

Jove

Policy Wording

Pockit - Terms and Conditions

Purchase, Refund, Ticket Cancellation
and Extended Warranty Insurance

Underwritten by

ACCELERANT. 

These **Policy Terms and Conditions** contain, amongst other things, details of the cover, conditions and exclusions applicable to **You**, relevant definitions and contact details, and is the basis on which all claims will be assessed under **Your Policy**.

In return of the paid premium from, or on behalf of, the **Account Holder**, **We** will provide the cover detailed in the **Certificate Of Cover**.

The **Certificate Of Cover**, these terms and conditions, any endorsements and the IPID form part of this insurance **Policy**. The **Certificate Of Cover** shows the benefits of the **Account Holder**, who is covered under this contract and when and where cover applies.

This **Policy**, all communications before, during and (where applicable) after the **Period of Insurance** will be in English. In addition, all claim payments by **Us** to **You** will be made in UK pounds sterling.

This Policy is distributed by Pockit Limited. Pockit Limited is a limited liability company incorporated in England and Wales, registered Suite 19, 45 Salisbury Road, Cardiff, Wales, CF24 4AB with Company number 07157877.

Administrator:

This **Policy** is administered by Jove Technology Limited, (hereafter "Jove"), Registered in the United Kingdom and Regulated by the Financial Conduct Authority FRN 977188 and is underwritten by Accelerant Insurance UK Limited (AIUK).

Accelerant Insurance UK Limited (AIUK) is an insurance company and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm reference number: 207658). It is registered in England and Wales with company number 03326800 and has its registered office address at One Fleet Place, London, EC4M 7WS and its trading office address at 1 Tollgate Business Park, Tollgate West, Colchester, CO3 8AB, England.

Making a Complaint:

Jove aims to ensure all aspects of **Your** insurance are handled promptly, efficiently, and fairly. They are committed to providing **You** with the highest standard of service.

If **You** have any concerns about **Your Policy** or are dissatisfied with the handling of a **claim**, **You** can make a complaint by contacting Jove Customer Relations:

- In Writing: Address: 7/121 Sutherland Avenue, London, W9 2QJ
- By Phone: 0203 150 4057
- By Email: customers@jove.co

For claim related complaints:

If **You** have any complaints about **Your claim**, **You** can make a complaint by contacting **claims** contact detailed in the next section (**Making a Claim**)

If **You** are not satisfied with the final response from Jove or Sedgwick, or **You** have not received a final response in relation to **Your** complaint within eight (8) weeks, **You** may have the right to refer **Your** complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service is a free and impartial service for settling disputes between consumers and businesses providing financial services.

You can find out more information about the Financial Ombudsman Service by visiting their website at www.financial-ombudsman.org.uk

You can contact the Financial Ombudsman Service in one of the following ways:

- In writing: The Financial Ombudsman Service, Exchange Tower, London , E14 9SR
- By phone: 0800 023 4567
- By email: Complaint.info@financial-ombudsman.org.uk

Please note that You will need to refer Your complaint to the Financial Ombudsman Service within six (6) months of receiving the final response.

Financial Services Compensation Scheme:

Accelerant Insurance UK Limited is covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Financial Services Compensation Scheme. In the unlikely event that Accelerant Insurance UK Limited is unable to meet its obligations to **You** under **Your Policy**.

This will depend on the type of insurance and the circumstances of the claim. The service provided by the Financial Services Compensation Scheme is free and impartial. **You** can find out more information about the Financial Services Compensation Scheme by visiting their website at www.fscs.org

How to make a claim: claims documentation, conditions and requirements

First, check that **You** are covered by reading all sections of this insurance **Policy**, especially How are **You** covered? and Coverage Benefits.

You can claim and get all information on how to make a claim by contacting the **Administrator**, using the contact details included in How to contact the **Administrator**, at the beginning of these Terms and Conditions.

Please note that:

- The **Account Holder** must report any claim within 30 days of the incident, or as soon as possible of the incident or event giving rise to the claim.
- For extended warranty protection claims, notice of a claim should be provided within thirty (30) days of the **Loss**. Failure to provide notice of claim within thirty (30) days will not invalidate a claim or reduce any benefit payment that may be found to be eligible, if it can be shown that notice of claim was provided as soon as reasonably possible.
- The **Account Holder** is the only person allowed to open a claim.
- **You** must provide all the items, information and documentation in the Claim Documentation: Information and documentation required table below, and anything else reasonably requested, by **Us** or the claim handler, in order to make a claim and substantiate it. These must be provided at **Your** own expense.
- Copy of the Account statement, showing the total charge for the purchase or the **Ticket Event** expense, will also need to be submitted as part of **Your** claim documentation.
- **We** will only pay amounts if they are not covered by any other insurance. **You** must inform **Us** of these and assist **Us** in seeking reimbursement where appropriate.

