



# GADGETS

**Terms & Conditions**

**CONTACT US:  
02039 836 570**

Mon to Fri 09:00 – 18:00

Saturday 11:00 -16:00

Sunday closed

[customerservices@quickcover.co.uk](mailto:customerservices@quickcover.co.uk)



## 1. INTRODUCTION

This **Agreement** is organised by Quick Cover which is a trading name of SDF Services LTD, a company registered in England and Wales. Company No. 11521995. Registered Office: Ebenezer House, 5a Poole Road, Bournemouth, Dorset, England, BH2 5QJ.

It is important you review the Terms & Conditions stated below carefully. This document, your **Schedule** and any changes we notify you of (at renewal or otherwise) forms the basis of your **Agreement** with us. For you to benefit from this **Agreement**, it is important you understand the full extent of cover provided in the **Agreement** purchased. If you are unsure about anything and would like to query something, please contact us immediately.

Quick Cover is a customer centric provider specialising in providing Appliance Cover, Cover for Electrical Goods, Boiler **Breakdown** Cover, Boiler Servicing and Home Emergency service **Agreements**. Quick Cover operates throughout the UK and has access to Gas-Safe registered **Engineers**, manufacturer approved **Engineers** and other qualified contractors nationwide.

Members of Quick Cover are guaranteed first class services for gas emergency repairs, electrical emergencies, plumbing repairs, drainage repairs, **Gadget** protection, appliance repairs and boiler repairs (subject to the **Agreement** purchased). Members who have a Quick Cover Boiler **Breakdown** plan are also entitled to an annual boiler service. Members who have a Quick Cover **Gadget Breakdown** plan are protected against **Breakdowns**, **Accidental Damage**, **Loss**, **Theft** or any unauthorised usage. We cover the costs of repair such as, but not limited to, labour, parts/components and **Call-Out** charges in the event of **Breakdown**, **Loss**, **Accidental Damage** or **Theft** throughout the term of the **Agreement** whilst in your possession or the possession of your **Immediate Family**. We may pay for or contribute towards a replacement item, at our discretion, if we deem it to be **Beyond Economical Repair (BER)**. Any stolen parts to your **Gadget** will be replaced. Any Losses due to unauthorised usage charges will be covered by us up to a duration of 48 hours after the **Theft** of your protected **Gadget** for a maximum of £1,000 including VAT. You will be asked to provide evidence of this.

We, the service provider, will regard this **Agreement** as void unless all payment amounts due are paid in full as initially agreed with the Provider or it has been agreed by a Quick Cover **Agent** and confirmation has been sent to you, the customer. The information within your **Schedule** along with the Terms and Conditions will provide you with a complete outline of the **Agreement** you have purchased that you will need to abide by in order to receive the benefits of the **Agreement**. It is at our absolute sole discretion as the Providers that we provide the benefits stated in this **Agreement** for the duration of the term and any further terms agreed between you and us, the Providers.

## 2. DEFINITIONS

Some of the words and phrases (in bold) we've used have a particular meaning. We have highlighted these words in bold and explained the particular meanings below.

**Accessories** - Objects/add-ons/items which can be added to your **Gadget** in order to improve its useability, versatility, or attractiveness. **Accessories** include, but are not limited to, chargers, protective cases and earphones, but excluding the SIM card and wearable technology, such as but not limited to, smart watches. Quick Cover will allow a cover limit of up to £100 including VAT for **Accessories**.

**Accidental Damage** - Damage that occurs suddenly as a result of an unexpected and non-deliberate external action including liquid damage not otherwise specified as excluded from this **Agreement**.

**Agent** - means a person who works for and/or acts on behalf of the provider.

**Agreement** - refers to these terms and conditions alongside your **Schedule** confirming the product(s) you have with us. These documents form the **Agreement** between the customer and the provider.

**Assistance** - refers to repair work carried out on a protected **Gadget**.

**Authorised Contact** - means someone who you have appointed to deal with your **Agreement** on your behalf. You must notify us of this in writing.

**Beyond Economic Repair (BER)** - The current market value of the protected **Gadget** is less than the cost of the repair.

**Breakdown** - refers to a protected **Gadget** that is no longer working as a result of a sudden and unexpected electrical fault or mechanical **Breakdown**. For a **Call-Out** request to be valid there must be a full **Breakdown** of the **Gadget** rendering the **Gadget** no longer usable.

