

PHONECARE INSURANCE TERMS AND CONDITIONS.

Your Insurance Policy

These are the terms and conditions of your PhoneCare Insurance. Chubb European Group SE (UK Branch) underwrites this policy. These terms and conditions give you 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. Chubb European Group SE's UK Branch is registered in England & Wales. UK Establishment address: 40 Leadenhall Street, London EC3A 2BJ.

You, your.

The policy holder as named in the 'Customer Details' section of the PhoneCare Insurance certificate

PhoneCare Insurance certificate.

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

Contract of Insurance

These terms and conditions and your PhoneCare Insurance 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 phone shown on your certificate, providing you remain the owner and anyone using the phone complies with these terms and conditions.

Eligibility

To be eligible for PhoneCare Insurance:

The person named on the PhoneCare Insurance certificate must be aged 16 years or over – 'you';
The person named on the PhoneCare Insurance certificate – 'you', and anyone else who uses the phone on a regular basis with your authority – 'user', must be resident in the UK.

Period of Cover

Cover begins on the start date shown on your certificate. Cover will continue on a monthly basis, for a maximum of 5 years, unless it is cancelled by you or us before then. Please contact us if you change or upgrade your phone as your PhoneCare insurance policy will not be cancelled automatically.

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.

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 phone purchased by you, and the policy will be cancelled with effect from the date of the settlement of the claim.

Excess

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

THINGS YOU MUST DO.

1. Pay your premiums on time.
2. Take reasonable care to protect your phone and its accessories from being damaged, lost or stolen.
3. 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 phone in the event of:

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

We will pay up to £300 for:

Standard accessories supplied with your phone; and/or any case, charger, screen protector and/or memory card purchased from mobiles.co.uk, e2save.com or Currys, to be used specifically with your phone, if:

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

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

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

WE WON'T COVER

1. Theft from an unattended vehicle unless the vehicle was locked and the phone concealed from view.
2. Any claim for theft or loss that occurs whilst the user has deliberately left the phone unattended and unsecured.
 - a. By unattended, we mean the phone is left, out of arms reach, with no one trusted by the user, taking care of it.
 - b. By unsecured we mean the phone is left in a place where it can be easily picked up by a person the user does not know, without them having to use force and/or violence, except:
 - where the phone is in the private residence of the user or somebody known to the user, whilst the user is also present in that private residence at the time; or
 - where the phone is in the workplace of the user and the user has taken reasonable steps to ensure the phone is not in plain sight.
3. Any incident caused intentionally by you.
4. Any incident that occurred before the start date of this policy as shown on your certificate.
5. Any claim for repair or replacement costs that have not been authorised by us.
6. Any breakdown that is covered by the manufacturer's or Phone Care warranty, or any claim resulting from a manufacturer's defect or recall of the phone.
7. Any claim due to modification, maintenance, repairs and/or any process of cleaning and/or restoring.
8. Cosmetic enhancements you've made to your phone, for example plating or embellishment with precious metals, stones or crystals.
9. Stored information, including (but not limited to) any data, downloads, videos, music and applications and any costs relating to the retrieval of data.
10. Non-hardware problems, e.g. software problems, data downloads and malware such as viruses, worms, spyware, adware or Trojan Horses.
11. Any charges from your network provider in the event of unauthorised calls, messages, data or downloads.
12. Any financial loss resulting from your phone being used with or without your consent e.g. to access your bank account, mobile wallet or similar, and/or make purchases.
13. Any incident caused by a government body or other authority confiscating your phone.
14. 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:
 - a. War:
Any war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be 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;
 - b. Terrorism;
 - c. Any action taken in controlling, suppressing or in any way relating to war or terrorism.