Claim Documentation: Information and documentation required:

Purchase Protection

- Proof that **You** purchased the **Eligible Item** on **Your Account**
- Copy of the police report in case of **Theft** of the **Eligible Items**
- Retailer's receipt of the **Eligible Item**

Refund Protection

- Proof that **You** purchased the **Eligible Item** on **Your Account**
- Retailer's receipt of the **Eligible Item**
- Proof and details of the retailer who refused to accept and take back returned **Eligible Items**
- Return of the purchased **Eligible Items** in original packaging, if required by the **Administrator** or its appointed claims handler.

Ticket cancellation

- For all circumstances and in all cases and whatever the cause: retailer's receipt and proof that **You** purchased the **Ticket** on **Your Account**
- In case of bodily injury or **Illness**: initial medical certificate detailing the date and nature of the accident and **Illness**
- In case of death or childbirth: copy of the corresponding certificate
- In case of damage to **Vehicle**, to **Your** residence or professional premises: copy of the claim declaration made for the damaged property
- In case of being summoned as a sitting juror or witness: copy of the summons delivered
- In case of unexpected business trip or professional appointment with a supplier or client: copy of the travel itinerary, including dates and reason, from **Your** employer who ordered the professional trip or the obligation to be at **Your** workplace
- In case of **Theft** of identity papers or **Theft** of the covered **Tickets**: copy of the police report and the **Ticket** mentioning the names of the attending people to the **event**
- In case of immobilisation of **Your Vehicle**: copy of the breakdown/towing of **Your Vehicle**
- In case of exam re-sit: proof of the date and time of the exam

Extended warranty (for White and Brown Goods)

- Repair estimate or bill for the repair of the insured **White and Brown Good(s)**
- Billing statement or itemised receipt showing how much **You** paid for the purchase of the **White and Brown Good(s)**
- Copy of manufacturer's warranty and extended warranty, and any additional retailer's warranty and /or service contract if applicable and/or if **You** purchased one or many of them
- Photo of damaged **White and Brown Good(s)**

How to Report Your Claim

- **In Writing:** 7/121 Sutherland Avenue, London W9 2QJ
- **Online:** <https://jove.co/claims/pocket>
- **By Email:** claims@jove.co

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	Purchase Protection
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Section A – Definition



This Policy uses certain words consistently throughout. These terms are highlighted in bold for **You** reference, and their definitions are provided below.

Accidental Damage:	any sudden, unexpected and non-deliberate damage to the Insured item by an external cause
Account:	means the Pockit Premium Plan Account with Pockit for the primary card, and excludes any additional accounts and cards issued under the same Pockit Premium Plan
Account Holder:	means the individual who holds a valid Account.
Administrator:	means Jove Technology Limited.
Certificate Of Cover:	means Ticket Cancellation and Extended Warranty Insurance .
Close Relative:	means any of the following persons: You husband or wife (or de facto partner with whom You are living permanently at the same address), (step-)children, (step-)parent, (step-)grandparent, (step-)brother, (step-) sister, parent-in-law, son/daughter-in-law, grandchild or fiancé(e).
Doctor:	means a Doctor or specialist who is registered or licensed to practice medicine under the laws of the country in which they practice other than: You or Your Close Relative .
Due Diligence:	means the performance of all vigilant activity, attentiveness and care that would be taken by a reasonable and prudent person in the same or similar circumstances in order to guard and protect a covered Purchase from Loss, Theft or Accidental Damage .
Eligible Item:	means an item purchased by the Account Holder during the Period of Insurance that meets all of the following criteria: <ul style="list-style-type: none"> - Paid in full on the covered Account - Solely for personal use, not used for business purpose - Brand new, has had no previous owner and was not purchased privately - Has any required CE safety and environmental certification - Is not specified in the exclusions
Europe:	Andorra, Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark (+Faroe Islands), Estonia, Finland, France, Germany, Greece, Gibraltar, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, and Switzerland, UK (including Isle of Man, Jersey, Guernsey), Vatican City.
Event:	means all planned occasions which occur at a venue in Europe where Tickets are sold in advance. Events include but are not limited to cultural, sports or leisure Events , a show or an amusement park.
Extended Warranty Period:	means a period of time equal to the length of the original manufacturer's warranty when the original warranty is no more than twelve months beginning and starting at the end of the original manufacturer's warranty.
Home :	means You usual place of residence in the United Kingdom.
Illness / Sickness:	means sudden and unforeseen change in health, sickness or disease contracted as certified by a Doctor .
Insured Person :	For The Ticket Cancellation Coverage Only An Insured Person means: <ul style="list-style-type: none"> - You, or - event companion, or - Close Relative, or - a paid childcare provider, who is required to look after You children who are legally dependent upon You on the day and at the time of the event
Loss :	Only For The Extended Warranty Period Coverage means a white or brown goods product malfunction which necessitates repair, replacement or reimbursement, as covered by the terms of that product's original warranty, which is valid in the United Kingdom or in the EU when You purchase the product. Loss does not include malfunction or damage caused by any cause not attributable to the manufacturing and design of the product (including but not limited to fire, water, neglect, viruses, improper use, etc.), or failure of the product arising from incorrect or incomplete installation or use not consistent with technical or safety standards currently in force, or failure to comply with product manual instructions.

