

Mobile Insurance

Insurance Product Information Document

Company: Chubb European Group SE (UK Branch)

Product: PhoneCare Insurance

Chubb European Group SE (CEG) is incorporated in France and governed by the provisions of the French insurance code. Registration number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Risks falling within the European Economic Area are underwritten by CEG, which is authorised and regulated by the French Prudential Supervision and Resolution Authority. CEG operates in the UK through a branch, which is registered in England & Wales. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Details about our authorisation can be found on the Financial Conduct Authority website (FS Register number 820988).

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. We will, at our discretion, either repair or replace the mobile in the event it is damaged, breaks down outside of warranty, is lost, or is stolen.

The replacement mobiles we provide are refurbished models which come with a Currys warranty provided by Currys.

PhoneCare Insurance policies are underwritten by Chubb European Group SE (UK Branch) and arranged and administered by Currys Retail Limited. Currys will support you in the event of a claim.

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.



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 worth up to £300 supplied with your mobile or purchased from mobiles.co.uk, e2save.com or Currys to be used with your mobile



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
- ✗ Theft or loss that happens whilst the user has deliberately left the mobile unattended and unsecured
- ✗ Theft from an unattended vehicle, unless the vehicle was locked and the mobile concealed from view
- ✗ Any financial loss resulting from your mobile 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
- ✗ Repair or replacement costs that have not been authorised by us



Are there any restrictions on cover?

- ! We won't cover damage claims where the product is not available for inspection
- ! 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
- ! If an incident happens abroad, we won't 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
- You must pay an excess for every successful damage, theft or loss claim
- You must take reasonable care to protect your mobile and its accessories from being damaged, lost or stolen
- You must notify us of any change of the mobile to be insured, or if you no longer wish to insure the mobile
- 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 will continue on a monthly basis up to the maximum policy term of 5 years, unless it's cancelled by you or us before then. Cancellation fees do not apply.

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.

In the event that we are unable to source a suitable replacement or repair your product, we will, at our discretion, settle the claim in the form of a Currys gift card or cash and the policy will be cancelled with effect from the settlement date of the claim. Cover cannot continue because the product was not replaced and there is no product to insure.



How do I cancel the contract?

If you want to cancel your policy please call 0800 049 0222 or write to PhoneCare, PO Box 692, Salford, M5 0PG.