

# Mobile Phone and Connected Device Insurance

## Insurance Product Information Document

**Company:** Chubb European Group SE (UK Branch) **Product:** EE Large Business Full Cover

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 and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website (FS Register number 820988).

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

### What is this type of insurance?

This insurance is for EE Large Business 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?

- ! 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.
- 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 £55 depending on the device insured. Alternatively you can visit [ee.co.uk/excessandcharges](http://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.



## How do I cancel the contract?

This insurance has a minimum term of three months from the Start Date. The Customer can cancel this insurance within 14 days of receiving these terms and conditions without paying any extra fees or charges. If the Customer cancels this insurance after 14 days and within the minimum term the Customer will be required to pay the Monthly Premiums due for the first three months. After the minimum term has ended the Customer can cancel this insurance at any time.

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