Section A – Definitions Continued)



Master Policyholder:	means Pockit Limited.
Our/Us/We/Insurer:	means Jove Technology Limited acting on its own behalf or on behalf of Accelerant Insurance UK Limited (AIUK).
Period Of Insurance:	means the dates stated on Your Certificate Of Cover as Your coverage period provided You continue to be an Account Holder .
Policy:	means the insurance cover provided under these Policy Terms and Conditions .
Policyholder:	means as an Account Holder .
Policy Terms and Conditions:	means these terms and conditions.
Pre-Existing Medical Conditions :	means any disease, Illness or injury (whether diagnosed or not) existing at on or before the date of booking an Event and for which medical advice or treatment has been sought in the 12 months preceding the date of booking.
Purchase Price:	means the price originally paid for an Eligible Item or Ticket , as recorded in the Account and as shown in a valid purchase invoice, and which includes all applicable taxes and any discount, voucher, balances, etc.
Serious Injury:	Bodily injury that requires treatment by a Doctor sustained in an accident directly and independently of all other causes.
Theft:	means the permanent Loss of an Eligible Item after having been stolen by a Third Party .
Third Party:	means any person other than the Policyholder and the Insured Person .
Ticket:	means a pre-purchased Ticket or equivalent pass (including an e- Ticket) guaranteeing entry to an Event with a fixed performance or utilisation date. Tickets for modes of transportation are not covered.
Vehicle:	motorised vehicles (including, but not limited to, passenger cars, trucks, motorcycles, boats, airplanes) and their parts, subject to high risk, combustible, wear and tear or mileage stipulations (including, but not limited to, batteries, carburettors, pipes, hoses, pistons, brakes, tires, or mufflers); motorised devices and their parts used for agriculture, landscaping, demolition or construction.
White And Brown Goods:	<p>(Only For The Extended Warranty Period Coverage)</p> <p>White goods are the following:</p> <ul style="list-style-type: none"> - Dishwasher - Clothes dryer - Freezer - Refrigerator - Cooker (also known as Range, Stove, Oven, Cooking plate or Cooktop) - Water heater - Washing machine - Trash compactor - Microwave - Air Conditioner <p>Brown goods are the following:</p> <ul style="list-style-type: none"> - Radios - Digital media players - Computers - Game consoles - DVD players - Stereos - Home entertainment systems
You/Your/Insured:	means the named Account Holder of Pockit Premium Plan who is the beneficiary of this insurance Policy .

Section B – How Are You Covered?

Limits of indemnity, **Eligible Items'** value considered, **Events** covered, period of cover, coverage conditions

Purchase Protection

Eligible Items: Items valued from £50 up to £1,000

Events covered and / or scope of coverage: Theft and Accidental Damage

Limit of coverage: Up to a maximum £ 1,000 per **Eligible Item** in any 12 (twelve) month period.

Except for mobile phones, up to a maximum £ 600 sub-limit in any one year period

Conditions of coverage: Coverage within the 365 days of purchase with a 5% depreciation by month after purchase.

For Mobiles phones: Theft and Accidental Damage/Accident covered for 365 days.

Only one incident per year and phone purchased

Excess: £50

Refund protection

Eligible Items: Items valued from £50 up to a £1,000

Events covered and / or scope of coverage: A retailer not taking back an unused **Eligible Item** You purchased on the **Account** within 90 days of purchase.

Limit of coverage: Up to a maximum of £1,000 in any 12 (twelve) month period for all **Eligible Items**, including mobile phones

Conditions of coverage: Coverage within 90 days of purchase

We will pay the shipping costs to send the item to **Us** up to a maximum of £50.

Excess: £50

Ticket cancellation

Eligible Items: Ticket(s) for Event(s) covered up to a maximum £1,000 per eligible **Ticket**.

Events covered and / or scope of coverage: Ticket cancellation due to: following

Medical related, work/study related transport related ,Legal related ,Theft related, Disaster related circumstances.

Events covered: Concerts, Shows, Festivals, Exhibitions, Sports **Events**, Film screenings

Excluded Events: individual activities booked through gift boxes (e.g. cooking classes, scuba diving, skydiving or winter sports)

Limit of coverage: Up to a maximum of £1,500 per **Eligible Item** and in any 12 (twelve) month period

Conditions of coverage: Coverage only for **Ticket(s)** or **Event(s)** that occur within the United Kingdom or **Europe**.

Ticket(s) or **Event(s)** for personal use only.

Excess: £50

Extended warranty

Eligible Items: White and Brown Goods with a previous retailer warranty

Events covered and / or scope of coverage: Labour cost resulting from mechanical breakdown or failure of an **Insured Eligible Item**, where such parts and/or labour cost were specifically covered under the terms of the Original Manufacturer's Warranty and are limited to the repair or replacement cost of the **Eligible Item Insured**.

