

# Mobile Phone Insurance

## Insurance Product Information Document

Company: Loyal Insurance Services T/A Insurance 2 Go

Product: Full Cover

Loyal Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority. Registration Number 430316.

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



#### What is not insured?

- ✗ Any mobile phone not specified on your schedule
- ✗ The policy excess on every claim
- ✗ Claims occurring when you have been outside the United Kingdom for more than 90 days in any one period of cover
- ✗ Any mobile phone purchased:
  - From a retail or sales outlet outside of the United Kingdom
  - Second hand
- ✗ Any mobile phone over 6 months at the time of incepting the policy
- ✗ Any mobile phone that is not fitted with an active functioning SIM
- ✗ Any mobile phone which is used in connection with your profession or trade
- ✗ Any mobile phone that is already damaged or not in full working order prior to the inception of the policy.
- ✗ Costs exceeding the level of cover you have chosen and as shown on your certificate schedule



#### Are there any restrictions on cover?

- ! You must be a permanent resident within the UK and must own the mobile phone
- ! Theft claims must be reported to the Police and a crime reference number obtained
- ! Any claim for a mobile phone not owned by you or where you cannot provide proof of purchase or proof of exchange.
- ! Theft claims from an unattended vehicle are not covered unless the vehicle is locked, and the phone is locked away and completely hidden
- ! Theft claims from any premises are not covered unless there is evidence of forced entry
- ! Theft of the mobile phone left unattended in a public place or a place to which the public has regular access
- ! The most we will pay for accessories is £150



## Where am I covered?

Your policy will cover your Mobile Phone within the UK during the period of cover. We will also cover your Mobile Phone for up to a maximum of 90 days anywhere in the world in any one period of cover. However please note that all claims administration 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 us is inaccurate or has changed for example you have replaced/changed your mobile phone, 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?

Monthly or annually by your chosen payment method:



## When does the cover start and end?

Your cover will commence on the date of purchase of the policy for mobile phones which are less than 28 days old at the policy purchase date. For all other mobile phones, the cover will commence 14 days after the policy purchase date. Your policy will continue on a monthly or an annual basis and will automatically renew unless you tell us otherwise.



## How do I cancel the contract?

You may cancel this policy for any reason within 14 days of receiving the insurance documents. If you cancel the policy within the 14-day cooling off period, you will receive a full refund of the premium paid provided that no claim has been made.

If you cancel your policy after 14 days and you pay your premium monthly, there will be no refund of premium because you will only have paid for the cover you have already received.

If you cancel your policy after 14 days and you pay your premium annually, provided no claim has been made, you will receive a proportionate refund of the annual premium you have paid.

## Important Information

### Complaints

We believe you deserve a courteous, fair and prompt service. If there is any occasion when our service does not meet your expectations, please contact us using the appropriate contact details below and provide the policy/claim number and your name to help us deal with your comments quicker.

#### Claims or Service related complaints:

Citymain Administrators Limited, 3000 Lakeside, North Harbour, Western Road, Portsmouth, PO6 3EN.

Telephone: 0333 999 7905 (local rate call)

E-mail: [info@citymain.com](mailto:info@citymain.com)

#### Sales related complaints:

Loyal Insurance Services Ltd t/as Insurance 2 Go, 9 Quay Court, Colliers Lane, Stow-Cum-Quy, Cambridge, CB25 9AU

Email: [info@insurance2go.co.uk](mailto:info@insurance2go.co.uk)

In either instance, if your complaint cannot be resolved by the end of the third working day, it will be passed to: Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ

Tel: 0345 218 2685

Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Tel: 0300 123 9 123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Online: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

If you wish to complain about an insurance policy purchased online, you may be able to use the European Commission's Online Dispute Resolution platform, which can be found at <http://ec.europa.eu/consumers/odr/>

Following this complaint procedure does not affect your right to take legal action.

### What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk)