

Mobile Phone Insurance

Insurance Product Information Document



Company: London General Insurance Company Limited

Product: Mobile Phone Insurance

London General Insurance Company Limited, registered number 1865673, incorporated in England and Wales (TWENTY Kingston Road, Staines-upon-Thames, Surrey TW18 4LG), authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number 202689.

IMPORTANT: Complete pre-contractual and contractual information is provided in other relevant documents. Please refer to the full terms and conditions for further details.

What is this type of insurance?

This policy provides accidental damage and theft cover for mobile phones. In the event the mobile phone is accidentally damaged or stolen, the mobile phone will be repaired or replaced.



What is insured?

- ✓ **Theft:** The insured item is covered in the event it is stolen.
- ✓ **Accidental damage:** The insured item is covered in the event it is damaged accidentally (accidental damage is considered to be damage resulting from an unforeseen and sudden incident).
- ✓ **Repair and replacement Pprocess:** If you make a claim under the insurance policy which is accepted, we will try to repair the insured item (where relevant). If we cannot repair the insured item we will replace it with an identical mobile phone. If we cannot do this, you will be given a choice of models with an equivalent specification. Where a replacement is not possible, we will contact you to discuss an alternative claim settlement.
- ✓ You are entitled to an unlimited number of repairs.



What is not insured?

- ✗ **Loss:** This insurance policy does not provide cover where the insured item has been lost (for any reason).
- ✗ **Breakdown:** This insurance policy does not provide cover for mechanical breakdown other than if it is accidentally damaged.
- ✗ **Contents of your mobile phone:** This insurance policy does not provide cover for the contents of the insured item. For example, loss or corruption of data, images, games, logos and downloads are not covered.
- ✗ **Accidental damage or theft as a result of not taking care of the insured item:** This insurance policy does not provide cover for accidental damage or theft as a result of not taking care of your insured item, for example, leaving the insured item unattended on display in your car, or in a restaurant, giving the insured item to someone other than someone you know well and trust, deliberate damage to the insured item by you or anyone else.
- ✗ **Cosmetic damage:** This policy does not provide cover for any damage that does not impair the function or performance of the insured item. For example, it will not cover your insured item for scratches, dents or similar damage where your insured item still works as expected.
- ✗ **Unauthorised repairs:** This insurance policy does not provide cover for the insured item if, after being accidentally damaged, it has been repaired by you or a third party.

For full details of all exclusions, please refer to the Terms and Conditions



Are there any restrictions on cover?

- ! The value of any alternative claim settlement will be limited to the original purchase price of the insured item.
- ! You must be at least 18 years old and a resident in the United Kingdom (excluding the Isle of Man and the Channel Islands) to purchase this insurance policy.
- ! The insured item must be purchased from Shop Direct Home Shopping Limited.
- ! An excess may apply when making a claim on the insurance policy. Where an excess applies, the amount will be shown on your Certificate of Insurance and is payable each time a claim is made and accepted.
- ! We cannot guarantee we will be able to replace the insured item with one of the same colour or replace any limited or special edition mobile phones.
- ! If the insured item is replaced by us (or you receive an alternative claim settlement when we cannot repair or replace the insured item), the insurance policy will end.
- ! If the insured item is replaced by the manufacturer, the insurance policy will end.
- ! The insurance policy cannot be transferred to another item.

For full details on the restrictions of cover, please refer to the Terms and Conditions.



Where am I covered?

- ✓ United Kingdom (excluding the Isle of Man and the Channel Islands).
- ✓ The insured item is covered against accidental damage and theft whilst outside of the United Kingdom for a period of no more than 30 days.



What are my obligations?

- **Reporting theft** - If the insured item is stolen you should report it to the police or local authorities as soon as possible after the event and obtain a crime reference number. You should also contact your network provider as soon as possible after the incident to request the insured item be locked and obtain the IMEI number.
- **Prompt claim** - Please report any claim to us as soon as possible, but no later than 28 days after the incident has occurred. If you report the claim after 28 days, we may not consider the claim. Claims outside this timeframe will be considered on a case by case basis.
- **Claims process** - Please make sure you keep the insured item safe and do not touch the damaged area as it may need to be inspected by our technicians. You may be required to dispose of the insured item once it has been replaced.
- **Reasonable care** - You, or anyone acting on your behalf, must take reasonable care to answer all questions honestly and to the best of your knowledge. Failure to do so may affect the validity of the insurance policy or acceptance of a claim.
- **Manufacturer replacement** - If the manufacturer replaces the insured item, it is your responsibility to contact Shop Direct Finance Company Limited to cancel the insurance policy. The insurance policy will not transfer to the replacement item.
- **Looking after your insured item** - You should keep your insured item in a good state of repair and take all reasonable precautions to prevent accidental damage or theft.
- **Recovered items** - If the insured item is recovered after a theft claim is accepted, the insured item becomes the property of the insurer and you should contact Shop Direct Finance Company Limited on 0800 092 9051 to return it.



When and how do I pay?

- You will pay for the insurance policy by making a one-off payment when you buy it.
- You can make this one-off payment by using a credit or debit card or by using your credit account with Shop Direct Finance Company Limited.



When does the cover start and end?

The insurance policy will start on the later of the following events:

- where you have bought the insurance policy at the same time as the insured item, the insurance policy will start on the date the insured item is dispatched; or
- where you have bought the insurance policy after buying the insured item, the insurance policy will start on the date you buy the insurance policy.

The exact start date and term of the insurance policy will be listed on the Certificate of Insurance. We realise that you may not receive the insured item for several days after placing your order. Any claims made towards the end of the term of the insurance policy will take this into consideration.

The insurance policy will end on the earlier of the following events:

- the date you return the insured item to Shop Direct Home Shopping Limited; or
- the date we or the manufacturer replaces the insured item; or
- the date this insurance policy is cancelled by you or the insurer; or
- the term of the insurance policy comes to an end.



How do I cancel the contract?

If, for any reason, you are not satisfied with the insurance policy you can cancel it by contacting Shop Direct Finance Company Limited by telephone on 0800 092 9051 or by writing to: Insurance Customer Services, Sandringham House, Sandringham Avenue Chelmsford, CM92 1LH.

- If you cancel the insurance policy within the first 45 days, any premium you have paid for the insurance policy will be returned to you in full.
- If you cancel the insurance policy after the first 45 days, you will receive a pro-rata refund of the premium paid for the insurance policy based on the unexpired number of months remaining.