Limit of coverage: Up to a maximum of £1,000 or **Purchase Price**, whichever is less, per **Eligible Item** and up to an overall maximum £1,000 in 12 (twelve) month period

Conditions of coverage: One claim from White or Brown Good for up to 12 months per year during the **Period of Insurance**

Excess: £50

Section C – Coverage Benefits

ELIGIBILITY FOR ALL COVERAGES

To be eligible for coverage, all of the following conditions must be met:

- You must be an **Account Holder**
- **Your Account** must be active and valid
- **Your purchase** must have been paid in accordance with the terms of the **Account** agreement valid at the time of any incident or event giving rise to a claim;
- You must be a beneficiary of the coverage afforded by this **Policy** continuously (i.e. without interruption) from the time of the **Eligible Items** or **Tickets** purchase until the claim notification
- The **Eligible Item** must be purchased online or in-store

All benefits are dependent on the **Eligible Item** and or the **Ticket** being claimed for having been purchased on the **Account**

Insurance benefits under this **Policy** are secondary. **We** will only pay amounts under this **Policy** if they are not covered by other insurance. **You** must inform **Us** of any such insurance and assist any relevant third parties in seeking reimbursement where appropriate.

Purchase Protection

Provided that **You** are eligible for the cover available, purchase protection insurance applies to **Eligible Items** purchased in full on **Your Account**.

This benefit only applies to **Eligible Items** purchased for personal use that are brand new and have had no previous owner and were not purchased privately.

Eligible Items purchased worldwide are covered but only if the **Eligible Item** meets any CE safety and environmental certification requirements that would apply when it is purchased in the UK or EU.

Subject always to the terms set out in the Limits of indemnity, **Eligible Items'** value considered, **Events** covered, period of cover, coverage conditions table above, the **Insurer**:

- shall be liable if an **Eligible Item** that **You** buy is stolen or damaged accidentally to the point of being inoperable within 365 days of its purchase (or of delivery if the latter is after the date of purchase), and
- will pay the costs of repair or replacement of an **Eligible Item** up to a maximum of the **Purchase Price** less 5% depreciation per month following 90 days of purchase.

In case of a pair of set of **Eligible Items** the Insurer's liability shall be limited to the cost of any particular part(s) which may be stolen or damaged, unless the **Eligible Items** are unusable individually and cannot be replaced individually.

The most **We** will pay for any one incident and in any 12-month **Period of Insurance** is £1,000.

For any mobile phones' devices that are **Eligible Items**, **You** are only covered for one incident during a twelve month period beginning on the date of **Your** previous notification of **Your** mobile phone claim.

We will also pay up to a maximum of £50 for shipping costs to send the **Eligible Item** to **Us**.

Section C – Coverage Benefits (Cont)

Purchase Protection - EXCLUSIONS

Coverage doesn't include:

- The first £50 of any claim.
- Any **Eligible Item** with a **Purchase Price** less than £50 or more than £1,000.
- Jewellery, precious stones, rare and precious coins or stamps; one of a kind items including antiques, art work and furs; cash or its equivalents (including travellers cheques); stocks, bonds, coupons, securities of all species and equivalent papers; **Tickets**; services; books; animals and plants; consumable and perishable goods; food and beverages; healthcare items; rebuilt and refurbished items; closing down sale items; land and buildings; items permanently affixed to a **Home**, office or **Vehicles**; digital data to view or download online (including files, music, films, photos, software); goods purchased to be sold onwards or used for professional purposes; weapons, illegal drugs, counterfeit goods and other goods subject to customs confiscation; purchases on peer-to-peer sites unless from a commercial seller.
- **Loss** or damage caused
 - to motorized **Vehicles** (including, but not limited to, passenger cars, trucks, motorcycles, boats, airplanes) and their parts, subject to high risk, combustible, wear and tear or mileage stipulations (including, but not limited to, batteries, carburetors, pipes, hoses, pistons, brakes, tires, or mufflers);
 - motorized devices and their parts used for agriculture, landscaping, demolition or construction;
- caused by inherent product defects including mechanical failure covered under product recall or additional service contract or extended warranty coverage.
- Normal wear and tear, deterioration, atmospheric or weather conditions (including but not limited to flood, hurricane, earthquake), insects, rodents or vermin.
- Cosmetic damage or any damage that does not affect the functionality of a device.
- **Eligible Item** depreciation.
- Mobile phone's broken screen that does not affect its functionality.
- **Loss**, misplacement, disappearance of the **Eligible Item**, or **Theft** of the latest without break-in or assault.
- Damage caused intentionally by **You**.
- **Loss** or damage when **You** fail to exercise **Due Diligence** to avoid or diminish **Loss** or damage to covered **Eligible Items**.
- **Theft** of or damage to **Eligible Items** where **You** have failed to take sufficient care of them or have left them unsecured or outside **Your** reach.
- **Theft** not reported to the police within 48 hours of discovery or as soon as reasonably possible, and without a written police report or record being obtained.
- Any fraudulent, dishonest or criminal act committed by **You** or anyone with whom **You** are in collusion.
- Confiscation or destruction of **Eligible Items** by any government, customs or public authority.
- Costs which are recoverable from any other source.
- **Theft** or damage to: jewellery, precious stones, rare and precious coins or stamps; one of a kind items including antiques, art work and furs; cash or its equivalents (including travellers cheques); stocks, bonds, coupons, securities of all species and equivalent papers; **Tickets**; services; books; animals and plants; consumable and perishable goods; food and beverages; healthcare items; rebuilt and refurbished items; closing down sale items; **Vehicles** and their parts; land and buildings; items permanently affixed to **Home**, office or **Vehicles**; digital data to view or download online (including files, music, films, photos, software); goods purchased to be sold onwards or used for professional purposes; weapons, illegal drugs, counterfeit goods and other goods subject to customs confiscation; purchases on peer-to-peer sites unless from a commercial seller.
- Any **Eligible Items** not paid outright and in full on the **Account**, such as items purchased on payment plans, even if the payment plan is paid on the **Account**.
- Refurbished items.
- Shipping costs for sending the item to **Us** in excess of £50.

