



currys

Mobile Insurance Complete policy booklet.

Tech Insurance from the tech experts.

Mobile Insurance Complete provides a range of services to help you get the most from your product. Currys Mobile Insurance policies are underwritten by Chubb European Group SE (UK Branch) and arranged and administered by Currys Retail Limited. In the event of a claim, Currys will support you throughout the claims process.

Important Information.

- You don't have to buy a Mobile Insurance Complete policy at the same time as you purchase your new product. You have up to 90 days to decide.
- Chubb European Group SE (UK Branch) is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if Chubb European Group SE (UK Branch) cannot meet their obligations, depending on the type of insurance and the circumstances of your claim. Further information about the scheme is available from the FSCS website www.fscs.org.uk.
- Currys only offers Currys Tech Insurance Products provided by Chubb European Group SE (UK Branch) who is the insurer and our exclusive insurance partner. You do not pay a fee to Currys when taking out this insurance. We receive commission from Chubb European Group SE (UK Branch). Currys does not conduct a Personal or Fair Market analysis to assess which policies in the market suit your needs or are most competitive. We can only recommend one of the Currys Tech Insurance Products based upon your demands and needs. You must decide whether the Currys Tech Insurance Product is right for you.
- Similar policies may be available from other providers.
- There are statutory rights in place that apply to faulty goods. You can find advice on those from the Citizens Advice.
- Compare prices of this insurance product and Currys and non-Currys extended warranties for electrical goods at www.compareextendedwarranties.co.uk
- Your household insurance may provide you with some protection for your product but:
 - You may not be protected for faults caused by electrical or mechanical breakdown.
 - Portable products may not be protected.
 - Your annual premium may increase after your claim.
- You may cancel this policy at any time. Cancellation fees do not apply.
- In the event that we replace or repair your product, cover will continue on the same basis as prior to the repair or replacement.
- 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.
- Full Terms and Conditions can be found on Pages 9-19 of this booklet. Further information about Mobile Insurance Complete including full Terms and Conditions can be found at www.currys.co.uk/mobile/insurance.

Mobile Insurance policies.

Say hello to Currys Mobile Insurance Complete, giving you insurance and Expert Support for your new mobile. There's no need to worry if it's damaged or breaks down (outside of warranty). We'll sort everything out for you and have you back up and running in no time.

Our insurance is built for how we use tech today.

- 1 A simple and easy claims process.**
We aim to make claims decisions quickly without the need for paperwork.
- 2 Replacement mobile delivered the next working day.***
To get you back up and running quickly, we aim to replace and deliver your mobile the next working day. This is following acceptance of your claim and payment of your excess before 5pm.
- 3 Expert Support 24/7, 365 days a year.**
Our Tech Insurance includes access to Expert Support from Currys – giving you help with your tech in-store, over the phone or via remote access. If something's not working properly, there's a tech issue you can't solve, or you just need a hand getting things set up—we can help.

Mobile Insurance Complete.

Mobile Insurance Complete covers your mobile against damage, breakdown, theft and accidental loss, both for the mobile itself, and for the accessories worth up to £300.

We also provide 24/7 Expert Support to help with all your technical queries and issues.

Currys Mobile Insurance Complete	
Insurance	
Replacement Period – Next working day (next working day replacement upon acceptance of claim and payment of excess before 5pm)*	✓
Damage to your mobile including liquid damage, that affects how the mobile works	✓
Theft	✓
Loss	✓
Breakdown (outside of warranty)	✓
Accessories supplied with your mobile or purchased from Currys to be used with your mobile	Up to £300
Worldwide cover	✓
Expert Support	
24/7 Phone Assist	✓
In Store Assist	✓
24/7 Remote Assist (Compatibility and functions are dependent on operating system, mobile and connection)	✓

*Working days are Monday to Friday excluding bank holidays. Our replacement mobiles are grade A refurbished models with a 12 month Currys warranty. You can choose to have your replacement mobile delivered to a Currys store, to your home or to an alternative address. For damage and breakdown claims where you choose to have your replacement mobile delivered to your home or an alternative address we'll collect your original mobile when we deliver your replacement. You must be ready to exchange your original mobile when the courier arrives and be able to follow any special instructions from our courier.

However, there are some exceptions, so please refer to the Key areas we do not cover section on page 6 and the Policy Terms and Conditions on pages 9-19 for further information.

For further information on the accessories covered, please refer to page 10.

Here are the prices.

Your premium band and excess amounts are based on which band your mobile falls into and are based on the type of mobile you have.

The excess is the amount you need to pay towards each successful claim (excluding breakdown).

The policy premium and excess will be shown on your Insurance Certificate.

Mobile Insurance Complete

Product price band	Monthly premium	Annual premium	Excess
1	-	£15	£10
2	£5	£25	£20
3	£7	£40	£30
4	£8	£70	£30
5	£9	£100	£40
6	£10	£110	£50
7	£12	£130	£50
8	£13	£150	£60
9	£14	£160	£60
10	£15	£170	£70
11	£16	£180	£80
12	£17	£190	£100

This written quotation is valid for 90 days from the date of purchase of the mobile. Your mobile must be in good working order when you take out the policy.

When can you buy a policy?

If you decide not to buy a policy when you buy your mobile, any written quotation given to you will be available on the same terms and conditions for a period of 90 days. Any offers, such as discounts and vouchers, which are linked to the purchase of the policy will also remain available for that period.

