# **Mobile Phone Protection**

# **Insurance Product Information Document**

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**Product: Product Care Mobile** 

This document only provides a basic summary of policy cover. The full terms and conditions of the contract are shown in the policy document, which You should read carefully to ensure you have the cover you need.

## What is this type of insurance?

Product Care Mobile is a mobile protection insurance product and includes the follow covers and exclusions:



#### What is insured?

Faults during accidental damage include:

- ✓ Accidental drops
- ✓ Cracked screens
- ✓ Liquid penetration
- ✓ Unintentional accidents



### What is not insured?

- Mechanical or electrical faults to your mobile phone
- × Accidental damage after your policy ends
- × Repairs not authorised by us
- Accessories including but not limited to chargers and headphones
- ✗ Loss, consequential loss or theft
- Costs associated with maintenance and cleaning of your mobile phone, including but not limited to software maintenance
- X Faults by wear and tear, including batteries
- X Cosmetic or intentional damage
- X Faults or damage due to negligence
- More than 2 valid repairs under accidental damage cover
- Surge damage
- X Costs associated with data storage or retrieval



## Are there any restrictions on cover?

- To claim under accidental damage, an excess fee must be paid directly to the customer care team on behalf of the insurer. This fee depends on the original purchase price of your mobile phone.
- You must be at least 18 years of age and a resident of the Republic of Ireland to purchase a Product Care Mobile policy.

Original purchase price €200 or below is a €25 excess fee Original purchase price €500 or below is a €50 excess fee Original purchase price over €500 is a €100 excess fee



### Where am I covered?

✓ Your mobile phone is only covered for accidental damage in the Republic of Ireland.



## What are my obligations?

- ✓ In the case of a claim, the insured must contact the customer care team to file the claim immediately after an event occurs, in accordance with the terms and conditions, and provide any supporting documents to enable the claim to be processed.
- ✓ At all times you must keep your mobile phone in a sound state of repair, and install, maintain and use your mobile phone as set out in the manufacturer's instruction manual.
- ✓ You are responsible for backing up any data on your mobile phone, including but not limited to photos and contact details. You are not covered for data retrieval.



# When and how do I pay?

The premium is a single premium and immediately due after purchasing the insurance product and is paid to the retailer.



#### When does the cover start and end?

The insurance cover starts immediately after purchasing the insurance product and ends after the agreed period.



### How do I cancel the contract?

If you wish to cancel your Product Care Mobile policy, you can do so within 14 days of your policy's commencement date, provided you have not made a claim. The retailer will refund the amount you paid for your policy.

You can also cancel your policy at any time without any cancellation fee. Any unused premium that you have already paid at the time of cancellation will also be refunded. We will cancel your policy on the same day of the month as the date you purchased your policy (or the last day of the month, as appropriate. If there is a refund applicable, you will be provided a pro rata refund of any remaining complete months of the premium you paid.

You can contact the customer care team on 1800 200 503 or the retailer to organise a cancellation.