

Mobile Phone Insurance

Insurance Product Information Document

Company: SO-SURE limited

Product: Mobile Phone Insurance Policy

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.

What is this type of insurance?

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



What is insured?

- Theft
- Loss
- Accidental Damage (eg. broken screen, water damage)
- Breakdown (including faults) outside of warranty
- Up to £1,000 of unauthorised network changes related to approved Loss or Theft claim, as long as your network was notified within 24hrs of Loss or Theft
- Accessory claims (up to £100 including VAT) related to approved Loss or Theft claim

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?

- Mobile phones that were damaged, lost, stolen, or broke down before the policy was taken out
- Scratches or scuffs that do not affect the normal functioning of the phone
- The excess that you need to pay when you make a successful claim. The excess depends on whether you have validated your phone with our app and the type of claim.



Are there any restrictions on cover?

- 3 or more claims for Loss and/or Theft in any policy year are not covered



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 loss, theft and damage
- You must make reasonable attempts to find your mobile phone if you think you have lost it.



When and how do I pay?

You can pay annually or monthly, as you choose. Payment methods are card for annual or Direct Debit for monthly.



When does the cover start and end?

The cover starts when you buy the policy and ends 12 months later.



How do I cancel the contract?

If you have not claimed, you can cancel at any time, giving us 30 days notice. If you have made a claim, you cannot cancel your annual policy: we give up to 80% money back to those who don't claim so we need the premium of those who do claim!