

Mobile Phone Insurance

Insurance Product Information Document

Company: Aviva Insurance Limited Product: Mobile Complete Insurance

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This is a summary of Mobile Complete Insurance. You will find the terms and conditions (along with other important information) online and in the policy documents.

What is this type of insurance?

Mobile Complete Insurance is designed to provide you with cover to protect your mobile phone against unexpected, unforeseen and unintentional incidents. We will either repair or replace the device in the event it is damaged, breaks down outside of warranty, is lost, or is stolen. The replacement devices we provide are refurbished models.



What is insured?

- ✓ Damage (sudden and unexpected damage that affects how your phone works)
- ✓ Theft
- ✓ Accidental loss
- ✓ Unauthorised Use up to €2,500
- ✓ Breakdown of your phone after the manufacturer's (or our supplier's) warranty expires
- ✓ Accessories worth up to €300



What is not insured?

- ✗ The excess you need to pay towards each successful claim for damage, theft or loss as shown on your certificate (no excess on breakdown claims)
- ✗ Theft or loss if the phone is deliberately left unattended and unsecured
- ✗ Any claim for theft from an unattended vehicle, unless the vehicle was locked and the phone concealed from view
- ✗ Any incident caused intentionally by you or anyone else using the device with your permission
- ✗ Stored information, data, downloads, videos, music, applications or their retrieval



Are there any restrictions on cover?

- ! For us to accept any claim for theft you must report the theft to The Garda Siochana upon discovery and request a written or stamped confirmation
- ! For us to accept any claim for theft or loss you must notify the network provider in order to have the device blocked. For us to pay any unauthorised use costs you must notify your network provider of the theft or loss within 24 hours of discovering it
- ! We will replace your accessories only if we replace your device and the accessories were damaged, lost, or stolen in the same incident as the device; or we replace your device with a different make or model and this means that you can no longer use your existing accessories
- ! If an incident occurs while you're abroad, we will not repair or replace your device until you return to The Republic of Ireland



Where am I covered?

- ✓ Cover applies worldwide providing you remain a resident of The Republic of Ireland.



What are my obligations?

- You must pay your premiums on time
- For every successful damage, theft, or loss claim you must pay an excess
- 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 to the phone to be insured
- You must cancel your policy if you no longer wish to insure the phone described on your certificate
- 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, premiums shall be collected by Direct Debit and due on the dates that will be detailed on your certificate.



When does the cover start and end?

Cover for damage, theft and loss begins on the start date which will be shown on your Mobile Complete certificate. Cover for breakdown will begin when your manufacturer's or our supplier's warranty expires.

If you pay your premium monthly, cover will continue on a monthly basis, for a maximum of 5 years, unless it is 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 will have the option to renew your policy each year, subject to a maximum term of 5 years, unless it is cancelled by you or us before then.

In all cases, cover will continue for a maximum term of 5 years from the policy start date, unless it is cancelled before then.

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



How do I cancel the contract?

You can cancel within the first 14 days and receive a full refund of premiums paid, unless you have made a claim. If you have made a claim or you wish to cancel after the first 14 days, you can cancel your policy from the end of any insured month, by giving notice that you wish to cancel before the end of that month. If you pay annually you will be entitled to a refund calculated on the number of complete months remaining for which you have paid.

You can provide notice to cancel your policy by calling 1800 806 200 or by writing to us at Team Knowhow Support, The Carphone Warehouse, Omni Park Shopping Centre, 3rd Floor Office Suite, Santry, Dublin 9, or email mobile.complete@teamknowhow.ie. Alternatively you can visit any Carphone Warehouse store where one of our experts will be happy to help you.