

## Product: EA Consumer – Other



Package Highlights	Gadget AD	Vehicle - CDW	Missed Event	Cyber Protection
<b>Description</b>	Gadget AD provides cover in the event of a damage to mobile phone, laptop or tablet.	Provides cover for the excess in the event of damage or theft to any hired vehicle.	Provides reimbursement for unused concerts, sporting events and theatre tickets due to various reasons including illness and theft.	Covers the costs related to ID Theft/ Cyber e.g. time associated to filing applications.
<b>Insured/Beneficiary</b>	Cardholder Only	Cardholder Only	Cardholder Only	Cardholder Only
<b>Scope</b>	1. Cover for personal use only	1. Cover applies only abroad	1. Cover applies Worldwide	1. Cover following the event of an Online identify theft, document theft or credit card blocking as a result of cloning or suspicious transactions.
<b>Use of card</b>	1. Purchases must be made on a valid card	1. Purchases must be made on a valid card	1. Purchases must be made on a valid card	N/A
<b>Duration of cover</b>	Annual Cover	Annual Cover	Annual Cover	Annual Cover
<b>Key exclusions</b>	1. Cover for business use is excluded 2. Theft cover is excluded	1. Excluded in country of residence	1. When the event is cancelled by the organisers or any event you can reasonably attend will be excluded	1. Cover does not apply to any dishonest, criminal or fraudulent acts.



Issuers can only select covers that correspond to the card type or upgrade cover to a higher card type product.

Covers	Mass Market Consumers			Mass Affluent Consumers			High Net Worth Consumers			High Net Worth Consumers		
	Classic			Gold			Platinum			Infinite		
	Limit	Excess	Price	Limit	Excess	Price	Limit	Excess	Price	Limit	Excess	Price
<b>Gadget AD</b>	£2,500 per claim	Obsolescence rate of 2% per month	£22.19	£2,500 per claim	Obsolescence rate of 2% per month	£22.19	£2,500 per claim	Obsolescence rate of 2% per month	£22.19	£2,500 per claim	Obsolescence rate of 2% per month	£22.19
<b>Vehicle - CDW</b>	£2,000 per hire / 2 claims per civil year	When service fee invoiced by car rental company: up to £75	£1.29	£5,000 per hire / 2 claims per civil year	When service fee invoiced by car rental company: up to £75	£2.60	£10,000 per hire / 2 claims per civil year	When service fee invoiced by car rental company: up to £75	£4.32	£10,000 per hire / 2 claims per civil year	When service fee invoiced by car rental company: up to £75	£9.43
<b>Missed Event</b>	£200 per claim	£0	£0.04	£200 per claim	£0	£0.17	£200 per claim	£0	£0.17	£200 per claim	£0	£0.35

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	Classic			Gold			Platinum			Infinite		
	Limit	Excess	Price	Limit	Excess	Price	Limit	Excess	Price	Limit	Excess	Price
<b>Cyber Protection</b>	Cost of legal advice, up to £200 for the legal consultation (1 event per year per Cardholder) Costs associated with the issuance of new documents and cards - Up to £100 per claim (1 event per year per Cardholder) Cash advance for basic necessities - Maximum refund: £500 in home country, £1,000 if abroad, Cardholder is more than 100 km from the place of residence (1 event per year per Cardholder)	£0	£0.04	Cost of legal advice, up to £200 for the legal consultation (1 event per year per Cardholder) Costs associated with the issuance of new documents and cards - Up to £100 per claim (1 event per year per Cardholder) Cash advance for basic necessities - Maximum refund: £500 in home country, £1,000 if abroad, Cardholder is more than 100 km from the place of residence (1 event per year per Cardholder)	£0	£0.25	Cost of legal advice, Up to £200 for the legal consultation (1 event per year per Cardholder) Costs associated with the issuance of new documents and cards - Up to £100 per claim (1 event per year per Cardholder) Cash advance for basic necessities - Maximum refund: £500 in home country, £1,000 if abroad, Cardholder is more than 100 km from the place of residence (1 event per year per Cardholder)	£0	£1.74	Cost of legal advice, up to £200 for the legal consultation (1 event per year per Cardholder) Costs associated with the issuance of new documents and cards - Up to £100 per claim (1 event per year per Cardholder) Cash advance for basic necessities - Maximum refund: £500 in home country, £1,000 if abroad, Cardholder is more than 100 km from the place of residence (1 event per year per Cardholder)	£0	£3.48

Local taxes will be applied in addition to the prices featured in this document.

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