Section C - Coverage Benefits (Cont)

Refund Protection

Provided that **You** are eligible for the cover available, refund protection insurance applies to **Eligible Items** purchased in full on the **Account**.

This benefit applies to **Eligible Items** purchased on the **Account** for personal use that are brand new, have had no previous owner and were not purchased privately.

Eligible Items purchased worldwide are covered but only if the **Eligible Item** meets any CE safety and environmental certification requirements that would apply when it is purchased in the UK or EU.

Subject always to the terms set out in the Limits of indemnity, **Eligible Items'** value considered, **Events** covered, period of cover, coverage conditions table above, the **Insurer** will pay the **Purchase Price** of the **Eligible Item** if a retailer will not take back an unused **Eligible Item** **You** purchased on the **Account** within 90 days of purchase.

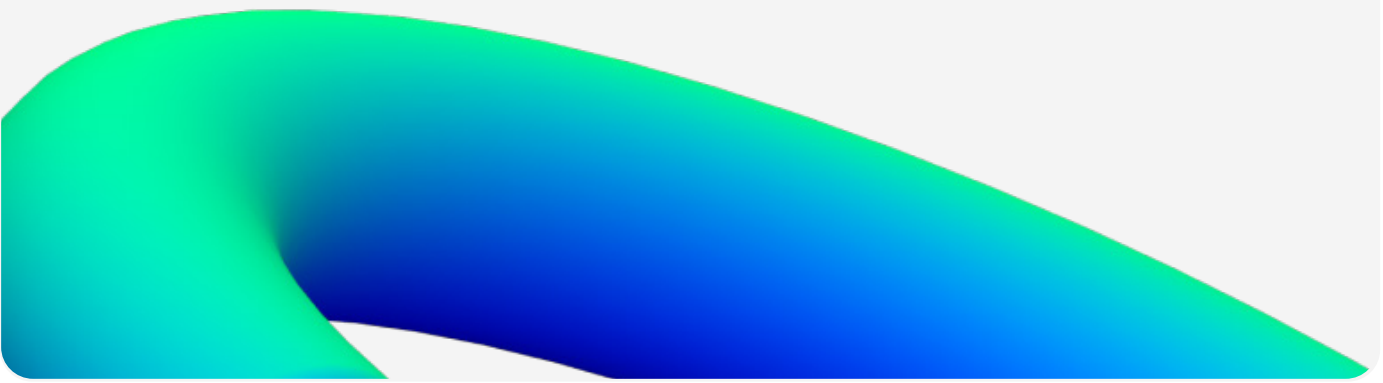
You will only be paid up to a maximum of £1,000 under this Refund Protection coverage in any 12 (twelve) month period beginning on the anniversary of **Your Account's** effective date.

We will also pay up to a maximum of £50 for shipping costs to send the **Eligible Item** to **Us**.

Refund Protection - EXCLUSIONS

Coverage doesn't include:

- The first £50 of any claim.
- Any **Eligible Item** with a **Purchase Price** less than £50 or more than £1,000.
- If the reason for the refund being declined is that the retailer does not accept returns via post.
- **Eligible Items** that are not in a new and saleable condition, free from all defects, and in full working order.
- Jewellery, precious stones, rare and precious coins or stamps; one of a kind items including antiques, art work and furs; cash or its equivalents (including travellers cheques); stocks, bonds, coupons, securities of all species and equivalent papers; **Tickets**; services; books; animals and plants; consumable and perishable goods; food and beverages; healthcare items; rebuilt and refurbished items; closing down sale items; Vehicles and their parts; land and buildings; items permanently affixed to **Home**, office or Vehicles; digital data to view or download online (including files, music, films, photos, software); goods purchased to be sold onwards or used for professional purposes; weapons, illegal drugs, counterfeit goods and other goods subject to customs confiscation; purchases on peer-to-peer sites unless from a commercial seller.
- Shipping and handling costs for the purchase or the return of the **Eligible Item** from/to the retailer.
- Shipping costs for sending the **Eligible Item** to **Us** which exceed £50.
- Any **Loss** or damage of an **Eligible Item** that **You** buy with **Your Account** and for which the claim is covered on the purchase protection's section of this insurance **Policy**



Section C – Coverage Benefits (Cont)

Ticket Cancellation Protection

Provided that **You** are eligible for the cover available, **Ticket** cancellation protection insurance applies to **Tickets** purchased in full on **Your Account**.