Ask us about policy discounts that may be available to you when you purchase two or more Mobile Insurance Complete policies at the same time. Simply call one of our experts on 0800 049 0221.

Expert Support.

Our Tech Insurance includes access to Expert Support from Currys – giving you help with your tech in-store, over the phone or via remote access. If something's not working properly, there's a tech issue you can't solve, or you just need a hand getting things set up—we can help.

In Store Assist.

Pop into any Currys store to get the help you need.

24/7 Phone Assist.

Access to Expert Support over the phone all day, every day.

24/7 Remote Assist.

If needed, one of our experts can access your tech via an app and help to solve the problem as if they were right there.

The best bit? It's all included as part of your Tech Insurance.



To speak to your Expert Support call us on
0800 049 0221.

Lines are open 24 hours a day,
365 days a year.

Mobile Insurance Complete.

Mobile Insurance Complete is built for how we use tech today.

Key areas we cover

- Damage to your mobile including liquid damage, that affects how the mobile works.
- Theft.
- Loss.
- Breakdown of your mobile after the manufacturer's or Currys warranty expires.
- Cover for accessories purchased from Currys that are stolen, lost or damaged at the same time as your mobile up to £300.
- Worldwide cover.
- 24/7 Phone Assist – advice over the phone to help with set up, customisation and sync, consultation, data transfer and troubleshooting.
- In Store Assist – visit our website on www.currys.co.uk/store-finder, to find your nearest Currys store.
- 24/7 Remote Assist – our experts can access your mobile via an app to fix problems. (Compatibility and functions are dependent on operating system, mobile and connection).

However, there are some areas we do not cover, so please refer to the section below and pages 10–11 for further information. Full Policy Terms and Conditions can be found on pages 9–19.

Key areas we do not cover

- Theft or loss that occurs 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.
- Cosmetic damage such as dents, scratches or any other type of damage that does not affect how the mobile works.
- The excess you need to pay towards any claim (no excess on breakdown).
- Any claim when you have not paid your premiums.
- Any charges from your network provider in the event of unauthorised calls, messages, data use or downloads.
- Repair or replacement cost not authorised by us.

*By 'unattended', we mean the product is not in your or the user's possession, left out of arm's reach or with someone not trusted by you. By 'unsecured' we mean the product is left in a place where it can be easily picked up by a person without your or the user's authority without that person having to use force and/or violence.

Other exclusions apply, please see pages 10–11 for definitions and examples. Please refer to the Policy Terms and Conditions on pages 9–19 for full details.

Getting support.

	Support		
	Visit	Call	Online
Theft & Loss	✓	✓	✓
Damage	✓	✓	✗
Breakdown	✓	✓	✗
24/7 Expert Support	✓	✓	✓

If you need additional support managing your insurance policy due to disability, physical or mental illness, or just need help because your circumstances have changed, please contact us on **0800 049 6189** and we will be happy to tailor our service to meet your needs where possible. You can also use our online service to register any support you need by visiting www.currys.co.uk/customer-support-financial-wellbeing.html and selecting "Additional needs assistance".

Keep in touch.

To make sure you have the cover you need, please let us know if you change or sell your mobile, if you change your address or bank details, or if you no longer require cover.

Cancellation of your policy.

If you decide you'd like to end your policy, please contact us, and one of our experts will be happy to help you. Cancellation fees do not apply.

Full information on changes we need to know about and cancelling your policy can be found on page 13.

How to contact us.



Visit any Currys store



Call us on **0800 049 0221**



Or visit us on www.currys.co.uk/mobile/insurance

Helpful information at a glance.

The full Insurance Terms and Conditions for your policy can be found on pages 9-15 of this booklet. For Expert Support Terms and Conditions, please refer to pages 16-19. Remember you have 90 days from purchasing your new mobile from Currys in which to take out a Currys Mobile Insurance Complete policy.

Making a claim.

Currys will support you throughout the claims process. If you need to make a claim, simply visit any Currys store - you'll find the nearest one to you at www.currys.co.uk/gbuk/store-finder

Alternatively, please visit the Currys website at www.currys.co.uk/mobile/insurance or phone the UK call centre on **0800 049 0221** or **+44 1133 181 518** if calling from abroad*, between 8am - 8pm Monday to Friday, 9am - 6pm on Saturday and 10am - 5pm on Sunday for help with your claim.

Making a complaint.

If you are unhappy with any aspect of the handling of your insurance, in the first instance please call **0800 049 0221** or **+44 1133 181 518** if calling from abroad*. Alternatively, please contact us either via the Currys website at www.currys.co.uk/mobile/insurance or in writing addressed to Currys Insurance, PO Box 194, Cramlington, NE23 ODA.

If you have complained and you are dissatisfied with the final decision, you may refer the matter to the Financial Ombudsman Service. Following the complaints procedure does not affect your right to take legal action. For full details on our complaints procedure see page 15.

Changes to this agreement.

During your period of cover, we may make changes to your premium, policy cover or terms and conditions of insurance. If we decide to make such a change, we will always write to you 30 days in advance. For full details, including reasons why we may make a change see page 12.

Large print, audio and braille.

This policy and other associated documentation are also available in large print, audio and braille.

If you require any of these formats please call **0800 049 0221**.

*Calls to 0800 numbers are free from any UK line including a mobile. Calls may be recorded and/or monitored.

Prices of calls to either number will incur roaming charges if calling from abroad. Check with your operator for details.

