

# EE Single Tech Cover

## Insurance Product Information Document

**Company:** Chubb European Group SE (UK Branch)    **Product:** EE 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. 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 EE Single 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](https://ee.co.uk/insuranceterms).

### What is this type of insurance?

This insurance is for Full Cover for devices, it covers loss, theft, accidental damage and breakdown for your device.



#### What is insured?

- ✓ Replacement of your device if it is lost or stolen;
- ✓ Repair or replacement of your device if it is damaged accidentally by you or by someone you've allowed to use your device;
- ✓ Repair or replacement of your device if someone who you didn't allow to use your device damages it on purpose;
- ✓ There is no limit on the number of damage or break down claims as long as the insurance remains active;
- ✓ The maximum sum insured for your device is the cost of your 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, your device will either be repaired, or you will receive an identical refurbished device (or a suitable equivalent), not a cash settlement;
- ✓ 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. This coverage specifically excludes any damage caused by accidental damage and is applicable only when the device stops functioning normally.



#### 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;
- ✗ Damage caused by changes made to the device's internal parts or operating system;
- ✗ Dents, scratches or other damage if the device still works normally;
- ✗ If you or an authorised user leave it 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 it is knowingly left on display in an empty vehicle;
- ✗ If it is 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.



#### Are there any restrictions on cover?

- ! If you lose your device or it's stolen; We'll pay a maximum of two claims in any 12-month period.
- ! The costs you have to pay to reinstall, re-buy, or recover any content like apps, music, photos, data, or any software on your device. 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.



## 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.
- The Terms and Conditions only apply to the device supplied to you by EE Limited or its agents, or a franchisee of EE Limited or that we have agreed to insure (or repaired or replaced by us after a successful claim), so if you are no longer using your device you need to call us and your cover will be cancelled.
- This insurance covers your 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.
- 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 the 'Confirmation of Your Insurance Cover' document, or you can go to your EE app or EE account online via the EE website. You can also view it online at [ee.co.uk/excessandcharges](http://ee.co.uk/excessandcharges) or by calling EE Customer Care.
- We'll ask you to turn off any security features you have on your device, like your passcode. When you claim, you'll need to confirm you've done this. Failure to do so may result in us being unable to fulfill your claim.



## 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'. 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.



## 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 your Insurance Policy ends. Your Insurance Policy is your contract with Chubb for your Insurance. We'll also end your cover if you fail to make your payments within the agreed payment dates. If we reject a claim for a lost or stolen device your cover will end on that date. If you are no longer using your device you need to call us and your cover will be cancelled. If none of these things happen, the policy will end after five years. The last date of cover will be at the end of the final month. For example, if you took out this policy on the 1st of October 2024, it will end on 30th September 2029.

You can't transfer this insurance policy to another phone or device. If you are no longer using your device you will need to let us know and we can cancel your policy. If you purchase another device from EE Limited or its agents, or a franchisee of EE Limited, if you want insurance you will need cover through another 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 bill 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.