**Call-Out** - means a request for **Assistance** made by you or your **Authorised Contact** in the event your **Gadget** has had a **Breakdown**.

**Cosmetic Damage** - means blemishes or defects that do not interfere with the functionality of the **Gadget**, including but not limited to; marks, dents and scratches.

**Direct Debit** - refers to the sum you pay to the provider, either monthly or annually (as selected by you) for the **Agreement**.

**Engineer** - refers to a qualified **Engineer** who has been instructed to carry out repair work and has been approved by the provider.

**Excess** - the amount you've chosen (if applicable) to pay towards each **Call-Out**. This fixed fee will be collected before **Assistance** is provided. An additional £75 **Excess** will be applied for each of the following:

- **Loss or Theft**
- **Worldwide Assistance**

**Exclusion Period** - The duration when, if your **Gadget(s)** has a **Breakdown** or suffers any form of damage or gets lost or stolen, You will not be able to request a **Call-Out**.

This period ends:

- 60 days from the **Start Date**.
- 60 days after any amendments have been made to your **Agreement** in which you replace a **Gadget** that was previously on your **Agreement** or if you add a **Gadget**. In this case, the **Exclusion Period** would apply.

An additional **Excess** of £250 will be charged for any **Call-Out** request made within 90 days of the **Start Date**. If **Assistance** has been requested for an appliance that you have replaced or added on your **Agreement** the same **Excess** will apply.

**Gadget/Devices** - Any **Gadget(s)** that are designed to be used only with its own essential power source excluding any car kits or **Accessories**. For the purpose of this **Agreement**, televisions will be classed as a **Gadget**. The details of your protected **Device** will be included in your **Schedule** by the provider upon purchase. The protected **Device** must have been bought new from a UK registered company within the last 12 months, as stated by the **Proof Of Purchase** you provided. All **Devices** protected must be in full working condition when applying for cover and must not have been previously



repaired or amended. Exclusions concerning SIM or PCMCIA will not be relevant where a **Gadget(s)** is protected with no SIM or PCMCIA.

**Helpline** - refers to the telephone number you must call to request **Assistance**. The telephone number is 02039 836 570

**Home** - the building and any attached garage or conservatory where you live or a **Home** you own, including holiday **Homes** or rental **Properties**.

**Immediate Family** - Your partner, children, siblings or parents who are permanent residents at your **Home** address.

**Intermittent fault** - means a malfunction of an appliance that occurs at intervals, usually irregular.

**Landlord** - the owner of a **Property** that is not occupied by them and may be occupied by a tenant(s).

**Loss** - The **Loss** of your protected **Device** where you are unable to find it and are unaware of its whereabouts. This does not involve **Theft**.

**Managing Agent** - refers to a person who provides a managed service to a **Landlord** for one or more **Properties**.

**Model Number** - An identifier of a **Gadget** given by its manufacturer, often a combination of letters and numbers.

**Original Documents** - We shall only accept **Original Documents** submitted by you as requested by us. We shall not accept handwritten receipts or any documentation not on headed paper. If a document appears to have been altered in any way, we will not be able to accept it. Verification of all documents provided to us will be carried out thoroughly.

**Property/Properties** - a **Home** and all the land up to your boundary – including any detached outbuildings.

**Proof of Purchase** - refers to the valid **Proof Of Purchase**. This is the original document containing details of the protected **Gadget(s)** e.g. Make of the **Device**, Date of purchase, where it was purchased (VAT registered company) your name and the IMEI (applicable for phones).

**Protection Period** - means the duration of which the **Agreement** is in force. This will be either a monthly or annual **Rolling Agreement** as determined by **You** and outlined within the **Agreement**. Please be aware that your **Agreement** will be automatically renewed and you will have to inform us if you wish to cancel. Failure to make your payment according to the **Agreement**, your **Agreement** may be cancelled immediately.

**Reference Number** - is the number (found on your **Schedule**) used by us to pinpoint your details and identify you as a customer.

**Rolling Agreement** - unless notice has been given, your **Agreement** will renew automatically upon receipt of your **Direct Debit** payment. If you have selected an annual payment, your **Agreement** will continue. This will be collected annually from the initial account used to set up the **Agreement** as provided by you.

**Schedule** - refers to the documentation sent to you via e-mail and/or post containing the relevant details of the **Agreement**, your personal details and confirms your **Start Date**, **Reference Number**, payment amount and frequency.

