

# Device Policy Declarations

## Terms and Conditions

### The Device

#### I confirm that:

- The device was purchased no more than 12 months ago
- The device has been purchased as new (not previously owned) from a Republic of Ireland VAT registered company (not from online auctions or device exchange outlets)
- I can provide a valid proof of purchase in the name of the insured, in the event of a claim.

### The Insured

#### I confirm that:

- I have not made more than two gadget insurance claims in the last 12 months
- I have never had any insurances declined or cancelled, made subject to special terms or been requested to take additional precautions.
- I have never been cautioned for, convicted or, or charged but not yet tried for a criminal offence other than a driving offence or a spent conviction.
- I am over the age of 18 years.

## Terms & Conditions

Material information is any fact the Insurer would regard as likely to affect acceptance or assessment of the risk or the premium to be charged.

Failure to disclose all material information, or disclosures of false or misleading information could result in:

- the policy being cancelled or deemed void
- a claim not being paid
- a claim amount being reduced
- additional premiums due to us which we reserve the right to collect
- terms and conditions of the policy being amended on a retrospective basis

### Definitions:

**The Insured** – you, the person who owns the device in whose name the insurance policy is taken out (or anyone authorised by you to use the device) as stated on your Policy Schedule.

**The Device** – the item being proposed by you in your proposal for insurance and as featured in your Policy Schedule.

**Us** – Zurich Insurance