

Mobile Phone Insurance

Insurance Product Information Document



Company: Domestic & General Insurance PLC

Product: Protection Policy

Registered in England and Wales. Domestic & General Insurance PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number 202111.

This is a summary of our insurance policy. The full terms, conditions, limitations and exclusions can be found in other documents, including the terms and conditions.

What is this type of insurance?

Cover for your mobile phone against breakdown, accidental damage, loss and theft.



What is insured?

- ✓ immediate protection of your product from accidental damage
- ✓ immediate protection for product against accidental loss and theft
- ✓ breakdown of your product after the end of the manufacturer's guarantee period
- ✓ unlimited repairs on your product (including parts and labour)
- ✓ a replacement product (for example where we cannot repair it or we decide that it is uneconomical for us to repair your product)
- ✓ vouchers for the full retail price of a replacement (if we cannot reasonably arrange a replacement)
- ✓ the cost of replacing standard accessories which were either directly provided with your product or used with the product



What is not insured?

- ✗ costs arising from not being able to use your product
- ✗ cosmetic damage, neglect or deliberate damage
- ✗ costs for replacing any accessories (other than those provided with your product or used with the product), disposal and set up
- ✗ a software virus or a software based malfunction
- ✗ an excess of £30, £40, £50, £60, £75, £90 or £99 depending on the price range of the product
- ✗ the loss of stored information on your product (for example data, downloads, recorded programmes, videos, music and applications)
- ✗ loss or theft while your mobile is with a third party appointed to provide a service to you
- ✗ loss or theft incurred as a result of the sale or attempted sale of your mobile



Are there any restrictions on cover?

- ! you must be at least 18 years old and resident in the UK
- ! your product must be in good working order when this policy starts and the IMEI number must not have been tampered with in any way
- ! your product must have been bought from ao.com, ao-mobile.com, Mobile Phones Direct (mobilephonesdirect.co.uk), Affordable Mobiles (affordablemobiles.com) or Buy Mobiles (buymobiles.net), all trading names of AO Retail Limited
- ! accessories will only be covered when broken or lost or stolen with the mobile phone itself, or where you have received a replacement under the policy and your existing standard accessories are incompatible with the replacement model
- ! cover for accessories is limited to a maximum value of £150 per claim



Where am I covered?

- ✓ your product is covered under this policy while it is situated anywhere in the world; however any repairs or replacement under this policy will only be carried out within the UK



What are my obligations?

- to give us true, factual and not misleading information
- to maintain and use the product for personal and non-business purposes and to follow the manufacturer's instructions
- to ensure your product meets relevant safety standards and is safe to work on.
- to pay an excess for each claim depending on the price range of the product
- to take care of your product
- to be able to provide proof of ownership and proof of usage of your product by you from policy inception to a claim incident



When and how do I pay?

You need to pay your monthly premiums by Direct Debit.



When does the cover start and end?

Cover starts on the purchase date of your new product and continues indefinitely (unless ended in accordance with our terms and conditions). If you cancel within the 14 day cooling off period you will receive a full refund. If we arrange to replace your product your policy will continue on the replacement product as if it were the original product. If we provide you with a voucher for a replacement, your policy will end immediately and no premium will be refunded.



How do I cancel the contract?

Call us on 0800 597 8635; write to us at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP; or download a cancellation form from www.domesticandgeneral.com and send it to us by post. You will need to provide your policy number and contact details.