**Serial/IMEI Number** - A unique identification number called **International Mobile Equipment Identity Number (IMEI)** will be used to identify your **Gadget**. All **Devices** have a unique **Serial Number** (a combination of characters) that is used to identify the **Gadget**, it will be used to identify your **Gadget**.

To prevent your request for **Assistance** from being made invalid, you must provide us with this information within 7 days of your **Start Date**.

**Sole Purpose** - Any Mobile Phone's, protected by us under this **Agreement**, **Sole Purpose** is defined as making and receiving calls, data usage, as described in your contract which is verified by your network provider and sending or receiving text messages. Your contract, which is confirmed by Your network provider. The **Sole Purpose** refers to the handset only (not the SIM card).

**Start Date** - refers to the date in which the **Agreement** commences as shown with in your **Schedule**.

**Territorial Limits** - your protection is limited to the United Kingdom however the protection is extended worldwide for a maximum period of 60 days in any 12 month period.

**Theft** - refers to the physical removal of your **Gadget(s)** without your consent or authorisation by a person with the intention of depriving you, your **Immediate Family** or an **Authorised Contact** of the **Device** permanently. All **Theft** must be reported to the police, and we must be informed of the date and time it was reported.

**Third party** - indicates any external party other than contractors working with or on behalf of the service provider.

**Unauthorised Calls** - The cost of calls, messages and downloads and uploads made from Your **Gadget** with airtime capability, whilst not barred by the airtime provider within 48 hours of discovery of the **Theft** of Your **Gadget** occurring provided Your claim for **Theft** is valid. We will require confirmation and verification from Your network provider. You will always be asked to provide evidence of this in the form of original documentation.

**Unattended** - Situation where you have failed to take the correct safety measures to safeguard your **Device**. This includes but is not limited to, leaving your **Gadget** out of arms reach, even if it is located in a backpack or purse.

**Unlimited Call-Outs** - refers to the amount of times you can request a **Call-Out** or repair work. You can request a **Call-Out** as many times as you like as long as your request is not evaluated, by the service provider, as being **Beyond Economic Repair (BER)**.

**Unoccupied** - signifies a consecutive period of time (30 days) where there has not been a resident living at the **Property**.

**We, Us, Our, Provider** - Quick Cover which is a trading name of SDF Services LTD, a company registered in England and Wales. Company No. 11521995. Registered Office: Ebenezer House, 5a Poole Road, Bournemouth, Dorset, England, BH2 5QJ. We are the provider of your **Agreement** and to whom you must report any details of your **Agreement** to.

**You/Your/Customer** - indicates the individual (over the age of 18) that acquired the **Agreement** and whose name appears on the **Schedule** within your **Agreement**. We reserve the right to request proof of residency as you must be a permanent UK resident in the United Kingdom with the right to indefinite leave to remain in the UK. This can be either a full birth certificate or passport.



### 3. MAINTAINING YOUR AGREEMENT

This **Agreement** will be paid for via **Direct Debit** on either a monthly or annual basis and will be collected from your bank account on your **Start Date** as agreed by you. The **Start Date** of this **Agreement** will be the same date as the first payment date. The cover will only be provided once all due payments have been paid in full.

3.1 If you have chosen the annual option, the payment will be collected on your preferred payment date via **Direct Debit** and the next payment will not be due until the same date the following year. If you have chosen the monthly option, the payment will be collected on the same date of each calendar month. If there is ever a change to the payment amount based on length of time on cover, **Call-Out** frequency, inflation or any unforeseen circumstance then we will notify you either via, email, post or any other form of communication.

3.2 This **Agreement** does not have a specific end date. Once the first payment has successfully been collected, the cover will start and will continue until either you or we cancel this **Agreement**. Should you fail to make a payment, we will attempt to recollect the payment the following week. Should you fail to make the recollection payment, your cover will be suspended until further notice.

3.3 Unless notice has been given, your **Agreement** will renew automatically upon receipt of your **Direct Debit** payment.

### 4. PROMOTIONAL OFFERS

If you have received a discounted price (e.g. half price for 6 months) your price will return to normal after the agreed duration. If you have received a promotional offer (e.g. 2 months for free) you will receive 2 months cash back once you have been a customer of ours for 12 months and all payments due have been received by us.