Mobile Insurance Complete.

1.1 Policy Terms and Conditions.

Your insurance policy.

When you take out your Mobile Insurance Complete policy you agree to the following terms and conditions:

- Insurance Terms and Conditions with Chubb European Group SE (UK Branch); and
- Expert Support Terms and Conditions with Currys Group Limited.

Together, these are your "Policy Terms and Conditions". If either of the Insurance Terms and Conditions or the Expert Support Terms and Conditions is terminated, the other will be terminated automatically.

Contract of insurance.

The Policy Terms and Conditions and your Mobile Insurance Complete certificate form the contract of insurance between you and us. Please read them and keep them safe. In return for you paying your premiums, we will provide cover for the product shown on your Mobile Insurance Complete certificate, providing you remain the owner, and anyone using the product complies with the Policy Terms and Conditions. The provision of insurance under this policy is conditional upon you observing and fulfilling the Policy Terms and Conditions.

Mobile Insurance Complete certificate.

The Mobile Insurance Complete certificate shows the specific product covered by this policy, the period of cover, premium due, payment frequency, significant cover exclusions and the policyholder's details. The Mobile Insurance Complete certificate does not show the cover you have, and you should read this as one document together with the Policy Terms and Conditions.

1.2 Insurance Terms and Conditions.

These are the Insurance Terms and Conditions of your Mobile Insurance Complete. In them you will find full details of what is covered, what is not covered and the limits and conditions that apply.

We, us, our.

Chubb European Group SE (UK Branch), authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

You, your.

The policy holder as named in the 'Customer Details' section of the Mobile Insurance Complete certificate.

Excess.

This is the amount you need to pay towards each successful claim except breakdown and is shown on your Mobile Insurance Complete certificate. We'll collect the payment after your claim has been accepted and before your claim is settled.

Eligibility.

To be eligible for Mobile Insurance Complete:

- the person named on the Mobile Insurance Complete certificate must be aged 18 years or over – 'you';
- the person named on the Mobile Insurance Complete certificate – 'you', and anyone else who uses the product on a regular basis with your authority – 'user', must be resident in the UK.

Product criteria.

To be eligible for Mobile Insurance Complete:

- your product must be less than 90 days old, in your possession and in good working order, undamaged and functioning according to its nature and purpose before the policy starts; and
- your product must have been purchased from Currys.

Period of cover.

Cover begins on the start date shown on your Mobile Insurance Complete certificate.

- If you pay your premium monthly, cover will continue on a monthly basis unless it is cancelled by you or us.
- If you pay your premium annually, cover will continue for a period of 12 months from the start date. You will have the option to renew your policy each year unless it is cancelled by you or us before then.

Please contact us if you change or upgrade your product as your Mobile Insurance Complete policy will not be cancelled automatically.

If we repair or replace your product, 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.

If at our discretion we settle your claim in the form of a Currys gift card or in cash, we will not be able to continue cover for a replacement product purchased by you, and the policy will be cancelled with effect from the date of the settlement of the claim.

Mobile Insurance Complete.

1.2 Insurance Terms and Conditions.

Things you must do.

- pay your premiums on time;
- take reasonable care to protect your product and its accessories from being damaged, lost or stolen;
- provide complete and accurate information where requested by us. Failure to do these things may result in your claim being declined or your policy being cancelled.

What we'll cover.

We will, at our discretion, either replace or repair your product in the event of:

- damage – unexpected damage that affects how the product works;
- breakdown – failure due to an internal hardware fault happening after the date the manufacturer's or Currys warranty expires;
- accidental loss;
- theft.

We will pay up to £300 per claim for standard accessories supplied with your product and/or any case, charger, screen protector and/or memory card purchased from Currys to be used specifically with your product, if:

- you make a successful claim for your product and the accessories were affected during the same incident; or
- we replace your product with a different make or model and you can no longer use them.

Cover applies worldwide provided you, or anyone who uses the product on a regular basis remains a UK resident.

Helping prevent theft and loss.

Whilst we'll always consider the individual circumstances of claims for theft and loss, the following examples are intended to highlight the level of care we expect you to take in looking after your product.

- Don't leave your product on the table in a bar or restaurant;
- Don't leave your product under a towel in a bag while you go swimming in a pool or at the beach;
- Don't leave your product lying around in a changing room or in a bag outside of a locker while in the gym;
- Don't leave your product on a counter or desk at your workplace;
- Don't hand your product over to a person you don't know e.g. someone offering to take your picture or asking to borrow your product; and/or
- Don't leave your product in an unlocked location.

We won't cover.

We won't cover claims:

- for theft from an unattended vehicle unless the vehicle was locked and the product was concealed from view;
- for theft or loss that occurs where the circumstances of the claim suggest that the product was put at risk or the product was left unattended and unsecured;
- where you have not paid your premiums on time;
- where the product cannot be verified as the insured product;
- for repair or replacement costs that have not been authorised by us; or
- due to modification, maintenance, repairs (including augmentation or replacement of the operating system) and/or any process of cleaning and/or restoring.

We won't cover the following incidents:

- any incident our expert has identified as part of their inspection:
 - as having been caused intentionally by you or the user; or
 - that has occurred due to the product having been neglected, abused or misused by you or the user;
- any incident that occurred before the start date of this policy as shown on your Mobile Insurance Complete certificate;
- any incident caused by a repair not authorised by us, the fitting of non-genuine parts by a 3rd party, use of non-genuine accessories or as a result of any software not approved by the manufacturer being present on the product;
- any incident caused by a government body or other authority confiscating your product.

