the public to avoid travel to. Visit the FCO website to check current advice: [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice).
- 4) **Other Insurances Clause**  
If there is any other insurance policy covering the same loss, damage or liability **we** will not pay more than **our** rateable share.



5) **Wear and Tear Exclusion**

We will not pay for any loss or damage caused by wear and tear, or any other gradually operating cause.

6) **Existing or Deliberate Damage Exclusion**

We will not pay for loss or damage:

- occurring before cover starts or arising from an event before cover starts.
- caused by you or your representatives deliberately damaging or neglecting your insured items.

7) **Business Losses Exclusion**

We will not pay for:

- loss or damage to personal possessions or mobile phones, or laptops which are owned by your employer, or by you as an employer (applicable also if you are self-employed).
- for business losses, or to compensate you for any lost business earnings, which may be associated with a claim you have made.

8) **Loss of Data or Software Exclusion**

We will not pay for any loss, damage, destruction, distortion, erasure, corruption, or alteration to any electronic data or software and will not pay for any reconnection costs or subscription fees of any kind.

9) **Liability Exclusion**

We will not compensate **you** for any amounts that **you** become legally liable to pay as damages for any liability, including any illness or **bodily injury** resulting from **your** use, or ownership of, **your** electronic device, household based gadgets, mobile phone, laptop, bicycle or personal possessions.

10) **Recall Exclusion**

We will not repair or replace items subject to a product recall.

11) **Indirect Loss**

Any costs which you become subject to as a direct consequence of the event which led to a claim you are making under this policy. (For example, we will not pay for mobile call charges following the loss of a mobile phone).

12) **Electronic Data**

Any consequence, howsoever caused, including but not limited to Computer Virus or Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.

- For the purposes of this policy, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

- For the purposes of this policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

### 13) Riot

Riot, civil commotion or strikes.

### 14) Radiation

- Irradiation or contamination by nuclear material; or
- The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
- Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

### 15) Pressure Waves

Pressure waves from aircraft or other aerial devices travelling at supersonic speeds

### 16) Infectious and Contagious Disease

Any actual or alleged loss, damage, liability, injury, sickness, cost or expense, regardless of any other cause contributing concurrently or in any sequence, in any way caused by or resulting directly or indirectly:

(a) Infectious or contagious disease;

(b) any fear or threat of (a) above; or

1 any action taken to minimise or prevent the impact of (a) above.

Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.

## Laws Applicable to your Subscription

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This policy is governed by English law.

## Contracts (Rights Of Third Parties) Act 1999 Clarification Clause

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A person who is not a party to this insurance contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

## Data Privacy Notice

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### Watford Insurance Company Europe Limited Information Notice

Personal Data provided in connection with this policy will be used and processed in line with the Information Notice. A copy of this is available at <https://www.watfordre.com/privacy-policy/>

## **UK General Insurance Limited**

We are UK General Insurance Limited, our data controller registration number, issued by the Information Commissioner's Officer, is Z7739575.

This information is relevant to anyone who uses our services, including policyholders, prospective policyholders, and any other individuals insured under a policy.

We are dedicated to being transparent about what we do with the information that we collect about you and we process your personal data in accordance with the relevant data protection legislation.

### **Why do we process your data?**

The provision of your personal data is necessary for us to administer your insurance policy and meet our contractual requirements under the policy. You do not have to provide us with your personal data, but we may not be able to proceed appropriately or handle any claims if you decide not to do so.

### **What information do we collect about you?**

Where you have purchased an insurance policy through one of our agents, you will be aware of the information that you gave to them when taking out the insurance. The agent will pass your information to us so that we can administer your insurance policy and fulfil our contract of insurance.

For specific types of insurance policies, for example when offering you a travel insurance policy, we may process some special categories of your personal data, such as information about your health.

We collect this data as we are required to use this information as part of your insurance quotation or insurance policy with us. We may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

We also process special categories of your personal data as it is in the substantial public interest and it is necessary: i) for administering your insurance policy; or ii) to prevent and detect an unlawful act (e.g. fraud).