### 5. WHAT'S COVERED

You are covered under this **Agreement** for the cost of repair or replacement of your protected **Gadget(s)** following **Theft, Loss, Breakdown** or **Accidental Damage** of the **Gadget(s)** covered, selected by you and outlined within your **Schedule**.

Any service offered, by us the provider, under this **Agreement** will only be granted in accordance with the terms and conditions. To avoid any misconception or doubt, any service we offer will be permitted at our utmost sole discretion as the service provider.

In the event where our **Assistance** is required, solely upon our discretion, we will:

- Protect the **Gadget(s)** (as selected by you and found on your **Schedule**) against electrical faults, mechanical faults, **Accidental Damage, Theft, Loss**.
- Offer **Assistance** once a protected **Gadget(s)** no longer operates, preventing its usage.
- Provide you with the relevant information to help you protect yourself and your **Property**.
- Authorise a repair, arrange a replacement **Gadget** or pay the full amount or contribute towards a replacement **Gadget** subject to our terms and conditions.
- Arrange a visit from an **Engineer** approved by the provider to carry out works required for the repair of a **Gadget**.
- Take responsibility for sourcing parts and components (if required) as quickly as possible.
- Cover the costs of a repair including the **Call-Out**, labour and parts if required, excluding any **Excess** if chosen by you and outlined in your **Schedule** subject to your terms and conditions.

### 6. WHAT'S NOT COVERED

There are specific exclusions and conditions that must be read and fully understood by you. Please ensure you have read through and are happy with these limitations before a **Breakdown** occurs so that you are fully aware of what is and what isn't covered as these terms and conditions highlight the basis of your **Agreement**.

### 7. REQUESTING ASSISTANCE

Act in accordance with the procedures given to you in order to acquire authorisation with minimal delay. Your request for **Assistance** may be made invalid if you fail to follow these procedures. If you, your **Immediate Family** or an **Authorised Contact** has discovered you have misplaced your **Device**, you or your **Immediate Family** or an **Authorised Contact** must alert your network provider within 48 hours of becoming aware of the **Loss** in order for it to be blocked.

Your claim may be deemed invalid or declined if you do not provide us with all the necessary information requested by us at the beginning of your **Agreement** and no refund will be offered to you. Necessary investigation will be carried out before any decision is made. We may need to speak to any parties that are pertinent to the request for **Assistance** e.g. plan holder or the **Device** owner. If you are unable to provide us with relevant information then your request for **Assistance** may be invalidated.

Where a request for assistance is raised and has been placed with our investigation team, after 3 failed communication attempts, your request for assistance may result in your request being rejected.

#### Accidental Damage & Breakdown

We must be informed within 28 days of becoming aware of the incident or if outside the UK, within 28 days upon returning to the UK. You must keep all components of your **Device** and make it available to us according to our instruction, you are responsible for the **Gadget** we receive.

Within 30 days of requesting **Assistance** or notifying us of an incident, you must call us on 02039 836 570 or fill out an online form and submit according to our instruction. The form must be submitted with any other information/document that has been requested by us e.g. proof of violent and force entry, any crime reference, the **IMEI/Serial Number**, any lost **Property** numbers or any other requested document/information.

If, for any reason, you cannot fill out the online form, you must email or call us within 30 days of providing information about the incident. You will be required to also pay for any **Excess** or premium for your policy if you have opted to pay monthly.

Any form must be filled and submitted within 30 days of the incident occurring, if not your request for **Assistance** will be withdrawn and you will be asked to complete and submit a new request. As long as your claim is valid, we will approve the repair, contribute towards or replace your **Gadget**. You will be approved according to the maximum limit stated on your **Schedule**.

Please make sure everything on your **Gadget** has been exported before sending it to us. All data on your **Device** will be deleted prior to inspection to ensure we respect your privacy according to the Data Protection legislation.

In the instance, your replacement **Device** is no longer fit for your **Device Accessories**, we cover the costs of replacement **Accessories**, up to £100 including VAT. You must provide us with a receipt as **Proof Of Purchase** from a UK VAT registered company. We shall only be liable for replacements, not replacement as new. Any **Gadget** or **Accessories** replaced by us will become the **Property** of QuickCover.

When requesting **Assistance**, if it becomes apparent that your **Proof Of Purchase** is not equivalent or more than the value you claimed you paid for the **Device** when purchasing the **Agreement**, the amount we pay out will be prorated accordingly.