Mobile Insurance Complete.

1.2 Insurance Terms and Conditions.

We also won't cover:

- any damage claim where the product is not available for us to inspect;
- any breakdown that is covered by the manufacturer's or Currys warranty, or a claim resulting from a manufacturer's defect or recall of the product;
- cosmetic enhancements you've made to your product, for example plating or embellishment with precious metals, stones or crystals;
- cosmetic damage such as dents, scratches or any other type of damage that does not affect how the product works;
- stored information, including (but not limited to) any data, downloads, videos, music and applications and any costs relating to the retrieval of data;
- non-hardware problems, e.g. software problems, data downloads and malware such as viruses, worms, spyware, adware or Trojan Horses;
- any charges from your network provider in the event of unauthorised calls, messages, data use or downloads;
- any financial loss resulting from your product being used with or without your consent, e.g. to access your bank account, mobile wallet or similar, and/or make purchases;
- any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:
 - war: Any war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war is declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion, assuming the proportions of or amounting to an uprising, military or usurped power;
 - terrorism;
 - any action taken in controlling, suppressing or in any way relating to war or terrorism.
- damage due to fire, flood or adverse weather;
- the excess you need to pay towards each successful claim (no excess on breakdown).

For the purposes of this section:

- by 'unattended', we mean the product is not in your or the user's possession, left out of arm's reach or with someone not trusted by you;
- by 'unsecured' we mean the product is left in a place where it can be easily picked up by a person without your or the user's authority without that person having to use force and/or violence, except:
 - where the product is in the private residence of you or the user or somebody known to you or the user, whilst you or the user are also present in that private residence at the time; or
 - where the product is in the workplace of you or the user and you or the user has taken reasonable steps to ensure the product is not in plain sight; and
- by 'misused' we mean the product is not used for its intended purpose, has been used outside its operating conditions as instructed in the manual or by the manufacturer or where the manufacturer's instructions have not been followed.

Making a claim.

To claim for damage or breakdown, please bring your product to a Currys store, visit www.currys.co.uk/mobile/insurance or call 0800 049 0221. If you have your product repaired or replaced by some means other than through this insurance policy we will not pay your claim. If the incident happens outside the UK, we will not be able to deal with your claim until the product is in the UK and available for assessment.

To claim for loss or theft, please call into any Currys store, or visit www.currys.co.uk/mobile/insurance or call 0800 049 0221. If the product is lost or stolen abroad, please note that replacement products can only be sent to UK addresses.

If your product has been lost or stolen and is connected to a network we will need verification from your network provider that the product has been blocked. We recommend you contact them as soon as possible as this will also limit any charges you may incur for unauthorised use. Please speak to your network provider for more details about charges you may incur.

If your product has been stolen, you must report it to the police, and request a crime reference number (CRN) before your claim is submitted. You will be required to provide the CRN to substantiate your claim. If you cannot obtain a CRN, please call us on 0800 049 0221.

You should make any claim as soon as possible.

For damage and breakdown claims, if your product is security protected, you will need to remove this protection before we can process your claim. E.g. Activation lock or Find My Device on an Apple product. Failure to remove or reactivation of any previously removed security protection may cause delays in processing your claim and you may be charged for any repair or replacement you have received.

Mobile Insurance Complete.

1.2 Insurance Terms and Conditions.

Where we accept your claim, we will at our discretion either provide a repair to your existing product or replace your product. If it is not possible to replace your product with the same make and model as your original product we will provide an alternative product determined by us that may be a different colour or model, or be made by a different manufacturer. This may mean the features and functions will differ, but the replacement will be of a similar specification to your original product. In the event that we're unable to source a suitable replacement we will, at our discretion, make a settlement in the form of a Currys gift card or cash based upon the cost of a like-for-like replacement.

You can choose to have your replacement product delivered to a Currys store, to your home or to an alternative address. For damage and breakdown claims where you choose to have your replacement product delivered to your home or an alternative address we'll collect your original product when we deliver your replacement. You must be ready to exchange your original product when the courier arrives and be able to follow any special instructions from our courier.

Replacement products will not include any stored information you added to your original product, including (but not limited to) any data, downloads, videos, music or applications. This may also apply if your product is repaired. Our experts are able to help you restore data from a back up, if you have one.

Our replacement products are refurbished models which come with a Currys warranty. The Currys warranty will match either the period of time you had left on your original product's manufacturer's warranty or 12 months, whichever is greater. In the unlikely event that the replacement product you receive breaks down within this warranty period, Currys will repair the product under the warranty. To make a claim for a Currys warranty please bring your product to a Currys store. Cover for breakdown under your insurance policy will resume when the Currys warranty expires.

You may be required to provide information such as photos, videos, documents or receipts reasonably necessary to support and/or verify your claim.

If, at the time of an incident, there is any other insurance policy providing the same cover as this Mobile Insurance Complete policy, we are entitled to approach that insurer for a contribution and may request information from you to support this. You should only claim against this policy if you haven't claimed for the incident against any other policy you may hold.

Once we have settled your claim, the original product will become our property. Where a lost or stolen product is recovered you may keep the replacement product we provided you with, but the recovered product must be returned to us. If we identify the product has not been returned to us we may also take legal action against you.

