

Mobile Phone Insurance

Insurance Product Information Document

Company: Aviva Insurance Limited Product: PhoneCare Insurance

Registered in Scotland No. 2116 Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

This is a summary of PhoneCare Insurance. You will find the full terms and conditions (along with other important information) online at www.mobiles.co.uk/phonecare and in the policy documents.

What is this type of insurance?

PhoneCare Insurance is designed to provide you with cover to protect your mobile phone against unexpected, unforeseen and unintentional incidents. We will, at our discretion, either repair or replace the phone in the event it is damaged, breaks down outside of warranty, is lost, or is stolen. The replacement phones we provide are refurbished models which come with a PhoneCare warranty provided by the Carphone Warehouse.



What is insured?

- ✓ Damage (sudden and unexpected damage that affects how your phone works)
- ✓ Theft
- ✓ Accidental loss
- ✓ Breakdown of your phone after the manufacturer's (or a PhoneCare) warranty expires
- ✓ Accessories purchased from mobiles.co.uk, e2save.com, or the Carphone Warehouse - up to £300



What is not insured?

- ✗ The excess you need to pay towards each successful claim as shown on your certificate. There is no excess for breakdown claims
- ✗ Any claim for theft or loss that occurs whilst the user has deliberately left the phone unattended and unsecured
- ✗ Any claim for theft from an unattended vehicle, unless the vehicle was locked and the phone concealed from view
- ✗ Any charges from your network provider in the event of unauthorised calls, messages, data use or downloads, or any financial loss resulting from your phone being used without your permission
- ✗ Any incident caused intentionally by you, or by anyone else using the phone with your permission
- ✗ Stored information, data, downloads, videos, music, applications, or the cost of their retrieval



Are there any restrictions on cover?

- ! We will only replace your accessories if they were damaged, lost or stolen in the same incident as the phone – or if we replace your phone with a different make or model and this means that you can no longer use your existing accessories
- ! For us to pay any claim for theft you must report the theft to the police upon discovery and request a crime reference number
- ! If an incident happens abroad, we will not be able to deal with your claim until you are back in the UK



Where am I covered?

- ✓ This insurance provides the same level of cover worldwide



What are my obligations?

- You must pay your premiums on time
- For every successful damage, theft, or loss claim you must pay an excess
- If your phone is lost or stolen you should report it to your network provider before any claim is submitted
- You must take reasonable care to protect your phone and its accessories from being damaged, lost or stolen
- You must notify us of any change of the phone to be insured, or if you no longer wish to insure the phone
- You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, renew, and make changes to your policy



When and how do I pay?

Your insurance premiums must be paid monthly. Your first payment will be collected by debit or credit card, with further premiums collected by Direct Debit.

Direct Debit payments will be collected on the dates shown on your certificate.



When does the cover start and end?

Cover begins on the start date which will be shown on your certificate, and will continue on a monthly basis for a maximum of 5 years, unless it is cancelled by you or us before then.

If we repair or replace your phone, cover will continue on the same basis as prior to the repair or replacement unless we decide to cancel the cover as described in the 'Cancellation of your policy by us' section of the insurance terms and conditions.

If at our discretion we settle any claim you make in cash, we will not be able to continue cover for a replacement phone purchased by you, and the policy will be cancelled with effect from the date of the incident which gave rise to the claim.



How do I cancel the contract?

If you want to cancel your policy please call 0800 049 6189 or write to PhoneCare, PO Box 692, Salford, M5 0PG.