E.g. If you have been paying 60% of what your recurring fee would have been, we will only pay up to 60% of the costs to repair or replace your **Gadget** or up to 60% of any request for **Assistance**.

If your policy is accessed by us as invalid upon making a request, any fee paid will be obtained by us in order to assist you with your any further request. Your plan may be deemed invalid for the following reasons: You are not a permanent UK resident, Your **Gadget** is 12 months or more at the time you applied for the cover or you are aged below 18 years old.

If any **Gadget** that was repaired or replaced by us is damaged upon arrival, you must alert us either via email or by calling us on 02039 836 570 within 48 hours of the delivery.

#### **Theft & Loss**

You must report the incident within 5 days of occurrence or as soon as you become aware the incident (If the incident happened outside the UK you must notify us within 5 days returning to the UK)

You must alert the relevant local authorities within 48 hours upon noticing the incident. You must obtain a crime reference or lost **Property** number from the Police. Any report provided to you must be sent to us upon request. (Lost **Property** numbers, in the event of **Theft**, are not acceptable).

Lost **Gadgets** are often found where they were misplaced or stolen from. You must report the **Loss** or **Theft** of your **Gadget** to the place you believe the incident occurred. We may ask you to provide information of where your **Gadget** was lost or stolen or any action you have taken to help recover your **Device**. You must give us all the necessary details regarding the **Loss** or **Theft** of your protected **Gadget** to help us process the request for **Assistance**. These details include, but are not limited to, witness statements or any surveillance footage. Failure to provide us with the necessary information or requested evidence to support your request for **Assistance**, may lead to the request being declined and made invalid. In the event of **Theft** of your protected **Gadget** and the culprit is caught or known to you, you must assist the Police and us by cooperating with the investigation to bring the person to justice.

#### **8. GENERAL CONDITIONS**

- 8.1 Failure to pay Quick Cover the agreed payments outlined in your **Schedule** may result in your cover being terminated immediately.
- 8.2 This **Agreement** is strictly for whomever took it up and cannot be transferred to anyone else.
- 8.3 All calls to our **Helpline** are recorded for training and monitoring purposes. This is to help us improve the quality of our services.
- 8.4 Our **Assistance** is limited to one request for **Theft** or **Loss** of your **Gadget** per year and unlimited **Call-Out** request for **Breakdown** and **Accidental Damage**.
- 8.5 If you are paying on a monthly basis and you make a request, you must pay for a minimum of 12 months in advance before we can process and authorise your request. You will be required to pay the remaining cost within 30 days of the request being submitted.
- 8.6 Before we process your request, any agreed **Excess** must be paid in full (where applicable).
- 8.7 Changes may be made to the terms and condition of the **Agreement**, we will notify you within 30 days via email or post.
- 8.8 It is your responsibility to ensure you maintain your **Gadget(s)** in accordance with the manufacturers guidelines, and take reasonable precautions to prevent damage. If, in our sole opinion, we feel that the damage to your **Gadget(s)** is due to wilful force or negligence then it may result in an invalid request.

8.9 If you put in a request for a lost or **Theft** of your protected **Gadget** and you find it once it has been replaced, you must return your **Gadget** to us within 7 days of discovery.

8.10 You may be responsible for all costs if after thorough investigation no fault is found with your **Gadget**.

8.11 You must act in a respectful and courteous manner with our **Agents** and **Engineers** approved by us. Any aggressive or inappropriate behaviour will result in your **Call-Out** being invalid and will result in immediate termination of your **Agreement**.

8.12 If your protected **Device** is linked to an Apple ID, we are unable to dispatch any replacement or repaired **Device** before the Apple ID has been removed from the **Gadget**.

8.13 Your name or **Immediate Family** name must be found on the **Proof Of Purchase** we request from you. You may be required to provide details of proof of your **Immediate Family** (if applicable) e.g. marriage certificate or any other document of our choice.

8.14 This **Agreement** will be made void if we deem any act on your part as fraudulent. If false information has been provided in order to gain service under this **Agreement** then we will cancel your **Agreement** with us immediately.

#### **9. SPECIFIC EXCLUSIONS**

##### **Specific Theft and/or Loss exclusions**

In any instance we must obtain verification of the time and date you reported the **Theft** of your protected **Gadget(s)** to the Police.

9.1 **Gadget(s)** left unattended, resulting in **Theft** or **Loss**.