### **Privacy Notice**

You can get more information about this by viewing our full Privacy Notice online [at http://ukgeneral.com/privacy-notice](http://ukgeneral.com/privacy-notice) or request a copy by emailing us at [dataprotection@ukgeneral.co.uk](mailto:dataprotection@ukgeneral.co.uk). Alternatively, you can write to us at: Data Protection, UK General Insurance Limited, 3 Carrwood Park, Selby Road, Swillington Common, Leeds LS15 4LG

## Section A – Personal Possessions, Electronic Devices, Mobile Phones, Laptops & Bicycles

This section covers the **personal possessions, electronic device(s), mobile phone(s), laptop, bicycle(s) and household based gadget(s)** that you told us you wanted protection for. They can be any of the items that fit the description of the definitions in this wording (see pages 1-3) and the categories that are listed on the **Arma Karma** website. You can change your items whenever you want. To make any changes, simply get in touch.

Your policy schedule will show you if you have purchased Section A cover and the items you have insured.

### Policy Limits

- For any one claim, we will pay up to the amounts shown in your policy schedule.
- We will pay a maximum of 3 claims under Section A within any twelve-month period (for more information see 'Claims Conditions - All Sections' on page 16.
- You must pay the excess amount shown on your schedule whenever you make a claim.
- Cover applies to your insured items used in the United Kingdom and the Isle of Man for up to 60 days worldwide. If you are abroad at the time of your loss incident, we will only be able to complete a repair or replacement of the insured item(s) once you return to the United Kingdom.

### How Your Cover Works

This part of the policy wording sets out the cover that **we** provide and what is not covered. Please read "What Arma Karma Does Not Cover" on page 20 of this document, as well as the specific exclusions under each section of cover.

What is Covered	What is Not Covered
<p><b>Accidental Damage</b></p> <p><i>Unexpected and unintended damage or breakage caused by a single and one-off event resulting from a sudden and external means.</i></p> <p>Where only part or parts of your electronic device(s), personal possessions, household based gadgets, mobile phone(s), laptop or bicycle(s) have been damaged, we will only replace that part or parts.</p>	<p>a) damage or deterioration arising directly or indirectly from:</p> <ul style="list-style-type: none"> <li>• you not following the manufacturer's instructions;</li> <li>• servicing, inspection, maintenance, cleaning, repair or renovation;</li> <li>• the use of non-original <b>accessories</b>.</li> </ul> <p>b) damage caused by scratching, denting or marking which affects the item's appearance, but does not affect the performance of functionality in any way.</p> <p>c) damage caused by any animal, insect, vermin Motorised vehicle.</p> <p>d) any claims for <b>accessories</b> over £50.</p> <p>e) damage caused by wear and tear, insects, vermin, infestation, corrosion, damp, wet or dry rot, mold, frost, dryness, dampness, extreme of temperature and exposure to light, or any other gradually operating cause.</p>

- f) damage arising from faulty design, specification, workmanship or materials.
- g) **Mobile phone(s)** screen damage.
- h) damage caused by, contributed to by, or arising from any kind of pollution and/or contamination.
- i) damage arising from demolition, structural alteration or structural repair of your home.
- j) contact or corneal lenses
- k) damage caused to **your personal possessions, mobile phone(s), laptop, bicycle(s) or electronic device(s)** during any time that they are under the supervision of an airline carrier, when **you** have 'checked' them in.
- l) damage to or breakage of musical instruments or any sports equipment whilst in use.
- m) damage to **your household based gadget(s)** occurring when the item is outside of **your home**.
- n) damage to **your household based gadget(s)** whilst **you** are moving **home** if the item has not been protected in secure and padded packaging whilst in transit.
- o) hazardous activity sports equipment (including skis, sticks and bindings), snowboards, water skis, sub-aqua water sports equipment, camping equipment, riding tack, windsurfers and equipment used for pot-holing and mountaineering.
- p) loss or damage caused by cleaning or making repairs or alterations.
- q) loss or damage caused by domestic pets.
- r) The policy **excess**.
- s) To the sim or memory card in isolation unless it accompanies a valid claim.
- t) Replacement of or adjustment to fittings, control knobs or buttons, batteries and aerials.
- u) Any damage caused when **your** insured item is sent through the post if it has not been sent in a padded envelope by registered mail.

**Theft**

***The taking of an item by a third party with the intention of permanently depriving you of it, using force, threat of violence, or by pickpocket.***

Where only part or parts of your electronic device(s), personal possessions, mobile phone(s), laptop, bicycle(s) or household based gadget(s) have been stolen, we will only replace that part or parts.

