

Mobile Phone Insurance

Insurance Product Information Document

Company: Aviva Insurance Limited Product: Currys Mobile Complete Insurance

Registered in Scotland No. 2116 Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

This is a summary of the Currys Mobile Complete Insurance. You'll find the full Terms and Conditions (along with any other important information) online at www.currys.co.uk/mobile/insurance/ and in the policy documents. We will, at our discretion, either repair or replace the phone in the event it is damaged, breaks down outside of warranty, is lost, or is stolen. The replacement phones we provide are refurbished models which come with a Currys warranty provided by Currys.

What is this type of insurance?

Currys Mobile Complete Insurance is designed to give you cover, protecting your mobile phone against unexpected, unforeseen and unintentional incidents.



What is insured?

- ✓ Damage (sudden and unexpected damage that affects how your phone works)
- ✓ Theft
- ✓ Accidental loss
- ✓ Breakdown of your phone after the manufacturer's (or Currys) warranty expires
- ✓ Accessories worth up to £300



What is not insured?

- ✗ The excess you need to pay towards each successful claim as shown on your certificate. There's no excess for breakdown claims
- ✗ Any claim for theft or loss that happens whilst the user has deliberately left the phone unattended and unsecured
- ✗ Any claim for theft from an unattended vehicle, unless the vehicle was locked and the phone concealed from view
- ✗ Any financial loss resulting from your phone being used without your permission
- ✗ Any incident caused intentionally by you, or by anyone else using the phone with your permission
- ✗ Stored information, data, downloads, videos, music, applications, or the cost of retrieval
- ✗ Any claim for repair or replacement costs that have not been authorised by us



Are there any restrictions on cover?

- ! We'll only replace your accessories if they were damaged, lost or stolen in the same incident as the phone. Or if we replace your phone with a different make or model and this means that you can no longer use your existing accessories
- ! For us to pay any claim for theft you must report the theft to the police upon discovery and request a crime reference number
- ! If an incident happens abroad, we won't be able to deal with your claim until you are back in the UK



Where am I covered?

- ✓ This insurance provides the same level of cover worldwide



What are my obligations?

- You must pay your premiums on time
- You must pay an excess for every successful damage, theft or loss claim
- If your phone is lost or stolen you must report it to your network provider before any claim is settled
- You must take reasonable care to protect your phone and its accessories from being damaged, lost or stolen
- You must notify us of any change of the phone to be insured, or if you no longer wish to insure the phone
- You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, renew, and make changes to your policy



When and how do I pay?

Your insurance premiums can be paid monthly or by an annual single payment.

If you pay your premiums monthly, your first payment will be collected by debit or credit card, with further premiums collected by Direct Debit. Direct Debit payments will be collected on the dates shown on your certificate.

If you pay your premium annually, you can pay your premium each year by debit or credit card.



When does the cover start and end?

Cover begins on the start date which will be shown on your certificate.

If you pay your premium monthly, cover will continue on a monthly basis for a maximum of 5 years, unless it's cancelled by you or us before then.

If you pay your premium annually, cover will continue for a period of 12 months from the start date. You'll have the option to renew your policy each year for a maximum term of 5 years, unless it's cancelled by you or us before then.

If we repair or replace your phone, cover will continue on the same basis as before the repair or replacement, unless we decide to cancel the cover as described in the 'Cancellation of your policy by us' section of the insurance terms and conditions.

If at our discretion we settle any claim you make in cash, we won't be able to continue cover for any phone you buy to replace it, and the policy will be cancelled with effect from the date of the incident which gave rise to the claim.



How do I cancel the contract?

If you no longer wish to insure the phone you can provide notice to cancel your policy by calling 0800 049 0221 or by writing to us at Currys Insurance, PO Box 194, Cramlington, NE23 0DA, or online at www.currys.co.uk/mobile/insurance/. You can also visit any Currys store where one of our experts will be happy to help you.

