

# Mobile Phone Insurance

## Insurance Product Information Document

Loyal Insurance Services Limited T/A insurance2go (registered in the United Kingdom) is authorised and regulated by the Financial Conduct Authority Financial Services Number: 430316.

Company: Loyal Insurance Services Ltd T/A insurance2go

Product: Mobile Phone Insurance – Full

This document provides a summary of the key information relating to this insurance policy. Information is provided in the full policy documentation. It is important that you read these documents carefully.

### What is this type of insurance?

This cover will cover the cost of repairing or replacing your mobile phone if it breaks down, or is lost, damaged or stolen.



#### What is insured?

- ✓ **Accidental damage** to your mobile phone including fire and/or liquid damage.
- ✓ **Theft** - We'll replace your mobile phone if it's stolen.
- ✓ **Accidental loss** - If you accidentally lose your mobile phone while you're covered with us, we'll replace it for you.
- ✓ **Breakdown** - If your mobile phone stops working as intended.
- ✓ **Malicious damage** - If someone outside your immediate family damages your mobile phone we'll either repair it, or, if that's not possible, replace it.
- ✓ **Accessories up to £150** - These accessories are also covered as above.
- ✓ **E-Wallet protection** - You're covered for up to £100 if your mobile phone is lost or stolen and your e-Wallet is used to make unauthorised contactless payments.
- ✓ **Unauthorised usage** - You're covered for up to £1,000 if your mobile phone is lost or stolen and is used to make unauthorised calls, texts and downloads.



#### What is not insured?

- ✗ Any mobile phone not specified on your schedule.
- ✗ Any claim for your mobile phone while anyone other than you or your immediate family has it.
- ✗ The policy excess.
- ✗ The policy early excess when the incident occurs within the first 31 days of the initial policy inception or change to device on cover.
- ✗ Any theft of your mobile phone from any premises, building, or vehicle unless force resulting in damage to the building, premises or vehicle was used to gain entry or exit.
- ✗ Any theft of your mobile phone left unattended in a public place or a place to which the public has regular access.
- ✗ Any mobile phone bought:
  - From a retail sales outlet outside of the United Kingdom.
  - Second hand without a 12-month warranty
- ✗ Any mobile phone over 36 months old when you bought the policy.
- ✗ Any mobile phone that is not fitted with a functioning SIM.
- ✗ Any mobile that is already damaged or not in full working order when you bought 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 unless the damaged mobile phone is provided for repair.
- ✗ Costs over the level of cover you have chosen as shown on your certificate schedule.



## Are there any restrictions on cover?

- ! You must be 18 years or over, a permanent resident within the UK and must own the mobile device.
- ! Theft and loss claims must be reported to the Police and a crime or lost property reference number obtained. Where not possible for loss, the mobile must be registered on immobilize.
- ! The most we will pay for accessories is £150.



## Where am I covered?

Your policy will cover your mobile anywhere in the world providing the device was purchased within the UK, and that the Foreign Commonwealth and Development Office (FCDO) have not advised against all but essential travel. All claims administration, repairs and/or replacement will take place in the UK only.



## What are my obligations?

- You must give full and accurate answers to all questions asked at the time of taking out cover. 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 wrong or has changed for example you have replaced/changed your mobile device, you must tell us as soon as possible. If you don't it 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 monthly 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 have the right to cancel this policy within 14 days of the date you purchased the policy or when you received the policy documents if this is later. You do not need to give a reason for cancellation, and we will provide a full refund of any premium paid, unless you have made a claim or there has been an incident likely to result in a claim.

You may cancel this policy at any time after the initial 14-day cooling-off period. To cancel your policy please call 0333 999 7905 or email [info@citymain.com](mailto:info@citymain.com).