MAKING A CLAIM

1. To claim for damage or breakdown, please bring your phone to a Currys store, visit www.currys.co.uk/mobile/insurance or call 0800 049 0222. If you have your phone 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 phone is in the UK and available for assessment.
2. To claim for loss or theft, please call into any Currys store, or visit www.currys.co.uk/mobile/insurance or call 0800 049 0222. If the phone is lost or stolen abroad, please note that replacement phones can only be sent to UK addresses. You can also visit www.mobiles.co.uk/phonecare for more information on how to make a claim.
3. If your phone has been lost or stolen and is connected to a network we will need verification from your network provider that the phone 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.
4. If your phone 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 0222.
5. You should make any claim as soon as possible.
6. For damage and breakdown claims, if your phone 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.
7. Where we accept your claim, we will at our discretion either provide a repair to your existing product or replace your phone. If it is not possible to replace your phone with the same make and model as your original phone we will provide an alternative phone 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 phone. 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.
8. 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.
9. Replacement phones will not include any stored information you added to your original phone, including (but not limited to) any data, downloads, videos, music or applications. This may also apply if your phone is repaired. Our experts are able to help you restore data from a back up, if you have one.
10. Our replacement phones are refurbished models which come with a PhoneCare warranty provided by Currys. The PhoneCare 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 PhoneCare warranty please bring your product to a Currys store. Cover for breakdown under your insurance policy will resume when the PhoneCare warranty expires.
11. You may be required to provide information, documents or receipts reasonably necessary to support and/or verify your claim.
12. If, at the time of an incident, there is any other insurance policy providing the same cover as this PhoneCare Insurance 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.
13. Once we have settled your claim, the original phone will become our property. Where a lost or stolen phone is recovered you may keep the replacement phone we provided you with, but the recovered phone must be returned to us. If we identify the phone has not been returned to us we may also take legal action against you.

SETTLEMENT OF ACCEPTED CLAIMS

1. Where a successful claim includes accessories, the settlement for the accessories may be received after the replacement phone is received.
2. We aim for you to receive your replacement phone 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 phones we provide are refurbished models with a PhoneCare warranty provided by Currys.

CANCELLING YOUR POLICY

Cancellation of your policy by you

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

1. If you cancel within the first 14 days you will receive a full refund of premiums paid (unless you have made a claim).
2. 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. You will not be entitled to any refund.

3. If you no longer wish to insure the phone named on your certificate you can provide notice to cancel your policy by calling 0800 049 0222, by writing to us care of Phone Care, PO Box 194, Cramlington, NE23 0DA.

Cancellation of your policy by us

1. 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. Where a premium is not paid on time (as required in THINGS YOU MUST DO 1). 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.
 - b. If you or the user using your phone use your phone 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.
 - c. Where we reasonably suspect 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.
 - d. Where we withdraw the product. If this event you will be given at least 90 days' notice;
 - e. If we replace your phone 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 phone from theft, loss or damage), decide that we are not willing to continue providing cover in respect of the replacement phone. If this happens we will write to you to notify you of this.
2. 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.
 3. 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.

CHANGES TO YOUR POLICY

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:

- a. you no longer own the phone (including where the phone has been replaced under your manufacturer's warranty);
- b. the phone has been replaced under the manufacturer's warranty. In this case, please provide us with proof of their placement, including the new IMEI number, from the manufacturer;
- c. you are no longer a UK resident;
- d. you change your mobile phone number;
- e. you change your home or email address;
- f. you change your bank details.

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:

- a. reflect changes in our expectation of the future cost of providing cover;
- b. reflect changes (affecting us or your policy) in the law or regulation, or the interpretation of law or regulation or changes in taxation;
- c. reflect decisions or recommendations of an ombudsman, regulator or similar person, or any code of practice, with which we intend to comply;
- d. 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 will not recover past expenses.

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 the policy by you section'.

GENERAL INFORMATION

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.

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.

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, Northern Ireland, Channel Islands or the Isle of Man, in which case the law of that country will apply.

Use of Language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

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.

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

- a. We will acknowledge your complaint promptly.
- b. 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 6189, or in writing addressed to Phone Care, PO Box 194, Cramlington, 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.

Status Disclosure

Currys Retail Limited - Registered in England No. No. 2142673. Registered office: 1 Portal Way, London, W3 6RS until 28th July 2026, when our registered office will change to Currys Newark Campus, Long Hollow Way, Newark, NG24 2NH. Currys Mobile Insurance policies are underwritten by Chubb European Group SE (UK Branch) and arranged and administered by Currys 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.

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.