- a) any claim for stolen **accessories** over £50.
- b) **theft** from any **premises** unless forcible or violent measures were used to gain entry or exit to such premises.
- c) **theft** from **your home** carried out by any person lawfully at the **premises**.
- d) **theft** when **your electronic device(s), mobile phone(s), laptop, bicycle(s), personal possessions** or **household based gadget(s)** are left by **you** in the possession of a third party.
- e) **theft** of **your electronic device(s), mobile phone(s), laptop** or **personal possessions** when **unattended** outside of **your home**
- f) **theft** to **your household based gadget(s)** occurring when the item is outside of **your home**.
- g) **theft** of **your personal possessions, mobile phone(s), laptop, bicycle(s)** or **electronic device(s)** during any time that they are under the supervision of an airline carrier, when **you** have 'checked' them in.
- h) **theft** of **bicycle(s)** whilst outside of **your home** unless:
  - i. the **bicycle** is located within a locked building only accessible by **you**; or
  - ii. the **bicycle** is secured through the frame and both wheels by an **approved lock** to a permanent structure; or
  - iii. the **bicycle** is located in a dedicated communal cycle storage facility that is fully secure and enclosed and only accessible through a key or access-code operated entrance or exit.
- i) theft from unattended road vehicles unless from a locked luggage boot, concealed luggage compartment, or glove compartment following forcible and violent entry to a securely locked vehicle with all security systems activated.
- j) **bicycle** accessories or tyres unless the **bicycle** is stolen at the same time

## Malicious Damage

***Damage deliberately caused by another person, through a malicious or violent act.***

Where only part or parts of your electronic device(s), personal possessions, mobile phone(s) or household gadget(s) have been damaged, we will only replace that part or parts.

## Breakdown

***The failure of any electrical or mechanical component in your electronic device(s), household based gadget(s), laptop or mobile phone(s) due to a sudden and unforeseen fault, which causes the item to stop working in the way the manufacturer intended and which requires repair or replacement before the item can be used again.***

If a breakdown of your electronic device(s), household based gadget(s), laptop or mobile phone(s) occurs outside of the manufacturer's guarantee or warranty period we will pay the repair costs. If we are unable to economically repair your item then, at our discretion, a replacement item will be provided by us.

- a) **malicious damage** if it has taken place at your **home**, which is caused by anyone lawfully at the **premises**.
  - b) any claim relating to damage carried out by **you** or **your immediate family**
  - c) any claim for **accessories** over £50.
  - d) **malicious damage** to **your household based gadget(s)** occurring when the item is outside of **your home**.
  - e) damage to **your household based gadget(s)** whilst **you** are moving **home** if the item has not been protected in secure and padded packaging whilst in transit
  - f) damage caused by scratching, denting or marking which affects the item's appearance, but does not affect the performance of functionality in any way
- 
- a) **breakdown** caused by deliberate neglect of the equipment
  - b) **breakdown** caused by failure on **your** part to follow the manufacturer's instructions
  - c) **breakdown** arising from a manufacturer's defect or recall of the item.
  - d) any **breakdown** arising from the failure of any electrical or computer equipment, software, micro-controller, microchip, Accessories or associated equipment to correctly recognise and process any calendar date or time
  - e) wear and tear and/or gradual deterioration of performance
  - f) any claims for **accessories**
  - g) the policy **excess**
  - h) **breakdown** whilst the item remains covered by the manufacturer's guarantee or warranty period

## Taking Care of Your Things

It is a condition of this policy (see “What you Need to Do to Stay Covered” on page 9) that **you** must take care of the things that **you** have asked **us** to cover in order to help to prevent loss or damage. What **we** mean by this is that **you** must:

- a) Secure **your** unattended **electronic device(s)**, **mobile phone(s)** or **personal possessions** by locking them away and if possible, out of sight and make sure that all security measures available to **you**, are in place. If you cannot lock them away, then they must still be hidden (or not knowingly in view of others), in a safe place.
- b) Make enquires (and obtain a lost property number where applicable) to find **your electronic device(s)**, **mobile phone(s)** or **personal possessions** if you believe them to be lost.
- c) Use **your electronic device**, **mobile phone**, **household based gadgets** or **personal possessions** in accordance with the manufacturer’s instructions.

If **you** make a claim, **we** will consider the circumstances and whether **you** have taken care of **your electronic device(s)**, **mobile phone(s)** or **personal possessions**. If **we** believe that **you** have not done so, this may mean that **we** cannot accept **your** claim.

