

# Tech Insurance

## Insurance Product Information Document

**Company: Chubb European Group SE (UK Branch)**

**Product: Currys Mobile Insurance Complete**

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 Currys Mobile Insurance Complete. You'll find the full Terms and Conditions (along with any other important information) online at [www.currys.co.uk/mobile/insurance](http://www.currys.co.uk/mobile/insurance) 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.

Currys Mobile 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?

Currys Mobile Insurance Complete is designed to provide you with cover to protect your mobile against unexpected, unforeseen and unintentional incidents.



#### What is insured?

- ✓ Damage (sudden and unexpected damage that affects how your mobile works)
- ✓ Theft
- ✓ Accidental loss
- ✓ Breakdown of your mobile after the manufacturer's (or Currys) warranty expires
- ✓ Accessories worth up to £300 supplied with your mobile or purchased from 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's 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 mobile with your permission
- ✗ Stored information, data, downloads, videos, music, applications, or the cost of 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'll only replace your accessories if they were damaged, lost or stolen in the same incident as the mobile. Or if we replace your mobile 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 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 can be paid monthly or by an annual single payment.

If you pay your premiums 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.

If you pay your premium annually, you can pay your premium each year by debit or credit card.



## When does the cover start and end?

Cover begins on the start date which will be shown on your certificate.

If you pay your premium monthly, 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 you pay your premium annually, cover will continue for a period of 12 months from the start date. You'll have the option to renew your policy each year up to the maximum policy term of 5 years, unless it's cancelled by you or us before then.

If we repair or replace your mobile, cover will continue on the same basis as before the repair or replacement, unless we decide to cancel the cover for your replacement mobile 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 no longer wish to insure the mobile you can provide notice to cancel your policy by calling 0800 049 0221 or by writing to us at Currys Insurance, PO Box 194, Cramlington, NE23 0DA, or online at [www.currys.co.uk/mobile/insurance](http://www.currys.co.uk/mobile/insurance). You can also visit any Currys store where one of our experts will be happy to help you.