

# Mobile Phone and Connected Device Insurance

## Insurance Product Information Document

**Company:** Chubb European Group SE (UK Branch)    **Product:** Orange Care

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](https://ee.co.uk/insuranceterms)

### What is this type of insurance?

The insurance element of Orange Care provides insurance for mobile devices. It covers Loss, Theft and Accidental Damage for your Mobile Phone or Connected Device.



#### What is insured?

- ✓ Repair or 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;
- ✓ 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;
- ✗ Loss, Theft or Damage to any accessories not included in the box with the device;
- ✗ If you or an authorised user knowingly leave your device in a place where you can't see it but others can;
- ✗ Unauthorised Use of Your Mobile Device after it was Lost or Stolen;
- ✗ Damage caused by any form of portable external storage media;
- ✗ If you do not report the theft to the police and do not obtain a crime reference number;
- ✗ Dents, scratches or other marks that do not stop the device from working normally.



#### Are there any restrictions on cover?

- ! Any costs or Damage caused to Your Mobile Device by war, invasion, revolution or any similar event are not covered.
- ! The cost of any software or data installed on Your Mobile Device is not covered.
- ! You are not covered if your bill is not paid and your account is not up to date in accordance with EE's Network and 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.
- Orange Care is subject to a minimum period of four months from the Start Date of Your Agreement. If You cancel Your Agreement during the term, You will need to pay any outstanding payments due for the remainder of this period.
- You must tell us if you change your mobile phone or connected device.
- If You receive a replacement device as a result of a successful Loss or Theft claim and You later find or recover the Mobile Device, You must contact Us on Your Customer Service number to discuss further options.
- There is an excess charged for each successful claim, and could be up to £50.



## 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 56 months, after the minimum four month term (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 have the right to cancel Orange Care within 14 days of the Start Date or receipt of Your Confirmation of Cover and terms and conditions, whichever is later. If You have not made a claim We will refund any payments You have made on a pro-rata basis.

If you have made a claim during this period, we will refund any payments you have made on a pro-rata basis for the Period of Cover used.

If you cancel after 14 days, but within the minimum four month term, you will need to pay the premiums due for the four month minimum term.

After this period, you can cancel Orange Care at any time subject to your full terms and conditions.

To cancel your insurance, call EE Business Customer Services on 0800 079 3333. Our core opening hours are 8am - 8pm, Monday - Friday.