This benefit only applies to **Tickets** purchased in full on the **Account** for personal use, that have had no previous owner and were not purchased privately.

Only **Tickets** for **Events** that occur in the country where **Your Account** is registered or within **Europe** are covered.

Subject always to the terms set out in the Limits of indemnity, **Eligible Items'** value considered, **Events** covered, period of cover, coverage conditions table above, if one of the sudden and unexpected COVERED CIRCUMSTANCES listed below occurs:

- after **You** purchase Your **Ticket** and **Your** insurance, and
- before **You** leave **Home** and **You**, or an **Insured Person**, are unable to travel, then (in case of medical related circumstances explained below:
- **We/the Insurer** will pay up to the lesser of the face value of the **Ticket** or a maximum of £1,500 for any one occurrence in any 12-month period beginning on the anniversary of **Your Account's** effective date.

COVERED CIRCUMSTANCES

- If **You** or an **Insured Person** is unable to attend the **Event** due to an **Insured Person's** death, **Serious Injury**, **Illness / Sickness** or due to the birth of **Your** child within 5 days prior to the **Event**.
- **Theft** of **Your** or **Insured Person's** identity papers if it is needed to be admitted to the **Event**, provided **Theft** occurs within one week before the **Event**.
- **Theft** of the **Events Tickets**.
- **You** experience a property claim damage on **Your** primary residence, secondary residence, or professional premises due to fire, vandalism, burglary within the 48 hours preceding the **Event** and which requires **Your** presence and the attendance of the emergency services.
NOTE THAT for burglary, fire or vandalism **You** will have to supply a police report, with crime reference number, and in the case of fire a confirmation of attendance of the Emergency Services.
- If **You** are required by **Your** employer unexpectedly to travel on a business trip.
- If **You** need to re-sit an exam taking place on the date and time of the **Event** and postponement of the exam is not possible
- If **Your Vehicle** is damaged within the 4 hours preceding the **Event** and traveling to the **Event** is impossible by other means,
- If **You** experience an unexpected disruption of the public transport network which could not have been reasonably known about or foreseen before the date or time of the booked **Event PROVIDED** **You** supply an official notice from the transport service provider in the event of delay, cancellation, mechanical breakdown or accident in relation to the public transport network; traffic accidents, carrier delay, plane or other common carrier experiences while going to the **Event**. Whatever the disruption is, it needs to be less than 3 hours before the **Event**.
- If **You** are unable to attend a booked **Event** due to adverse weather conditions such as a red weather warning or where the Police service or other Government agency have issued a specific warning not to travel **PROVIDED** **You** supply a print out or screen grab from the related website/confirmation of Police Warning for weather applications.
- If **You** need to attend jury service for which **You** had not received notice at the time of the booking provided that **You** produce the original dated jury invitation requesting **You** to be a juror (jury duty, court order or subpoena after having purchased an **Event Ticket**).

Section C – Coverage Benefits (Cont)

Ticket Cancellation Protections - EXCLUSIONS

Coverage doesn't include:

- Any **Illness** or the death of **You**, an **Insured Person**, is caused by or is as a result of a **Pre-existing Medical Condition**;
- Any **Injury** or **Sickness** which did not require treatment by a **Doctor**
- Any complications of pregnancy
- Intentionally self-inflicted Injury, suicide or attempted suicide.
- Psychiatric or mental disorders.
- **Your** injuries or accidents which occur while under the influence of alcohol (above the legal driving limit) or drugs unless prescribed by a registered **Doctor**
- Any claim if **You** do not attend the booked **Event** other than for a reason included within this **Ticket** cancellation Protection
- Any claims if **You** can recover any part of the booked **Event** from the service provider or the **Event** organiser which includes any offer like a voucher or a reimbursement.
- Any fraudulent, dishonest or criminal act committed by **You**, or anyone with whom **You** are in collusion
- Postponement, cancellation, relocation or abandonment of the **Event** by the performer, artist, promoters or organisers of the **Event**.
- Liquidation or Bankruptcy of the performer, artist, company promoting or organising the **Event**, their agents or any person acting for **You**.
- **Loss** of the **Ticket(s)**.
- **Loss** (as opposed to **Theft**) of identity papers.
- Criminal proceedings against the insured.
- Civil or foreign war, riots, popular movements, acts of terrorism or their threat, any effect of a source of radioactivity.
- **Tickets** purchased after a government issues advice that prevents **You** from attending an **Event**.
- **Event Tickets** **You** have purchased for business purposes.
- Business trips if **You** are self-employed or employed by a **Close Relative**.
- Any claim arising or caused by industrial action or strike, which was announced or began before **You** left **Home** or where **You** could have reasonably made other travel arrangements.

