# Mobile Phone Screen Damage Insurance Insurance Product Information Document



## Company: Assurant General Insurance Limited

**Product: Vodafone Mobile Screen Damage Insurance** 

Authorised in the United Kingdom by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register No: 202735.

This document provides a summary of the key information. Complete pre-contractual and contractual information is provided in other documents. **What is this type of insurance?** 

Mobile phone screen damage insurance which covers the mobile phone connected to the Vodafone network on either a "Vodafone EVO Plan" (Vodafone Airtime Plan and/or a Vodafone Device Plan), a "Vodafone Plan" (be connected to the Vodafone network with a Vodafone Pay Monthly Price Plan) or a "Vodafone SIMO Plan" (be connected to the Vodafone network through a SIM Only Airtime plan.)



## What is insured?

- Cover for your mobile phone for
  - Accidental Damage to the front screen of your mobile phone
  - Accidental additional damage that occurs to your mobile phone at the same time as the damage to the front screen of your mobile phone

The maximum amount this policy provides cover for is up to the cost of replacing the screen of your mobile phone, aligned to the cover details described above.

- ✓ How we settle a claim
  - Once we have received your damaged mobile phone at our repair centre, we will aim to repair your mobile phone within 5 working days (excluding weekends and bank holidays), subject to parts availability. Once repaired, a courier return will be arranged to your chosen address.
  - Depending on your location, we may be able to offer an Express Repair service where we will aim to have your mobile phone repaired within 24 hours of the mobile phone being received at our repair centre (excluding weekends and bank holidays), subject to parts availability. Once repaired, a priority courier return will be arranged to your chosen address.



### What is not insured?

- Any incident where you have knowingly put your mobile phone at risk or not taken care of it
- Unauthorised network charges (calls, data etc.)
- Loss or theft
- Catastrophic damage: Where the mobile phone is damaged to the point it is in multiple pieces or it has been crushed
- Liquid damage
- Cosmetic damage that does not stop the normal functionality of the mobile phone



# Are there any restrictions on cover?

- You can make up to 3 claims in any 12-month period
- ! You must be a UK resident and over 18 years of age to purchase this insurance
- ! To buy this insurance you must be the Vodafone account owner or have partial administration permissions on the account
- ! Mobile phones must have been bought as either a brand new or refurbished device directly from a manufacturer, network provider or retail store (high street or online).
- ! You must be up to date with payments under your Vodafone Airtime Plan and/or existing Vodafone Insurance policies.



# Where am I covered?

- ✓ Your mobile phone is covered for front screen and additional damage which occurs anywhere in the world
- ✓ Repaired or replacement mobile phones will only be delivered to a UK address



## What are my obligations?

- An excess is payable for every successful claim and will be applied to your Vodafone bill. The excess amount will be confirmed
  when you purchase this insurance and will also be confirmed in your certificate of insurance, sent to you after purchase
- Tell us about your claim as soon as possible
- For the device to be repaired it will need to be sent to our repair centre (for further details please see the terms and conditions)
- Where we have received your damaged mobile phone and we determine there is catastrophic, liquid, cosmetic or other
  damage that is not covered by this policy, we will return the mobile phone unrepaired, refund the excess fee and cancel the
  claim.



## When and how do I pay?

Payment is taken monthly and this will be added to your Vodafone Airtime Plan bill (for customers with a Vodafone EVO Plan) or your Vodafone Pay Monthly Price Plan (for customers with a Vodafone Plan).

Where the Express Repair service is selected there is an additional service charge of £50, which will then be applied to your next bill. If we are unable to complete the Express Repair within the timescales quoted, we will refund the £50 additional service charge.



## When does the cover start and end?

Cover starts immediately on the date of purchase unless your mobile phone is being delivered, where it will begin once you have received confirmation of delivery. The policy continues on a monthly basis until one of the following events occurs:

- You contact us to cancel the insurance
- The insurer cancels the insurance
- If you make 3 successful claims in a 12 month period
- · Where you upgrade your mobile phone with Vodafone (a new policy will be offered with the upgraded device)
- Vodafone EVO Plan customers —when you no longer have both a Vodafone Device Plan and Vodafone Airtime Plan
- Vodafone Plan customers –when your Vodafone Pay Monthly Price Plan is cancelled or disconnected
- Vodafone SIMO Plan customers –when your Vodafone SIM only airtime plan is cancelled or discontinued
- We may also cancel your insurance if you fail to pay any monthly premium on time



### How do I cancel the contract?

- To cancel this insurance policy call 0333 304 3346 or visit <a href="www.vodafone.co.uk/cancel-insurance">www.vodafone.co.uk/cancel-insurance</a>.
- If you only wish to cancel your insurance policy, this policy has a three month minimum term beginning on the day you purchase
  the insurance unless your mobile phone is being delivered, where it will begin once you have received confirmation of delivery.
- You can cancel this insurance within 30 days of receiving the terms and conditions without paying any extra fees or charges and the first month's premium will be refunded.
- After the 30 day period this policy has a 3 month minimum period where the monthly premium will be collected on your Vodafone bill for each of these months.
- After the 3 month minimum period you can cancel at any time. We will provide a pro-rata refund for any unused period of insurance for the month in which you cancel.