9.2 Any **Theft** of your **Gadget(s)** whilst left in any unattended place, premises or **Property** unless the **Theft** arose as a result of forced entry or exit.

9.3 The **Loss** of your protected **Gadget(s)** within your, your **Immediate Family's**, or any **Authorised Contact's Home**.

9.4 The **Theft** or **Loss** of a SIM unless lost or stolen with a **Gadget** that we have approved a request for **Assistance/Call-Out**.

9.5 The event of **Theft** or **Loss** of any protected **Gadget(s)** from a vehicle that is commercially registered unless you are travelling as a fare paying passenger.

The **Loss** or **Theft** of any **Gadget(s)** whilst left on the outside of any vehicle including, but not limited to, the bonnet or the roof.

9.6 **Theft** of your **Gadget(s)** whilst kept in a vehicle that is left unattended unless your **Gadget(s)** is kept in a locked glove box within the vehicle where all protections are in place meaning forced entry into the vehicle is required. We will request a copy of the vehicle repairers account for such damage to the vehicle for your request for **Assistance** to be valid.

##### **Proof of Repair**

If your protected **Gadget(s)** have previously been repaired, we must obtain, in all instances, proof of a work carried out by the repair company, which must be a UK VAT registered company.

##### **Specific Accidental Damage exclusions**

9.7 All instances where **Accidental Damage** occurs to your protected **Gadget(s)** which could have been prevented such as, but not limited to, using your **Device** in the bath, carrying multiple items in one hand, or using your **Gadget** without provided restraints if applicable (as recommended by the manufacturer).

9.8 Damage caused to your protected **Gadget(s)** as a result of being left on the outside of any vehicle including, but not limited to, the roof or bonnet.

9.9 Protected **Gadget(s)** that incur faults or issues as a result of any software malfunction or virus.

9.10 Protected **Gadget(s)** that incur faults or issues as a result of pressure waves caused by aircraft.

### Specific Breakdown exclusions

9.11 **Breakdowns** that occur as a result of using the protected **Gadget(s)** in an area or location that is not in line with the manufacturer's instructions.

9.12 **Breakdowns** that occur during its warranty period or the manufacturer's guarantee.

9.13 Protected **Gadget(s)** that incur faults or issues as a result of any software malfunction or virus.

### 10. GENERAL EXCLUSIONS

10.1 Any **Call-Out** requests made within the **Exclusion Period** of your **Agreement**. Any requests made for lost, stolen or damaged **Gadget(s)** within this period will be declined.

10.2 **Cosmetic Damage** including, but not limited to, blemishes, defects, marks, cracks, corrosion, rust, fractures, chipping, dents, scratches, change of colour or texture that do not interfere with the functionality of the **Gadget**.

10.3 Any **Device** not in full working order prior to the **Start Date** of your **Agreement** or at the time of applying for the **Agreement**.

10.4 Any issue that has arisen where deemed the issue to be a result of a malicious or deliberate act, abuse, misuse or neglect.

10.5 **Call-Out** requests on items not specified in your **Schedule**.

10.6 Any instance where we deem your, your **Immediate Family's** or any **Authorised Contact's** behaviour as fraudulent.

10.7 Any **Accessories** that suffer a **Breakdown, Accidental Damage, Theft** or **Loss** that are not connected to the protected **Device** at the time of the issue arising.

10.8 Any other costs (unrelated to the **Gadget**) you may incur due to the incident.

10.9 Any request for **Assistance** where the protected **Gadget** has not been used for its **Sole Purpose** in accordance with the manufacturer's guidelines. This will be verified by your network provider where applicable.

10.10 Any instance where You, Your **Immediate Family** or any **Authorised Contact** cannot confirm the circumstances of the issue when requesting **Assistance**.

10.11 Any request for **Assistance** from the failure of any part/component that is required to process and calculate the correct date or time.

10.12 Any request for **Assistance** where the details you have provided us with regarding the protected **Gadget(s)** is different to the make, model, specifications or **Serial Numbers** of your actual **Gadget**.

10.13 **Loss, Theft** or **Accidental Damage** to **Accessories** unless a request for **Assistance** is approved where the **Accessory** is either lost, stolen or accidentally damaged at the same time as your protected **Gadget(s)**.

