

# Mobile Phone Insurance

## Insurance Product Information Document

**Company:** Chubb European Group SE (UK Branch)    **Product:** Full Cover with AppleCare Services

Chubb European Group SE is incorporated in France and operates through a branch in the UK. Authorised and regulated by the French Prudential Supervision and Resolution Authority. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Details about our authorisation can be found on the Financial Conduct Authority's website (FS Register number 820988).

This document provides a summary of key information relating to the Full Cover with AppleCare Services insurance policy.

Complete pre-contractual and contractual information on the product is provided within the full policy documentation and the Terms and Conditions. For consumers, please visit [ee.co.uk/insuranceterms](http://ee.co.uk/insuranceterms) or for small business please visit [ee.co.uk/business/terms](http://ee.co.uk/business/terms).

### What is this type of insurance?

This insurance is for Full Cover with AppleCare Services for mobile phones, it covers Loss, Theft, Accidental Damage and Breakdown for your Mobile Phone.



#### What is insured?

- ✓ Replacement of your mobile phone if it is lost or stolen;
- ✓ Repair or replacement of your mobile phone if it stops working normally as a result of anything that happens by accident;
- ✓ Repair or replacement of your mobile phone 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 is the cost of your new phone 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, your device will be repaired, or you will receive an identical refurbished handset, or a suitable equivalent, not a cash settlement;
- ✓ Repair or replacement of your mobile phone following the expiry of your manufacturer's warranty, if it stops working as the result of the sudden and unexpected failure of a part of the Mobile Phone arising from any permanent mechanical, electrical or electronic fault;
- ✓ Your Policy includes the following AppleCare Services Benefits;
  - Worldwide repair service at Apple Stores and Apple Authorised Service Providers
  - 24/7 priority access to Apple experts by chat or phone
  - Software support for iOS, iCloud, and Apple-branded iPhone apps
  - Apple-certified repair or replacement with genuine Apple parts
  - Battery replacement service



#### 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
- ✗ 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 or breakdown 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 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.
- 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. 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 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 either be added to your Airtime Plan bill or collected simultaneously when your claim is accepted using an alternative payment method decided by us. Your excess amount will be detailed on your Confirmation of Insurance Cover but could be up to £150 depending on the device insured. Alternatively, for both consumer and small business, see [ee.co.uk/excessandcharges](http://ee.co.uk/excessandcharges)
- You are required to remove and disable any security features on your phone which stop us from accessing your mobile phone in order to return it to its original factory settings or recycle it, e.g Find my iPhone. Failure to do so may result in a charge to your Airtime Plan bill.



## 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 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 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, you can cancel your insurance from the next bill date whether you have made a successful claim that month or not, providing you give us a minimum of one day's notice. If you do not provide us with at least one day's notice your insurance will be cancelled from the following month's bill date. You can view your next bill date by logging on to your My EE account through the App or at [ee.co.uk](http://ee.co.uk).

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.

Calls to EE Customer Care are free from an EE Pay Monthly phone. Calls from an EE Pay as You Go phone cost 25p. If calling from another provider, please check call charges with your provider.