Settlement of accepted claims.

Where a successful claim includes accessories, the settlement for the accessories may be received after the replacement product is received.

We aim for you to receive your replacement product the next working day upon acceptance of claim and payment of excess before 5pm. There are some postcodes that we are unable to deliver to next day, a list of these can be found on our website www.currys.co.uk/mobile/insurance. Please be aware that factors beyond our control (including, but not limited to, adverse weather) may delay your order. Working days are defined as Monday to Friday, excluding Bank Holidays. The replacement products we provide are refurbished models with a warranty provided by Currys.

Changes we need to know about.

You must take reasonable care to provide complete and accurate answers to any questions we ask when you take out or make changes to your policy.

You must tell us about the following changes:

- you no longer own the product;
- the product has been replaced under the manufacturer's warranty. In this case, please provide us with proof of the replacement, including the new IMEI number or Serial Number, from the manufacturer;
- you are no longer a UK resident;
- you change your personal details;
- you change your bank details (if you pay monthly).

If the information provided by you is not complete and accurate, we may cancel your policy immediately and/or refuse to pay a claim.

If you do not inform us about a change it may affect any claim you make.

Changes we may make to this agreement.

After taking a fair and reasonable view and no more than once in any 12 month period, we may make changes to your premium, policy cover and/or terms and conditions of insurance, to:

- reflect changes in our expectation of the future cost of providing cover;
- reflect changes (affecting us or your policy) in the law or regulation, or the interpretation of law or regulation or changes in taxation;
- reflect decisions or recommendations of an ombudsman, regulator or similar person, or any code of practice, with which we intend to comply;
- make them clearer and fairer to you or to rectify any mistakes that may be discovered in due course.

Your premiums may go up or down but Currys will not recover past expenses.

If you pay annually, we will notify you of any changes we are making to your policy when we contact you at renewal of your policy. Changes will become effective from your renewal date.

If you pay monthly any change made under this section will be notified to you in writing at least 30 days in advance. You are free to cancel your policy in accordance with the 'Cancellation of your policy by you' section.

Mobile Insurance Complete.

1.2 Insurance Terms and Conditions.

Cancellation of your policy by you.

You have a statutory right to cancel your policy within 14 days from the day of purchase or renewal of the policy or the day on which you receive your policy or renewal documentation, whichever is later.

If you cancel within the first 14 days you will receive a full refund of premiums paid (unless you have made a claim).

If you have made a claim or you wish to cancel after the first 14 days, you can cancel your policy from the end of any insured month, by giving notice that you wish to cancel before the end of that month. The insured month is the month beginning on the date your policy starts and ending on the same date of the following month, and each subsequent month after that. If you pay annually you will be entitled to a proportionate refund, calculated on the number of unexpired, insured months remaining for which you have paid.

If you no longer wish to insure the product named on your Mobile Insurance Complete certificate 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. Alternatively, you can visit any Currys store where one of our experts will be happy to help you.

Cancellation of your policy by us.

We (or any agent we appoint and who acts with our specific authority) may also cancel this policy for any valid reason. Valid reasons include, but are not limited to:

- a premium not being paid on time (as required in the 'Things you must do' section). If this happens, we will contact you by letter or email to notify you of this. If the payment is not received within 14 days from the date of the letter, we will cancel your policy from the date the premium was due without the need for us to give any further notice to you. We may, at our discretion, allow this policy to resume where a payment is made after this 14 day period, but we are under no obligation to do so;
- you or the user using your product use your product to commit a crime or to allow any crime to take place. We will cancel your policy immediately and notify you of this in writing;
- reasonable suspicion of fraud or where you have failed to provide us with complete and accurate information, as required by the 'Changes we need to know about' section. We may refuse any claim and cancel your policy immediately. Where your actions are deliberate or reckless you will not be entitled to a refund. We may also take legal action against you;
- where we withdraw the product from sale. If this event you will be given at least 90 days' notice;

If we replace your product following a claim, we may, after considering your previous claims history, including:

- number of claims;
- frequency of claims occurrence; and
- circumstances of the claims, including taking reasonable care to protect your product from theft, loss or damage.

decide that we are not willing to continue providing cover in respect of the replacement product. If this happens, we will notify you in writing.

Unless otherwise stated above, if we cancel your policy, we will give at least 30 days written notice to the last known home or email address you have provided to us.

Unless otherwise stated above, if we cancel your policy you will be entitled to a proportionate refund of the premium you have paid based upon the number of unexpired insured months remaining on the policy for which you have paid.

How to contact us.

Just ask: Any of our colleagues in store

Just call: 0800 049 0221

Just visit: www.currys.co.uk/mobile/insurance

Just write: Currys Insurance, PO Box 194, Cramlington, NE23 0DA

If you require your policy documentation in an alternative format such as braille, audio cassette or large print, please contact us on 0800 049 0221.

Fraud.

If we have reasonable grounds to believe that your claim is in any way dishonest or exaggerated, we may cancel your policy immediately and not pay any benefit or return any premium to you. We may also take legal action against you.

Use of language.

All communications relating to this contract will be in English.

Mobile Insurance Complete.

1.2 Insurance Terms and Conditions.

Choice of law.

The Law of England and Wales will apply to the contract unless at the date of the contract you are a resident of Scotland or Northern Ireland, in which case the Law of that country will apply.

Telephone call recording and charges.