Communicable Disease Exclusion:

Notwithstanding any provision to the contrary within this agreement, within any endorsement to this agreement or within any extension to this agreement, this agreement and its endorsements (if any) and its extensions (if any) exclude any **Loss**, damage, liability, claim, cost or expense (whether such **Loss**, damage, liability, claim, cost or expense has been suffered by an insured or a **Third Party**) of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, in connection with, or otherwise in any way directly or indirectly attributable to:

- a. Coronaviruses; and
- b. Coronavirus disease (COVID-19); and
- c. Severe acute respiratory syndrome coronavirus 2 (SARS- CoV-2); and
- d. any mutation of or variation of a), b) or c) above; and
- e. any infectious disease that is designated or treated as a pandemic by the World Health Organisation; and
- f. any fear or anticipation of a), b), c), d) or e) above, regardless of any other cause or event contributing concurrently or in any other sequence thereto.

Section C – Coverage Benefits (Cont)

Extended Warranty Protection

Provided that a White and Brown Good is eligible for the cover available, extended warranty protection insurance applies to **White and Brown Goods** purchased in full on **Your Account**, whether for **Your** use or as a gift, that have had no previous owner and were not purchased privately.

Only **White and Brown Goods** with an original product warranty of no more than twelve months and that is valid in the UK or in **Europe** at the time of purchase are covered.

Subject always to the terms set out in the Limits of indemnity, **Eligible Items'** value considered, **Events** covered, period of cover, coverage conditions table above, where a **Loss** has occurred during the **Extended Warranty Period**:

- We will provide a benefit equal to the coverage of the original manufacturer's warranty, provided that:
- We will only pay **Your Loss**, UP TO the actual amount charged to **Your Account** (including applicable sales tax) for the repair or replacement or reimbursement for the cost of the insured White and Brown Good(s), BUT not to exceed the lower of its original cost or £1,000, and
- We will decide whether to do one of the following:
 - have the product repaired
 - have the product replaced; or
 - reimburse **You** up to the amount of the item purchased on **Your Account**.

Subject to the restrictions and limits above, only valid and reasonable repairs made at a manufacturers and/or retailer's authorised repair facility are covered.

If **You** experience more than one **Loss** in a one year insurance period, **We** will pay an amount not to exceed £ 1,000 per insured White and Brown good(s) and, in the aggregate, for all **losses** per **Account Holder** in a one year insurance period.

Therefore, if **You** incur multiple **Losses** for the same **White and Brown Good(s)**, the aggregate payments shall not exceed the lower of the original cost of the item or £1,000.

Our benefit payment will be based on the original **Purchase Price** demonstrated by the invoice, after any product rebates, discounts or money received from price comparison programs that reduced the original cost of the item.

Our benefit payment will not include payment of expenses or fees related to shipping and handling, installation, assembly, professional advice, maintenance or other service charges related to the repair, replacement or reimbursement of **Your** product.

Under this section **Eligible Items (White and Brown Goods)** purchased worldwide are covered but only if the **Eligible Item** meets any CE safety and environmental certification requirements that would apply when it is purchased in the UK or EU.

Statutory rights and other providers

You have legal (statutory) rights under applicable national laws relating to the sale of consumer products. This Extended Warranty protection does not affect statutory rights **You** may have, nor those rights that cannot be excluded or limited by law, nor any rights against the person from whom **You** purchased the **White and Brown Goods** (including the right to claim for a refund, repair or replacement if **Your White and Brown Goods** were not as described, not fit for purpose or not of satisfactory quality when sold to **You** may assert any rights **You** have at **Your** sole discretion.

You should also be aware that extended warranty protection, similar to the one included in this **Policy**, may be available from other providers, and that some household insurance policies may include cover for **Your White and Brown Goods**

Section C – Coverage Benefits (Cont)

Extended Warranty Protection - EXCLUSIONS

Coverage doesn't include:

- mechanical failure covered under product recall;
- any fraudulent, dishonest or criminal act committed by **You**, or anyone with whom **You** are in collusion;
- any claim or damage covered under the purchase or refund protection sections of this insurance **Policy**
- any physical damage, including, but not limited to, damage as a direct result of natural disaster or a power surge, except to the extent that the original manufacturer's warranty covers such damage;
- any claim for any item which is not included under the definition of **White and Brown Goods**;
- any claim occurring during the original manufacturer's warranty and or outside of the **Extended Warranty Period**.
- one of a kind items including antiques; healthcare items; rebuilt and refurbished items; closing down sale items; items permanently affixed to **Home**, office or Vehicles; goods purchased to be sold onwards or used for professional purposes; counterfeit goods and other goods subject to customs confiscation; purchases on peer-to-peer sites unless from a commercial seller.
- **Loss** caused by civil or foreign war, riots, popular movements, acts of terrorism or their threat, any effect of a source of radioactivity.
- any claim for which **You** cannot provide proof of the first (up to) twelve months' original manufacturer's warranty period.
- any claim for any **Eligible Item** (white or brown goods) for which there is yet a manufacturer's extended warranty from the 13rd month up to the 24th month after the purchase, whether this manufacturer's extended warranty covered or not the claim or damage.
- normal decrease of **Eligible Items'** performance as a result of their intended use by **Insureds**.
- any **Loss** occurring during this **Extended Warranty Period** that would not be covered on the original manufacturer's first (up to) 12 months' warranty including but not limited to:
 - periodic check-ups, maintenance and repair or replacement of parts due to normal wear and tear;
 - cosmetic damage, including but not limited to scratches and dents;
 - costs relating to transport, removal or installation of the product;
 - malfunction or damage caused by any cause not attributable to the manufacturing and design of the product (including but not limited to fire, water, neglect, viruses, improper use, etc.);
 - use of the product as part of a business, trade or profession;
 - failure of the product arising from incorrect or incomplete installation or use not consistent with technical or safety standards currently in force, or failure to comply with product manual instructions
 - accessories and consumables (components that are expected to require periodic replacement during the lifetime of a product such as non-rechargeable batteries, print cartridges, styli, bulbs, etc.)

