



Rated by Experts

Leading the market in
clarity and transparency



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Overview

Our product ratings use a set of 'red line' criteria to calculate an underlying score for each product, which translates to a star rating.

Products can achieve between one and five stars. The more comprehensive the product, the more likely it is to be rated highly.

To achieve a five-star rating, products must meet all of our red line criteria. We focus on core product features, and don't give extra marks for unnecessary features or optional extras.

Our current red line criteria are contained in the following pages.

We do not consider price when calculating these ratings.

Red line requirement 1 – Accidental damage cover

To pass the red line, the policy must offer protection against accidental damage for all insurable gadgets.

Red line requirement 2 – Accidental damage cover limit

To pass the red line, the policy must provide a minimum of £2,500 for accidental damage incidents. This limit is adequately covering accidental damage claims, being above the market median.

Red line requirement 3 – Accidental loss cover

To pass the red line, the policy must offer protection against accidental loss for all insurable gadgets.

Red line requirement 4 – Accidental loss cover limit

To pass the red line, the policy must provide a minimum of £2,500 for accidental loss incidents. This limit is adequately covering accidental loss claims, being above the market median.

Red line requirement 5 – Malicious damage

To pass the red line, the policy must offer protection against malicious damage for all insurable gadgets.

Red line requirement 6 – Malicious damage limit

To pass the red line, the policy must provide a minimum of £2,500 for malicious damage incidents. This limit is adequately covering claims caused by intentional damage to gadgets, being above the market median.

Red line requirement 7 – Theft

To pass the red line, the policy must offer protection against theft for all insurable gadgets.

Red line requirement 8 – Theft limit

To pass the red line, the policy must provide a minimum of £2,500 for theft incidents. This limit is adequately covering claims caused by stolen gadgets, being above the market median.

Red line requirement 9 – Maximum single-item cover limit

To pass this red line, the policy must provide a minimum of £2,000 for maximum single-item cover. This limit is adequately covering claims for accidental damage, loss, theft and malicious damage for a single gadget, being above the market median.

Red line requirement 10 – Smartphones

To pass the red line, the policy must offer cover for smartphones.

Red line requirement 11 – Tablets

To pass the red line, the policy must offer cover for tablets.

Red line requirement 12 – MacBook or Laptops

To pass the red line, the policy must offer cover for MacBook or laptops.

Red line requirement 13 – Headphones

To pass the red line, the policy must offer cover for headphones.

Red line requirement 14 – Smart watches

To pass the red line, the policy must offer cover for smart watches.

Red line requirement 15 – Liquid damage cover

To pass the red line, the policy must offer protection against liquid damage for all insurable gadgets.

Red line requirement 16 – Maximum number of gadgets covered

To pass the red line, the policy must cover unlimited number of gadgets.

Red line requirement 17 – Maximum age of gadgets

To pass the red line, the policy must not require an age limit for insurable gadgets.

Red line requirement 18 – Maximum age of laptop

To pass the red line, the policy must not require an age limit for laptops.

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