

EE Multi Tech Cover

Insurance Product Information Document

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

Chubb European Group SE (CEG) is incorporated in France and governed by the provisions of the French insurance code. Registration number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Risks falling within the European Economic Area are underwritten by CEG, which is authorised and regulated by the French Prudential Supervision and Resolution Authority. CEG operates in the UK through a branch, which is registered in England & Wales. 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 website (FS Register number 820988).

This document provides a summary of key information relating to the EE Multi Tech Cover Full Cover insurance policy.

Complete pre-contractual and contractual information on the product is provided within the full policy documentation and the Terms and Conditions. Please visit ee.co.uk/insuranceterms.

What is this type of insurance?

This insurance is for Full Cover for devices, it is worldwide cover for your devices in the event of loss, theft, accidental damage, and breakdown after the manufacturer warranty has expired.



What is insured?

- ✓ Replacement of any of your devices if they are lost or stolen;
- ✓ Repair or replacement of any of your devices if they are damaged accidentally by you or by someone you've allowed to use your device;
- ✓ Repair or replacement of any of your devices if someone who you didn't allow to use your devices damages it on purpose;
- ✓ If any of your devices are damaged, lost or stolen: We'll cover a maximum of five claims in total in any 12-month period, of which three can be for loss and theft;
- ✓ The price of each of your devices must be no more than £1,500 (including VAT) at point of purchase. The sum insured reflects the value of your device at time of purchase. If your devices can not be repaired it may be replaced with a similar specification to your old device, but it may be a different model. The replacement devices may be refurbished, but we thoroughly test each one to ensure they are fully functional. Please note that there is no cash settlement option;
- ✓ Devices under five years old from your purchase date at point of claim, or it must be within five years of your devices being repaired or replaced under this policy;
- ✓ New devices purchased from a UK retailer which is UK VAT registered;
- ✓ Devices purchased from a mobile network operator or a manufacturer based in the UK and is also UK VAT registered that sells new or refurbished devices;
- ✓ New or refurbished devices that have been refurbished or repaired by a manufacturer approved repairer who used genuine manufacturer parts that have been refurbished or repaired by a manufacturer approved repairer who used genuine manufacturer parts;
- ✓ If your device experiences a permanent mechanical, electrical, or electronic fault after the expiration of the manufacturer's warranty, this policy covers the repair or replacement of your device.



What is not insured?

- ✗ Damage caused on purpose by you or an authorised user;
- ✗ Damage caused by repairs if we haven't agreed to them;
- ✗ Devices purchased from an online marketplace, for example via a social media app or auction websites, which are not purchased via the original retailer;
- ✗ Damage caused by changes made to your devices internal parts or operating system;
- ✗ Dents, scratches or other damage if your device still works normally;
- ✗ If you or an authorised user leave a device in a place where you can't see it, but others can;
- ✗ Theft if you do not report it to the police and get a report or crime reference number;
- ✗ If your device is knowingly left on display in an empty vehicle or left in an unoccupied building when any doors or windows are left open or unlocked;
- ✗ Any claims which would result in breaches of UN resolutions or trade or economic sanctions or other laws of the EU, UK, USA or any applicable local laws;
- ✗ We won't pay for customisation you may have made to your device. For example, we would not pay for the repair or replacement of prescription lenses in the event of damage, loss or theft of your smart glasses.



Are there any restrictions on cover?

- ! The costs you have to pay to reinstall, re-buy, or recover any content like apps, music, photos, data, or any software on your devices. We also won't cover cyber risks such as ransomware, viruses, spyware, malware, and other online threats;
- ! We won't be able to settle a claim if you're behind on your monthly premium payments or you cannot provide the proof of purchase;
- ! This cover extends to you or your spouse, domestic partner or civil partner, children under the age of 23 and any other relative permanently residing with you. This cover excludes tenants or lodgers;
- ! We won't pay for any accessories, other than charging accessories that came in the box with your devices from the manufacturer.



Where am I covered?

- ✓ You are covered worldwide however if you're abroad at the time you make a claim, we'll wait until you get back to the United Kingdom before we settle it.



What are my obligations?

- If you, or anyone acting on your behalf, knowingly makes a claim which is in any way dishonest, false, or fraudulent, or any false, or fraudulent statement or document is provided in support of that claim, we may decline your claim and terminate this policy.
- We'll ask you to provide proof of purchase such as receipts or other proof of ownership. If any of your devices have been gifted to you, you will need to provide the original proof of purchase for those devices.
- We'll ask you to turn off the security features you have on any of your devices you have made a claim on, like your passcode. If any of your devices are a mobile phone or other SIM enabled devices you may need to provide proof of usage, you can get this from your network provider. If you fail to provide this additional information when requested then we may decline your claim.
- For each successful Loss, Theft, or Accidental Damage claim you make, you'll need to pay an excess. This is the amount you must pay towards your claim which allows us to keep monthly premiums affordable. You will need to pay this using a valid debit or credit card if we accept your claim. You can find the amount in your 'Confirmation of Your Insurance Cover' document, or you can go to your EE app.
- Your devices must be in good condition and full working order at the time of purchasing your policy. If any of your devices are found to have non-original, third party, or unbranded parts such as non-manufacturer accredited parts then those devices will not be eligible for cover under this policy and any claims you make will be declined. If there is evidence that the damage occurred prior to the policy start date your claim will be declined.



When and how do I pay?

Your monthly payment for this insurance depends on the type of cover you have and the device insured. You can find out what cover you have on your 'Confirmation of Your Insurance Cover' document. Your monthly payment includes any taxes. If any of these amounts change, your monthly payment will reflect this. We'll give you 30 days' warning. Your first payment will be taken from your debit or credit card when you purchase your policy and will thereafter be taken monthly on the same date. If you purchase your policy as part of an airtime bill then your insurance payments will be added to your airtime bill.



When does the cover start and end?

Your cover starts on the date shown on your 'Confirmation of Your Insurance Cover' document.

Your cover will stop on the date you decide you want your Insurance Policy to end. Your Insurance Policy is your contract with Chubb for your Insurance. We'll end your cover if you fail to make your payments within the agreed payment dates. If we reject a claim for your lost or stolen device your cover for that device will end on that date. If none of these things happen, then the policy will continue until you cancel your policy.



How do I cancel the contract?

You can cancel this policy within 14 days of getting your policy documents. We'll give you a full refund unless you've made any claims. If you've made any claims, we'll ask you to pay the first full monthly payment. After the 14-day period you can cancel this policy at any time. The cancellation will take effect from the date of your next monthly payment. You'll need to contact us to cancel at least one day before your next monthly payment is taken. If you don't tell us in time, we'll cancel your policy from the following month's payment date. To see the date of your next payment, log on to your EE account.

If you'd like to cancel this policy, please contact EE Customer Care online via your EE app or your EE account online via the website. Alternatively, you can cancel by Calling 150 on an EE mobile or call 07953 966 150 from any other phone. If you would like to cancel by post the address is EE Insurance Team, PO Box 5568, Manchester, M61 0TG.