Cyber Exclusion:

Notwithstanding any provision to the contrary herein or any endorsement thereto, it is understood and agreed as follows:

This insurance does not insure, **Loss**, damage, destruction, distortion, erasure, corruption or alteration of Electronic Data from any cause whatsoever (including but not limited to Computer Virus) or loss of use, reduction in functionality, availability or failure in the security of a computer system, hardware, program, software, data, information repository, microchip, integrated circuit or similar device in computer equipment or non-computer equipment, or cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the **Loss**.

Section D – General Provisions

1. Duration of cover

You are entitled to the insurance benefits under the **Policy** from the moment the Account is activated, and for as long as the eligibility criteria stated at the beginning of these **Policy Terms and Conditions** continue to be met or until **We** withdraw or cancel the insurance benefits by notice to **You** and or to the **Master Policyholder**.

2. Transfer

You cannot transfer the insurance cover provided with **Your Account** to any other person eligible or not for this coverage.

3. Compliance with Policy requirements

Where **You** or any **Insured Person** do not comply with any obligation to act in a manner specified in this **Policy**, **We** reserve the right not to pay a claim.

4. Contracts (Rights of Third Parties) Act

The Contracts (Rights of Third Parties) Act 1999 or any amendment thereto shall not apply to this **Policy**. Only the **Insurer**, the **Master Policyholder** and **You** can enforce the terms of this **Policy**. No other party may benefit from this contract as of right or enforce any term of it. The **Policy** may be varied or cancelled by the **Insurer** and/or the **Master Policyholder** without the consent of any other party.

5. Your right to cancel

You may cancel this insurance at any time, this is done by cancelling **Your** Pockit Premium Account. **Your** insurance will be live as long as **Your** Pockit Premium Account is active. Please refer to **Your** Cardmember agreement for more details.

6. Demands and needs

This insurance meets the demands and needs of Cardmembers (**You/Policyholder**) who require Purchase Protection and Refund Protection, **Ticket** Cancellation and Extended Warranty Cover alongside their Card Account. Pockit has not provided opinions or recommendations on the suitability of the insurance for **You**.

7. Claims general conditions

You must take reasonable care to prevent and or minimise **Loss, Theft**, damage, expense, liability.

Written notice of any event or proceedings which may give rise to a claim shall be given to the **Insurer** within 30 (thirty) days of the occurrence or as soon as reasonably practicable.

All certificates, information, consents and evidence required by the **Insurer** shall be provided at the expense of the **Policyholder** or their legal representative.

A claim form must be completed by the **Policyholder** and submitted to the **Insurer** within 30 (thirty) days of such event. This time limit may be extended subject to the prior approval of the **Insurer** where supporting accounts are not available in time.

All documents submitted in respect of expenditure incurred must be a scanning document or clear photograph of the originals.

If fraudulent means or devices are used by the **Policyholder**

and/or anyone acting on his/her behalf, to obtain any benefits or coverage provided under this **Policy**, any and all rights in respect of the concerned **Policyholder** granted by this **Policy**

shall be forfeited immediately. If the benefits or coverage of this **Policy** are covered in whole or in part by any other insurance and/or national insurance programme and/or any other source, the **Policyholder** shall only be entitled to claim those costs, which cannot be recovered by the **Policyholder** from such other sources.

The **Insurer** may at any time and at its own expense and without prejudice to this insurance **Policy**, take proceedings in the name of the **Policyholder** to obtain compensation or secure a payment from any **Third Party** in respect of any event giving rise to the provision of benefits or coverage under this **Policy**.

8. Material Disclosure

It is **Your** responsibility to provide full and accurate information to **Us** throughout the life of the **Policy**. It is important that **You** ensure all statements **You** make over the telephone, on claim forms and other documents are full and accurate. Failing to provide information when requested could affect **Your** rights under this **Policy** and may mean that all or part of a claim may not be paid.

9. Changes by Us

This is a contract between **Us** and the **Policyholder**. As such, **We** may change these Terms and Conditions and/or the **Certificate Of Cover**. **We** will give **You** 30 days' advance notice of any such changes.

If changes to these Terms and Conditions are necessary for legislative or regulatory reasons which are outside **Our** control, then **We** may not be able to give **You** 30 days' notice.

If **You** object to any changes made or proposed by **Us**, **You** may cancel this insurance.

10. Law and Jurisdiction

It is agreed that this insurance **Policy** shall be governed exclusively by the law and practice of England, and any disputes arising under, out of or in connection with this Insurance shall be exclusively subject to the jurisdiction of any competent court in England.