

Mobile Phone Insurance

Insurance Product Information Document

Company: Loyal Insurance Services T/A Insurance 2 Go Product: Mobile Phone Insurance – Full

Loyal Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority. Registration Number 430316. This insurance is underwritten by UK General Insurance Limited on behalf of Watford Insurance Company Europe Limited who is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority.

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This cover will cover the cost of repairing or replacing your mobile phone if it is lost, damaged or stolen.



What is insured?

- ✓ Accidental damage (including liquid damage)
- ✓ Theft
- ✓ Accidental loss
- ✓ Breakdown
- ✓ Malicious damage
- ✓ Accessories
- ✓ e-Wallet protection
- ✓ Unauthorised usage
- ✓ Worldwide Cover



What is not insured?

- ✗ Any mobile phone not specified on your schedule.
- ✗ Any claim for your mobile phone whilst in the possession of anyone else other than you or your immediate family.
- ✗ The policy excess on every claim
- ✗ Any theft of your mobile phone from any premises, building, land or vehicle unless force resulting in damage to the building, premises or vehicle was used to gain entry or exit.
- ✗ Any theft of your mobile phone left unattended in a public place or a place to which the public has regular access.
- ✗ Any mobile phone purchased:
 - From a retail sales outlet outside of the United Kingdom.
 - Second hand.
- ✗ Any mobile phone over 36 months old at the time of purchasing the policy.
- ✗ Any mobile phone that is not fitted with a functioning SIM.
- ✗ Any mobile that is already damaged or not in full working order prior to the inception of the policy.
- ✗ Any claim for a mobile phone not owned by you or where you cannot provide proof of purchase or proof of exchange.
- ✗ Any kind of damage whatsoever unless the damaged mobile phone is provided for repair.
- ✗ Costs exceeding the level of cover you have chosen as shown on your certificate schedule.



Are there any restrictions on cover?

- ! You must be 18 years or over, a permanent resident within the UK and must own the mobile device.
- ! Theft and loss claims must be reported to the Police and a crime or lost property reference number obtained.
- ! The most we will pay for any accessories is £150.



Where am I covered?

Your policy will cover your mobile anywhere in the world providing the device was purchased within the UK. All claims administration, repairs and/or replacement will take place in the UK only.



What are my obligations?

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based.
- If you become aware that information you have given to us is inaccurate or has changed for example you have replaced/changed your mobile device, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.
- You must follow our claims process which can be found in your policy documentation.



When and how do I pay?

You can pay for your policy on a monthly basis or annually in advance by your chosen payment method from the options provided.



When does the cover start and end?

Your cover will start on the date of purchase and the policy will continue monthly/annually and will automatically renew unless you tell us otherwise.



How do I cancel the contract?

You have the right to cancel this policy within 14 days of the date you purchased the policy or when you received the policy documents, if this is later. You do not need to provide a reason for cancellation, and we will provide a full refund of any premium paid, unless you have made a claim or there has been an incident likely to result in a claim.

You may cancel this policy at any time after the initial 14-day cooling-off period.

To cancel your policy please call 0333 999 7905.