

Mobile Phone Insurance

Insurance Product Information Document

Company: SO-SURE Limited

Product: Mobile Phone Insurance Policy

This insurance is arranged and administered by SO-SURE limited. SO-SURE Limited is Authorised and Regulated by the Financial Conduct Authority under firm reference number 988625. Registered in England and Wales (registered company number 9365669). Registered address, St George's Works, 51 Colegate, Norwich NR3 1DD

This document provides a summary of the key information relating to this mobile phone insurance policy.

Complete contractual and pre-contractual information on the product is provided in the terms and conditions. It is important that you read all of these documents carefully.

What is this type of insurance?

The policy covers theft, loss, accidental damage (including cracked screens or water damage) and out of warranty breakdown.



What is insured?

- ✓ The mobile phone with its IMEI stated in your schedule.
- ✓ Accidental Damage (e.g. broken screen, water damage).
- ✓ Loss
- ✓ Theft
- ✓ Accessory claims related to approved Damage claim.
- ✓ Breakdown (including faults) outside of warranty.

Once your claim is validated, we aim to repair or replace your phone within 24 to 72 hours.

If at the end of the policy year, neither you nor your connections make a claim, we would return up to 80% of the premium you paid.



What is not insured?

- ✗ Unauthorised network charges
- ✗ Mobile phones that were damaged or broke down before the policy was taken out
- ✗ Mobile phones that are used by someone under the age of 16 as a primary user
- ✗ Scratches or scuffs that do not affect the normal functioning of the phone
- ✗ Mobile phones that are not sold by their manufacturers in the United Kingdom
- ✗ The excess that you need to pay when you make a successful claim..



Are there any restrictions on cover?

- ! Your mobile phone must have an active SIM card or active ESIM installed.



Where am I covered?

- ✓ In the UK and any international travel which lasts less than 90 days



What are my obligations?

- You must take reasonable care of your mobile phone and take steps to prevent theft, loss, damage or breakdown.
- If your mobile phone has a fault while still under warranty you should follow the warranty returns process as specified by the manufacturer.
- You must report your claim to us within 28 days unless there are exceptional circumstances



When and how do I pay?

You can pay annually or monthly, as you choose.



When does the cover start and end?

The policy starts when you buy the policy and ends 12 months later. The cover commences as soon as you have undertaken phone validation with the so-sure App.



How do I cancel the contract?

You have the legal right to cancel in the first 14 days if you have not claimed and you will receive a full refund. You can cancel at any time by contacting us on our web chat or emailing us at support@wearesosure.com. If you have made a claim, you are required to pay up the full premium of your policy and if you cancel you will not get any premium back.