10.14 Any damage or expenses incurred due to the continued use of a broken or faulty **Gadget(s)**.

10.15 Any routine adjustment, modification, maintenance or servicing.

10.16 Requests for **Assistance** where the protected **Gadget(s)** has suffered **Accidental Damage, Theft, Loss** or unauthorised usage charges whilst in the possession of any **Third Party** with your consent other than your **Immediate Family** or any **Authorised Contacts**.

10.17 **Gadget(s)** bought from any online auction sites or any online marketplace will be excluded unless you can provide us with a receipt proving the **Gadget** was purchased from a UK VAT registered company.

10.18 Televisions that suffer a **Breakdown** as a result of **Accidental Damage** or water damage.

10.19 Any works required to repair issues relating to image retention.

10.20 Any **Theft, Loss** or **Accidental Damage** which occurred whilst under the influence of alcohol or drugs unless prescribed by a medical practitioner.

10.21 Any incident that arises where a SIM card that is registered to you was not located within the **Device** at the time of the incident.

10.22 Any requests for **Assistance** where the protected **Gadget(s)** and/or SIM card is blocked by the provider at the time the incident occurred.

10.23 Where you are VAT registered, the VAT is excluded on any request for **Assistance**.

10.24 Pixilation, gas discharge, re-gassing or image burn on any TV surface or screen.

10.25 Any re-gassing, gas discharge, pixilation, screen burn-in, image burn-in, or ghost image.

10.26 Faults that arise from failure to use and maintain your **Gadget** in accordance with the manufacturer's guidelines.

10.27 We shall not be liable for any damage caused or contributed by, whether directly or indirectly, nuclear waste from the combustion of nuclear fuel.

10.28 Any repercussions of humidity, flood, lightning, fire, earthquake, weather conditions, wind, salt spray, storm and other natural events or catastrophes, plumbing problems, corrosion, radiation, explosion, sabotage, chemical exposure, invasion, terrorism, civil war, rebellion, revolution, strike, lockout, civil commotion, labour disturbances, act of foreign enemy, hostilities (whether war be declared or not), insurrection or military or usurped power, insurrection, revolution, war, riot, armed conflict, civil commotion, rebellion, man-made events or catastrophes or technological hazards.

10.29 The replacement of any stored data or software including but not limited to, any pictures, videos, applications or music.

10.30 Subscription payments or any reconnection costs of any sort.

10.31 Issues that may occur as a result of any person or **Engineer** not approved by us or the manufacturer.

10.32 Damage caused to your protected **Device(s)** whilst traveling, where you have not taken the correct precautions in order to protect the **Device(s)** e.g. bubble wrap within a container.

### 11. COOLING OFF PERIOD AND CANCELLATIONS

We hope you are satisfied with this **Agreement**. If you, for any reason, change your mind about entering this **Agreement** or if this **Agreement** does not meet your requirements please contact us immediately.

11.1 Please note you are entitled to cancel your **Agreement** at any time. You have a 14 day cooling off period commencing 14 days before your first payment is debited or 14 days from the date you receive your documentation and **Schedule**, whichever is later.

11.2 If you change your mind during the cooling-off period, you can cancel your **Agreement** and we will refund any payment you have made to us. If you have paid and wish to cancel your **Agreement** after 14 days, you will not be entitled to a refund.

11.3 If you cancel your plan after the cooling-off period and you have received a repair, no refund will be given and you will need to pay a cancellation fee equal to 24 months of cover for that particular **Gadget**. If you have made an annual payment and cancel after making a claim, your cancellation fee shall be prorated accordingly.

### 12. OUR RIGHTS TO CHANGE OR CANCEL THE COVER

You will be notified if we need to change the terms and conditions of your **Agreement** and/or the cost of your **Agreement**. Changes may be made to:

- Comply with new laws and legislations or codes of practice.
- Rectify errors or clarify points in further depth.
- Rectify any wording that does not affect the nature of the **Agreement**.
- Reflect changes to the nature of the protection provided to you.
- Reflect changes to taxation relevant to your **Agreement** including but not limited to VAT.
- Reflect increases or reductions in the projected or actual costs of providing the services under the **Agreement** including but not limited to, length of time on cover, **Call-Out** frequency, inflation or any unforeseen circumstance.
- Cover the cost of any changes to the service we provide under the **Agreement** including but not limited to removal of any **Excess** or one or more exclusions.
- Cover the cost of changes to systems, services or technology in which we use or operate in order to provide the service under the **Agreement**.

12.1 We, at our absolute sole discretion, reserve the right to increase your fee payment to us after the first 12 months of cover. We will provide you with notice to confirm any changes which will take place from the date specified in the documentation. If you do not wish to continue your **Agreement** with us as a result of any changes, you may cancel your **Agreement** by notifying us within that notice period.

12.2 We reserve the right to terminate this **Agreement** without prior notice at any time. If you fail to comply within the terms and conditions we may bring your **Agreement** to an end and revoke any further services to you under this **Agreement**.

### 13. FRAUD

All information you give must not be false, misleading or exaggerated when requesting **Assistance** under this **Agreement**. If you or anyone acting on your behalf, submits a repair request or requests **Assistance** and is knowingly providing false information or fraudulently exaggerates an issue in any respect, or provides us with a document in support of a repair request, knowing the document to be false or forged in any way, or if you or anyone has suffered **Loss** in any way due to a deliberate act, then we will:

- Void any **Call-Out** request
- Be entitled to recover any amounts paid by us
- Report you to the police, other authorities or fraud prevention agencies.

You must comply with the required timelines when requesting **Assistance** for your **Call-Out** to be valid. No **Call-Out** will be valid until your monthly or annual payments due are paid in full.

Your lost or stolen **Gadget** will be considered **Property** of ours and must be returned to us immediately where it has recovered after a **Call-Out** request has been accepted.

### 14. SERVICE AGREEMENT

To avoid any misconception or doubt, this is not a contract of insurance, a guarantee or an insurance policy. This is an **Agreement** between us and you for specific services we provide at our absolute sole discretion. All Quick Cover **Agreements** were designed to function similarly to the underwriting model necessary in the insurance industry however we are solely independent unlike the traditional warranty companies that, in most cases, are owned by or contracted to an insurance company or are functioning on an insured basis. As a service provider, Quick Cover operates on a non-insurance basis, which allows us to keep our costs low. We are not registered by the Financial conduct authority as our **Agreement** falls outside of the FCA's remit.

### 15. YOUR DATA

We take your privacy very seriously. We will not share any of your information with other bodies unless it is essential to your repair.

15.1 SDF Services LTD trading as Quick Cover and its business partners will use your information to provide the requested service and for administration (including the recovery of any amounts owing, where applicable), marketing, market research, customer surveys, regulatory reporting, to check and verify your identity, analytics and testing purposes, to detect, prevent or deal with crime or any fraudulent activity.

15.2 In the event that we merge or our business is partly sold to another organisation, your details with your consent will be passed on in this buyout. You are entitled to see any information we hold on the system for you.

15.3 Failure to make payments owed, may result in us passing your data to a **Third Party** debt collection agency to recover any outstanding payments. We may also share your information with fraud prevention and credit reference agencies to assess your ability to afford any of our services we may have on offer.

### 16. APPLICABLE LAW

Nothing within this **Agreement** is intended to give directly enforceable rights to any other party. This **Agreement** may only be enforced by the customer and the Provider meaning the provisions of the Contracts Rights of Third Parties Act 1999 do not apply. This **Agreement** shall in all respects be governed and construed in accordance with the laws of England and Wales and the jurisdiction of the English Courts will apply.

Nothing in these terms and conditions will affect your statutory rights. For further information about your statutory rights contact the Citizens Advice Bureau website [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) or 03444 111 444.

### 17. CUSTOMER SERVICE AND COMPLAINTS

Quick Cover is committed to providing our customers with first class services at all times. If you ever feel you are dissatisfied with our service please contact us immediately via our contact details below. We take all complaints seriously and will attempt to rectify any issues.

### 18. CONTACT DETAILS

The Quick Cover App allows you to report a **Breakdown**, view any of your documents or book a service. Alternatively you can, log into 'My Account' on [quickcover.co.uk](http://quickcover.co.uk) by using your **Reference Number**.

Contact us:

- Emergency 24hr Claims Line: 02039 838 270  
[claims@quickcover.co.uk](mailto:claims@quickcover.co.uk)
- Customer Services: 02039 836 570 (Mon to Fri 09:00 – 18:00) (Saturday 11:00 -16:00) Sunday closed  
[customerservices@quickcover.co.uk](mailto:customerservices@quickcover.co.uk)
- Administration: [admin@quickcover.co.uk](mailto:admin@quickcover.co.uk)
- Complaints: [customerservice@quickcover.co.uk](mailto:customerservice@quickcover.co.uk)