For our joint protection telephone calls may be recorded and/or monitored.

Calls to 0800 telephone numbers are free of charge from any UK line, including a mobile. The costs of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles.

Data protection – privacy notice.

Chubb European Group SE (UK Branch) is responsible for your Personal Information (known as the data controller) and Currys Retail Limited acts as our data processor for policy sales, policy administration, claims and complaints handling and other insurance related services.

Chubb uses personal information which you supply to us [or, where applicable, to your insurance broker] in order to write and administer this policy, including any claims arising from it. This information will include basic contact details such as your name, address, and policy number, but may also include more detailed information about you (for example, your age, health, details of assets, claims history) where this is relevant to the risk we are insuring, services we are providing or to a claim you are reporting. We are part of a global group, and your personal information may be shared with our group companies in other countries as required to provide coverage under your policy or to store your information. We also use a number of trusted service providers, who will also have access to your personal information subject to our instructions and control. You have a number of rights in relation to your personal information, including rights of access and, in certain circumstances, erasure. This section represents a condensed explanation of how we use your personal information.

For more information, we strongly recommend you read our user-friendly Master Privacy Policy, available here: www.chubb.com/uk-en/footer/privacy-policy.html You can ask us for a paper copy of the Privacy Policy at any time, by contacting us at dataprotectionoffice.europe@chubb.com.

Mobile Insurance Complete.

1.2 Insurance Terms and Conditions.

Fraud Prevention and Detection.

In order to prevent and detect fraud we may at any time:

- share information about you with other organisations and public bodies including the Police;
- undertake credit searches and additional fraud searches;
- check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this to prevent fraud and money laundering.

We and other organisations may also search these agencies and databases to:

- help make decisions about the provision and administration of insurance and related services for you and users;
- trace debtors or beneficiaries, recover debt, prevent fraud and to manage your insurance policy;
- check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity.

Status Disclosure.

Currys Mobile Insurance policies are underwritten by Chubb European Group SE (UK Branch) and arranged and administered by Curry's Retail Limited.

Chubb European Group SE (UK Branch) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Chubb European Group SE (UK Branch) is regulated in relation to the product and post-sale activities, including complaints, claims and administration. Full details of the regulatory status of Chubb European Group SE (UK Branch) can be found at www.fca.org.uk.

Complaints.

Our promise of service.

Our goal is to give excellent service to all our customers, but we recognise that things do go wrong occasionally. We take all complaints we receive seriously and aim to resolve all our customers' problems promptly. To ensure that we provide the kind of service you expect we welcome your feedback.

We will record and analyse your complaint to make sure that we continually improve the service we offer.

What will happen if you make a complaint:

- We will acknowledge your complaint promptly;
- We aim to resolve all complaints as quickly as possible.

Most of our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, we will contact you with an update within 14 working days of receipt and give you an expected date of response.

What to do if you are unhappy.

If you are unhappy with any aspect of the handling of your insurance we would encourage you, in the first instance, to seek resolution by contacting us on 0800 049 0221, contacting us through www.currys.co.uk/mobile/insurance or in writing addressed to Curry's Insurance, PO Box 194, Crumlington, NE23 0DA.

If you are unhappy with the outcome of your complaint you may be able to refer the matter to the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: 0800 023 4567 (free from UK landlines and mobiles) or 0300 123 9123 (Calls to 03 numbers cost no more than a national rate call to an 01 or 02 number from any line including a mobile and will count towards any inclusive minutes you may have). Or simply log on to their website at www.financial-ombudsman.org.uk.

Whilst we are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure does not affect your right to take legal action.

Financial Services Compensation Scheme.

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim. Further information about the scheme is available from the FSCS website www.fscs.org.uk.

Mobile Insurance Complete.

1.3 Expert Support Terms and Conditions.

These Expert Support Terms and Conditions (the "Conditions") apply in addition to the Insurance Terms and Conditions for your insurance policy. If these Conditions are cancelled or terminated for any reason whatsoever, your insurance policy shall also automatically be cancelled or terminated (as applicable). Similarly, if your insurance policy is cancelled or terminated for any reason whatsoever, these Conditions shall also automatically be cancelled or terminated.

We, us, our.

Currys Group Limited.

You, your.

The policy holder as named in the 'Customer Details' section of the Mobile Insurance Complete certificate that forms part of your insurance policy.

Expert Support includes:

24/7 Freephone support for your product.

Remote access to your product so a Currys expert can diagnose the problem and either resolve the problem or provide advice on how to do so.

If you need to speak to your Expert Support call us on 0800 049 0221.

Remote services.

A broadband Internet connection is required to perform the remote service.

Whilst our Currys experts will use reasonable skill and care to resolve the problems you have referred to us, in an event where we may not be able to correct your problem using our remote support service, we will discuss alternative resolution methods.

Software licences.

Any software patches, upgrades or fixes applied to your product by our experts during the remote service, are licensed to you, by us or the relevant third party licensors for your own personal and non-commercial use only, unless otherwise stated. The licensor retains all copyright and other intellectual property rights on such software.

Sensitive information.

To allow us to perform the services you must permit us with access to the files held on your product, however, we will not access or read any of the following:

- My Document Folder;
- Your Internet History;
- Your recent documents list; or,
- Your Internet Cache.

Any personal information held on your product which is accessed or read by our Currys experts will be kept strictly confidential.

