

# Gadget, Tech Pack or Tech Pack Lite

Gadget is only available if you also take out contents or starter contents cover. Tech Pack and Tech Pack Lite are available if you have a current account with us. Here are the main differences between the levels of cover with each of these three options.

	Gadget	Tech Pack	Tech Pack Lite
Price	Costs are calculated on an individual basis, depending on the items covered	£14.50 per month	£9.00 per month
Cover	<p>Worldwide cover for mobiles, gadgets and associated accessories, for you and everyone who lives with you. Mobile phones are also covered for breakdown happening after the manufacturer's warranty expires</p> <p>No age restriction on gadgets</p> <p>Choose a total limit of up to £10,000 for all your specified gadgets that are worth more than £1,000</p> <p>No limit on the number of gadgets you can cover – just choose the level of cover you need</p>	<p>Worldwide protection against loss, theft, breakdown (once the device warranty expires) and accidental damage for mobile phones and gadgets</p> <p>We only cover gadgets that are less than five years old, taken from the date of purchase to the date you make your claim</p> <p>You can cover up to four mobile phones and an unlimited number of gadgets worth up to the maximum purchase price of £1,500 each</p>	<p>Worldwide protection against breakdown (once the device warranty expires) and accidental damage</p> <p>We only cover gadgets that are less than five years old, taken from the date of purchase to the date you make your claim</p> <p>Cover for up to two devices (any combination of mobile phones and gadgets) worth up to the maximum purchase price of £1,500 each</p>

	Gadget	Tech Pack	Tech Pack Lite
Unauthorised calls	Up to £10,000 (inc. VAT) if reported to network within 24 hours	Not covered with Tech Pack	Not covered with Tech Pack Lite
Family cover	Yes. Covers the gadgets of people who live with you as permanent members of your household	Yes. You can cover devices belonging to your partner, and any dependent children under 23 that live with you permanently, or who live at home during holidays if in full-time education	Yes. You can cover devices belonging to your partner, and any dependent children under 23 that live with you permanently, or who live at home during holidays if in full-time education
Business cover	No	No	No
Excess	Set to suit you – between £50 and £200	For successful claims, your excess costs will be: <ul style="list-style-type: none"> <li>• £29 for a mobile phone screen repair</li> <li>• £49 for other mobile phone repairs and gadget repairs</li> <li>• £99 to replace a device</li> </ul>	For successful claims, your excess costs will be: <ul style="list-style-type: none"> <li>• £29 for a mobile phone screen repair</li> <li>• £49 for other mobile phone repairs and gadget repairs</li> <li>• £99 to replace a device</li> </ul>
Claims	No limit on the number of claims in any 12-month period	Make up to four successful loss and theft claims, and unlimited damage and breakdown claims for mobile phones, plus up to four successful claims for gadgets (whether for loss, theft, damage or breakdown) in any 12 months	Make up to four successful claims in any 12 months for accidental damage or breakdown
Registering devices	No need to register but you'll need to tell us about gadgets worth over £1,000. You don't need to tell us about gadgets worth less than this No age restriction on devices	It's a good idea to register mobiles and gadgets to simplify any claims you make. You can register your devices online in a few simple steps after you buy the Tech Pack Gadgets that are 5 years old or more are not covered. There is no age restriction for mobile phones	You can register your devices online in a few simple steps after you buy the Tech Pack Lite Gadgets that are 5 years old or more are not covered. There is no age restriction for mobile phones
Minimum term	No	Six months	Six months

\* Gadgets are cameras, laptops, tablets, portable DVD players, mp3/mp4 players, camcorders and satellite navigation systems. It doesn't apply to televisions, monitors, fax machines and karaoke machines.

Tech Pack / Tech Pack Lite – A gadget is a portable connected smart device that contains its own power source (for example battery or solar power) that you take with you while on the go. This includes, but is not limited to, laptops, tablets, eReaders, wireless headphones/ear buds, and portable gaming systems. Gadgets do not include drones, digital cameras, SatNavs, stationary gaming systems, televisions, audio visual equipment, and smart appliances.

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