

Mobile Phone Insurance

Insurance Product Information Document

Company: Loyal Insurance Services T/A Insurance2Go

Product: Essential 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 damaged or breaks down.

This insurance is underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE which is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place 30 Fenchurch Street, London, EC3M 3AJ.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.



What is insured?

- ✓ Accidental damage (including liquid damage)
- ✓ Breakdown
- ✓ Malicious damage
- ✓ Accessories



What is not insured?

- ✗ Any mobile phone not specified on your schedule.
- ✗ Any claim for any reason for an incident within 14 days of the policy start date, where the mobile phone is older than 28 days on the policy start date.
- ✗ Any claim for your mobile phone whilst in the possession of anyone else other than you or your immediate family.
- ✗ Any claim for loss or theft of your mobile phone.
- ✗ 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 sales outlet outside of the United Kingdom.
 - Second hand.
- ✗ Any mobile phone over 6 months old at the time of purchasing the policy.
- ✗ Any mobile phone which is used in connection with your profession or trade.
- ✗ 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 a permanent resident within the UK and must own the mobile device.
- ! The most we will pay for accessories is £150.



Where am I covered?

- ✓ Your policy will cover your mobile device within the UK during the period of cover.
 - ✓ We will also provide cover for your mobile device for up to a maximum of 90 days anywhere in the world in any one period of cover.
- 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 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 3FQ.

Telephone: 0333 999 7905 (local rate call)

E-mail: customerrelations@spbuk.com

Sales related complaints:

Loyal Insurance Services Ltd t/as Insurance 2 Go, 3000 Lakeside, North Harbour, Western Road, Portsmouth, PO6 3FQ.

Email: customerrelations@spbuk.com

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. 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

Online: 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

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