If whilst performing the service our experts are exposed to any illegal material, it is our civic and legal responsibility to report such findings to the appropriate authorities. Any disclosure under these circumstances will not be a breach of our confidentiality.

What's not included:

- Remote access for business customers;
- File servers including operating systems;
- Domain and active directory based networks;
- File private network (VPN) and wide area networks (WAN);
- Multisubnet networks;
- Complex firewall configurations;
- Corporate infrastructure hardware;
- Accounting Software.

Mobile Insurance Complete.

1.3 Expert Support Terms and Conditions.

Important information.

Expert Support has no usage limit; however, we do operate a fair usage policy. We reserve the right to raise additional charges if we believe the service is being used for business purposes or if we believe you are failing to take the appropriate steps to safeguard your system.

Freephone number is available from all BT landlines only.

We cannot be responsible or liable to you in relation to any service regarding:

- loss or corruption of data or records;
- any failure by you to follow our reasonable advice, recommendations or instructions;
- you must take all reasonable precautions to protect your product from damage caused by viruses. To prevent such damage we strongly recommend that you keep all operating systems and anti-virus software up to date; or
- any loss that is not reasonably foreseeable.

Unless agreed differently with you in writing the language of this Expert Support agreement and all communications relating to it will be in English and all aspects of the Expert Support agreement, including negotiation and performance, are subject to English Law and the decisions of English Courts.

To perform this service, we will require your address, email address and a contact telephone number which can accept incoming calls.

If your software is or appears to be unlicensed we cannot provide the Expert Support service.

We will use our best efforts to minimise disruption to your product, however, we cannot be responsible for any unforeseen consequences of our services.

Cancellation.

If either of the Insurance Terms and Conditions or the Expert Support Terms and Conditions is terminated, the other will be terminated automatically. Where cancellation periods shown in these Conditions differ from the cancellation period shown in the Insurance Terms and Conditions, the longer period of cancellation shall apply.

Cancellation of your policy by you.

You have a statutory right to cancel these Conditions within 14 days from the day of purchase or renewal of the policy or the day on which you receive your policy or renewal documentation, whichever is later in accordance with the Insurance Terms and Conditions. If you cancel your policy within 14 days you will receive a full refund of premiums paid (unless you have made a claim).

If you wish to cancel after the first 14 days, you can cancel these Conditions from the end of any insured month, by giving notice that you wish to cancel before the end of that month. The insured month is the month beginning on the date your policy starts and ending on the same date of the following month, and each subsequent month after that. If you pay annually you will be entitled to a proportionate refund, calculated on the number of unexpired, insured months remaining for which you have paid.

If you no longer wish to insure the product named on your Mobile Insurance Complete certificate you can provide notice to cancel these Conditions 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. Alternatively you can visit any Currys store where one of our experts will be happy to help you.

Cancellation of your policy by us.

We (or any agent we appoint and who acts with our specific authority) may also cancel these Conditions for any valid reason. Valid reasons include, but are not limited to:

- if you use your product to commit a crime or to allow any crime to take place. We will cancel these Conditions immediately and notify you of this in writing;
- where we reasonably suspect fraud or where you have failed to provide us with complete and accurate information. Where your actions are deliberate or reckless you will not be entitled to a refund. We may also take legal action against you;
- where we withdraw the product from sale. If this event you will be given at least 90 days' notice.

Unless otherwise stated above, if we cancel these Conditions, we will give at least 30 days written notice to the last known home or email address you have provided to us.

Unless otherwise stated above, if we cancel these Conditions you may be entitled to a proportionate refund of any premiums you have paid in accordance with the Insurance Terms and Conditions.

Mobile Insurance Complete.

1.3 Export Support Terms and Conditions.

How to contact us.

Just ask: Any of our colleagues in store

Just call: 0800 049 0221 for Customer Service or Expert Support

Just visit: www.currys.co.uk/mobile/insurance

Just write: Currys Insurance, PO Box 194, Cramlington, NE23 0DA

If you require Expert Support literature in an alternative format such as Braille, audio cassette or large print, please contact Expert Support Customer Services on 0800 049 0221.

Our liability to you.

If we fail to comply with these Conditions, we are responsible for any foreseeable loss or damage you suffer as a result of or from our failing to use reasonable care and skill. We do not exclude or limit in any way our liability to you where it would be unlawful to do so. When we are liable for damage to your product we will make good any damage caused by us. However, we are not responsible for the cost of repairing any pre-existing faults or damage to your product that we discover while providing the services.

Data held on your product.

We will always try to retain the integrity of your data during the repair service, although sometimes this may not be possible (for example, if your product is too badly damaged or if we need to format your product or perform a factory reset). Due to this, any data or information stored on the product shall remain your sole responsibility and we are unable to accept any liability for loss or corruption of such data. You should remove all data that you want to protect and disable all security passwords. Failure to do this could result in us not being able to repair your product or could delay the repair.

We recommend that you back up your data prior to your repair.

Nature and purpose of the processing.

Currys may process Customer Personal Data (personal data contained within your product) submitted and stored by you on your product for the purposes of:

- complying with Currys legal and regulatory requirements;
- to provide you with Expert Support Services.

Categories of data.

Personal data stored by a customer on their product may include the following categories of data: user IDs, email, documents, presentations, images, calendar entries, tasks and other data.

- Currys is a processor of the Customer Personal Data that may be held on your product under the UK GDPR (as described in section 3(10) (as supplemented by section 205(4)) of the Data Protection Act 2018 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data).