**We** cannot list all the scenarios where **we** may not be able to accept **your** claim if **you** have not taken care of **your** things, but here are some examples to guide **you** below of where **we** would consider **you** to have not taken care of **your** insured items:

- **you** leave **your** insured items on a bench in the changing rooms at a gym, rather than taking it with **you**, or locking it in a locker.
- **you** leave **your** insured item on a table in a café/bar/restaurant or other similar public location, whilst **you** go to the bar, counter or toilet.



## Section B – Mobile Phone Screen

This cover applies only to **your mobile phone(s)**. It does not cover the screens of **electronic device(s)**, **laptops** or **household based gadgets**.

If any other loss or damage has happened to **your mobile phone(s)** (to parts other than the screen, or to the **mobile phone(s)** as a whole), then **you** may be covered under Section A if **you** have purchased that cover – please read **your policy schedule** to see if **you** have that cover.

### Policy Limits

- For any one claim, **we** will pay up to the amounts shown in **your policy schedule**.
- **We** will only pay for one claim in any twelve-month period for screen damage. This means that if **you** make a claim for **your** screen under Section B, then **you** will have to wait another twelve months before **you** can make another claim for **your** screen under this section.
- **You** must pay the **excess** amount shown on **your schedule** whenever **you** make a claim.
- Cover applies to **your** insured items used in the United Kingdom and the Isle of Man for up to 60 days worldwide. If **you** are abroad at the time of **your** loss incident, **we** will only be able to complete a repair or replacement of the insured item(s) once **you** return to the United Kingdom.

### How Your Cover Works

This part of the policy wording sets out the cover that **we** provide and what is not covered. Please read “What Arma Karma Does Not Cover” on pages 20 & 21 of this document, as well as the specific exclusions under each section of cover.

What is Covered	What is Not Covered
<p><b>Screen</b></p> <p><i>Smashes, cracks or chips to the screen of your mobile phone(s)</i></p> <p><b>We</b> will repair, replace or pay <b>you</b> to cover the costs of repairing <b>your</b> screen.</p>	<p>a) damage to the screens of <b>electronic device(s)</b>, <b>laptop(s)</b> and <b>household based gadgets</b></p> <p>b) claims for any other damage or loss to anything other than the screen of <b>your mobile phone(s)</b>.</p> <p>c) any claim relating to screen damage whilst your <b>mobile phone</b> is not in the possession of <b>you</b> or <b>your immediate family</b></p>

## Section C – Accidental Loss - Personal Possessions, Electronic Devices & Mobile Phones

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This section is an additional cover option, that you can purchase to be protected for accidental loss of your personal possessions electronic devices and mobile phones. Your policy schedule will show you if you have purchased Section C cover.

### Policy Limits

- For any one claim, we will pay up to the amounts shown in your policy schedule.
- We will pay a maximum of 3 claims under Section C within any twelve-month period (for more information see 'Claims Conditions - All Sections' on page 16.
- You must pay the excess amount shown on your schedule whenever you make a claim.
- Cover applies to your insured items used in the United Kingdom and the Isle of Man for up to 60 days worldwide. If you are abroad at the time of your loss incident, we will only be able to complete a repair or replacement of the insured item(s) once you return to the United Kingdom.

What is Covered	What is Not Covered
<p><b>Accidental Loss</b></p> <p><i>Accidental and unintended loss of an item, resulting in you now being permanently deprived of its use.</i></p> <p>Where only part or parts of your electronic(s) device, personal possessions or mobile phone(s) have been lost, we will only replace that part or parts.</p>	<ul style="list-style-type: none"> <li>a) any claim for <b>accidental loss</b> where you cannot clearly identify the time and place that you last had your <b>electronic device(s), personal possessions or mobile phone(s)</b>.</li> <li>b) any claim for <b>accidental loss</b> whereby the loss has occurred at <b>your home</b>.</li> <li>c) loss of <b>your personal possessions, mobile phone(s) or electronic device(s)</b> during any time that they are under the supervision of an airline carrier, when <b>you</b> have 'checked' them in.</li> <li>d) any claim for loss of <b>accessories</b> over £50.</li> <li>e) <b>accidental loss</b> by anyone other than <b>you</b>.</li> <li>f) any claim for loss of a <b>laptop, bicycle or household based gadget</b>.</li> <li>g) Loss of the sim or memory card in isolation unless it accompanies a valid claim</li> </ul>