

Mobile Phone and Connected Device Insurance

Insurance Product Information Document

Company: Chubb European Group SE (UK Branch)

Product: EE Full Cover Policy

Chubb European Group SE (UK Branch) is governed under the French insurance code with registration number 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Authorised and supervised by the French Prudential Supervision Authority and authorised and subject to limited regulation by the Financial Conduct Authority (FS Register number 820988). Details about the extent of our regulation by the FCA are available from us on request.

This document provides a summary of key information relating to the EE Mobile Phone and Connected Device insurance policy.

Complete pre-contractual and contractual information on the product is provided within the full policy documentation and the Terms and Conditions, which can also be found at ee.co.uk/insuranceterms

What is this type of insurance?

This insurance is for EE Full Cover for mobile phones and connected devices, it covers Loss, Theft and Accidental Damage for your Mobile Phone or Connected Device.



What is insured?

- ✓ Replacement of your mobile phone or connected device if it is lost or stolen;
- ✓ Replacement of your mobile phone or connected device if it stops working normally as a result of anything that happens by accident;
- ✓ Replacement of your mobile phone or connected device if it stops working normally as a result of a deliberate act by someone other than you or an authorised user;
- ✓ The maximum sum insured for your mobile phone or connected device is the cost of your new phone/connected device at the time of purchase. The value will go down over the time that you hold the insurance. The sum insured reflects the current market value. However, upon a successful claim, you will receive an identical refurbished handset, or a suitable equivalent, not a cash settlement.



What is not insured?

- ✗ Damage caused deliberately by you or an authorised user;
- ✗ Damage caused while being repaired by someone not authorised by us;
- ✗ Damage caused by an alteration or modification to any internal parts or to the operating system (such as being unlocked to operate on another network);
- ✗ Dents, scratches or other marks that do not stop it working normally;
- ✗ If you or an authorised user knowingly leave it in a place where you can't see it but others can;
- ✗ If you do not report the theft to the police and do not obtain a crime reference number;
- ✗ If it is knowingly left on display in an unattended vehicle;
- ✗ If it is left in an unoccupied building where the windows are not closed and/or doors are left unlocked.
- ✗ Any claims which would result in breaches of UN resolutions or trade or economic sanctions or other laws of the EU, UK or USA.



Are there any restrictions on cover?

- ! There is a limit of two accepted claims in a rolling 12 month period for loss and/or theft. There is no limit on the number of damage claims as long as the insurance remains active;
- ! The cost of installing or re-purchasing any content such as data, music, photos, apps or software is not covered;
- ! You are not covered if your EE bill is not paid and your account is not up to date in accordance with EE's Network & our insurance Terms and Conditions.



Where am I covered?

- ✓ You are covered worldwide however we can only arrange for a replacement to be delivered to you at a UK address.



What are my obligations?

- You must provide accurate information to us, if you don't you could invalidate your insurance or we might reject a claim.
- The Terms and Conditions only apply to the mobile phone or connected device supplied to you by EE or that we have agreed to insure (or replaced by us after a successful claim), so you must tell us if you change your mobile phone or connected device.
- If you change your Airtime Plan, you must check with EE to see if your insurance is still in place. You can do this by texting COVER to 150 from your EE phone, or calling EE Customer Care on 150 from your EE phone, or 07953 966 250 from any other phone. Our standard hours are 8am - 9pm weekdays and 8am - 8pm weekends. Calls from an EE Pay As You Go phone cost 25p. If you're calling from another phone, you'll need to check with your service provider what you'll be charged.
- This insurance covers your mobile phone or connected device when it is being used by you, or someone you know and authorise to use it. You must make any authorised user aware of the Terms and Conditions of this insurance.
- An excess is payable for each successful claim which will be added to your EE Airtime Plan bill. Your excess amount will be detailed on your Confirmation of Insurance Cover but could be up to £120 depending on the device insured. Alternatively you can visit ee.co.uk/excessandcharges



When and how do I pay?

The type of cover, monthly premium and excess amount is shown on your Confirmation of your Insurance Cover. The monthly premium includes any insurance taxes or additional charges which may apply. This will be paid each month and will appear on your monthly EE Airtime Plan bill. Your first payment will cover the number of days from the cover start date until the end of the first billing period and for all of the next billing period.



When does the cover start and end?

Your cover will start at the point you confirm you would like insurance and will continue for a maximum period of 60 months (five years), unless you or the insurer cancels your insurance. Your cover will also end if you upgrade or cancel your EE Airtime Plan.

If you upgrade your Airtime Plan and would like to insure your new device, you will need to re-purchase insurance as your cover will not continue.



How do I cancel the contract?

You can cancel your insurance within 14 days of receiving your policy documents and receive a full refund, unless you have made a successful claim. After the 14 day period, we will refund the part of the monthly premium paid onto your next EE Airtime Plan bill, from the date we receive your cancellation instructions.

To cancel your insurance, call EE Customer Care on 150 from your EE phone or 07953 966 250 from any other phone. You can also cancel your insurance by writing to the address below, making sure to include the mobile number shown on the confirmation of your insurance cover: EE Insurance Team, PO Box 5568, MANCHESTER, M61 0TG.

Calling EE Customer Care from your EE Pay Monthly phone is free during our opening hours (8am to 9pm weekdays and 8am to 8pm on weekends). Calls from an EE Pay As You Go phone cost 25p. If you're calling from another phone, you'll need to check with your service provider what you'll be charged.