

# Mobile Device Insurance

## Insurance Product Information Document

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**Company: A1 Comms Ltd.**

**Product: Gold Cover Policy**

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 device if it is damaged or breaks down.



#### What is insured?

- ✓ Accidental Damage (including liquid damage).
- ✓ Mechanical Breakdown outside of the manufacturer's guarantee period.
- ✓ Theft.
- ✓ Repair or replacement up to the replacement value of your mobile device.



#### What is not insured?

- ✗ Any mobile device not specified on your Certificate Schedule.
- ✗ Claims for Accidental Loss
- ✗ Any theft claim unless a Police crime reference number is provided in support of the theft. Lost property references will not be accepted in support of a theft claim.
- ✗ Any claim for a theft of your mobile device left unattended in a public place or a place to which the public has regular access to.
- ✗ Theft claims where the mobile device has been stolen from any premises or vehicle unless the resulting theft was due to violent and forcible entry.
- ✗ Any claim where the mobile device is being used for business use.
- ✗ Any mobile device that is not fitted with a functioning SIM.
- ✗ Any theft of the mobile device from the person unless force, pick pocket or threat of violence is used.
- ✗ Any claim for malicious damage which was caused by you or your immediate family.
- ✗ Any kind of damage whatsoever unless the damaged mobile device is provided for repair.
- ✗ Cosmetic damage that does not affect the functionality of the device.
- ✗ The cost of any calls made from your mobile device.
- ✗ This policy does not cover any fault that is already covered under the manufacturer's warranty.



#### Are there any restrictions on cover?

- ! You must be a permanent resident within the UK and must own the mobile device.
- ! There is an excess to be paid on each and every claim made on your mobile device

- ! Any claim for a mobile device not owned by you or where you cannot provide proof of purchase or exchange.
- ! Cover is limited to the mobile device and excludes any accessories or add-ons.



## Where am I covered?

Your policy will cover your mobile device within the UK during the period of cover.

We will also cover your mobile device anywhere in the world for any trip. No cover is provided where you are travelling to a country where Foreign, Commonwealth & Development Office have advised against all but essential travel.

However please note that 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?

Monthly by your chosen method



## When does the cover start and end?

Your cover will start on the date of purchase and the policy will continue monthly 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, no premium will become payable.

Your policy is a rolling monthly policy and therefore to ensure you maintain continuous cover under your policy it will automatically be renewed each month. If you cancel your policy after the 14 days cooling off period, your cover will continue until the end of the period you have paid. There will be no refund of premium.