By using our Expert Services, you instruct Currys to process Customer Personal Data only in accordance with applicable law:

- to the extent necessary to provide the services and related technical support; and
- as further documented in any other written instructions given by you.

Security.

Currys will implement and maintain technical and organisational measures to protect your data held on your product submitted for repair against accidental or unlawful destruction, loss, alteration, unauthorised disclosure or access.

Currys will take appropriate steps to ensure compliance with the security measures by its employees, contractors and sub-processors to the extent applicable to their scope of performance, including ensuring that all persons authorised to process Customer Personal Data have committed themselves to confidentiality or are under an appropriate statutory obligation of confidentiality.

Our Currys experts are required to enter into a confidentiality agreement and must acknowledge compliance with Currys information security and data protection policies. Currys experts are also required to complete information security and data protection training.

Mobile Insurance Complete.

1.3 Expert Support Terms and Conditions.

Data incident.

If Currys becomes aware of a Data Incident, meaning a breach of Currys security leading to the accidental or unlawful destruction, loss, alteration, unauthorised disclosure of, or access to, your data on your product, Currys will:

- notify you as a customer of the Data Incident promptly and without undue delay; and
- promptly take reasonable steps to minimise harm and secure your data.

Notifications made pursuant to this section will describe, to the extent possible, details of the Data Incident, including steps taken to mitigate the potential risks and steps Currys recommends customer take to address the Data Incident.

Notification of any Data Incident(s) will be delivered to the email address which you have provided or, at Currys discretion, by direct communication (for example, by phone call). You are responsible for ensuring that your contact details, including your email address are current.

Customer security responsibilities.

As a customer you agree that you are solely responsible for:

- maintaining the security of the applications you use to access accounts and applications on your product; and
- backing up your data.

Impact assessments.

Currys will (taking into account the nature of the processing and the information available to Currys) provide reasonable assistance to the Customer in ensuring compliance with any obligations of the customer in respect of data protection impact assessments.

Sub processors.

The customer specifically authorises the engagement of Currys suppliers as sub-processors meaning third parties authorised by Currys to have logical access to and process Customer Personal Data in order to provide parts of the Expert Support services.

In addition, the customer generally authorises the engagement of any other third parties as sub-processors.

When engaging any sub-processor, Currys will ensure, via a written contract, that:

- the sub-processor only accesses and uses your data to the extent required to perform the obligations subcontracted to it, and does so in accordance with the applicable agreement; and
- if the UK GDPR applies to the processing of Customer Personal Data, the data protection obligations set out in Article 28(3) of the UK GDPR are imposed on the sub-processor; and
- Currys remains fully liable for all obligations subcontracted to, and all acts and omissions of, the sub-processor.

Transfer of Customer Personal Data.

We may transfer your Customer Personal Data to countries outside of the UK or EEA, but will always ensure appropriate safeguards are in place when doing so.

Deletion of Customer Personal Data.

Currys shall delete your data from the product or return securely the product processed by it pursuant to this agreement provided that Currys may retain your Customer Personal Data where it is legally required to do so and then only to the extent and for such period as required by law.

Get in touch for help and support.



Visit any Currys store

www.currys.co.uk/gbuk/store-finder



Call us

0800 049 0221 or +44 1133 181 518



Online

www.currys.co.uk/mobile/insurance

Mobile Insurance Complete – Key Information

- Key Features:** The features that are covered and not covered as part of the Mobile Insurance policy can be found on page 6 of this booklet.
- Excess:** An excess is payable on each successful damage, theft or loss claim. There's no excess for breakdown claims.
- Premium payments:** If you have chosen to pay monthly, your first premium was paid in store followed by subsequent monthly payments. If you have chosen to pay annually, your annual payment was made upfront in store and no further payments are due unless you choose to renew the policy in a year's time.
- Exploring your needs:** During the insurance sale, our colleague would have explored your need for insurance using the Insurance Needs Form and made a recommendation that met your needs (the Insurance Needs Form is a list of questions asked in order to establish whether you have a need for the insurance or not).
- Changing your mind:** You may cancel this policy at any time and you are entitled to a 14 day cooling-off period. If you pay monthly and cancel within 14 days of purchase and you haven't made a claim, we'll give you a full refund. After this period, you can cancel your policy at any time but no refund will be given. If you pay annually and cancel within 14 days of purchase and you haven't made a claim, we'll give you a full refund. After this period, you can cancel your policy at any time and you will receive a pro rata refund.
- Documentation:** If you have purchased a policy you will have been given:
 1. Insurance Policy Booklet (this booklet)
 2. Insurance Policy Information Document (IPID)
 3. Copy of Insurance Certificate (sent via email or printed in store to take away)
- Getting Support:** For help and support with your policy please contact Currys using the details found at the top of this page.



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Currys Mobile Insurance Complete policies are sold and administered by Currys Retail Limited registered in England and Wales, No 02142673, registered office: 1 Portal Way, London W3 6RS. The policy includes insurance underwritten by Chubb European Group SE (CEG). CEG's UK branch is registered in England & Wales. UK Establishment address: 40 Leadenhall Street, London EC3A 2BJ. and Expert Support provided by Currys Group Limited.

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Calls to 0800 numbers are free from any UK line including a mobile. Calls may be recorded and/or monitored. Prices of calls to either number will incur roaming charges if calling from abroad. Check with your operator for details.

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