

# Mobile Phone and Connected Device Insurance

## Insurance Product Information Document

Company (Insurer): Telefónica Insurance UK Branch

Product: O2 Insure – Full Cover

Telefónica Insurance UK Branch, 31st Floor, 20 Fenchurch Street, London EC3M 3BY, registered in UK No.FC029774, whose main business is general insurance. Authorised and regulated by the Dirección General de Seguros y Fondos de Pensiones in Spain. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. (FCA reference number 430933).

This document provides a summary of cover and key exclusions. It is not personalised to your specific individual needs. Please read the complete policy terms & conditions and all other pre-contractual & contractual information. Terms and conditions can be found at [o2.co.uk/insuranceterms](http://o2.co.uk/insuranceterms)

### What is the type of insurance?

This is mobile phone and connected device insurance. It covers you for accidental loss, theft or damage.



#### What is insured?

- ✓ Repair or replacement of your mobile phone or connected device in the event of accidental loss, theft or damage anywhere in the world.
- ✓ Repair or replacement of your accessories originally purchased from O2 (up to £300) which are accidentally lost, stolen, or damaged at the same time as your mobile phone or connected device.
- ✓ Additional cover for faulty replacement equipment provided, equivalent to the manufacturer's warranty on your mobile phone or connected device.

#### How we settle your claim:

- ✓ We will either repair or replace your mobile device.
- ✓ Claims for loss and theft will be settled with a replacement.
- ✓ Replacements will come from either refurbished or remanufactured stock.



#### What is not insured?

- ✗ You deliberately leaving your mobile phone or connected device unattended, unless you can demonstrate to our reasonable satisfaction that reasonable precautions were taken to protect your mobile phone or connected device.
- ✗ Your mobile phone or connected device being faulty or defective in design.
- ✗ A malfunction of your mobile phone or connected device or the software downloaded to your mobile phone or connected device which is covered by a guarantee or warranty provided by the manufacturer of your mobile phone or connected device.
- ✗ A malfunction of any software, application or other material downloaded to your mobile phone or connected device by you or anyone else using your mobile phone or connected device with your permission.
- ✗ Your mobile phone or connected device being left in an unattended vehicle unless you can demonstrate to our reasonable satisfaction that (i) the vehicle was locked, (ii) you had taken reasonable care to conceal your mobile phone or connected device within the vehicle and (iii) there was forced entry to the vehicle.
- ✗ Theft from any property unless you can demonstrate to our reasonable satisfaction that there was forced entry to the property or the theft had taken place despite you taking reasonable precautions to protect your mobile phone or connected device.



#### Are there any restrictions of cover?

- ! You are not covered for the cost of any calls, texts or data downloads made after your mobile phone or connected device was accidentally lost or stolen.
- ! You are not covered for the loss of any data, software, personalised ring tones, graphics, applications, or other materials downloaded to your mobile phone or connected device prior to it being accidentally lost, stolen or damaged.



## Where am I covered?

- ✓ You are covered worldwide.
- ✓ Replacement equipment will only be delivered to a UK address



## What are my obligations?

### At the start of my insurance contract

- You must be aged 18 or over and a resident in the UK at the start of the policy.
- Register the IMEI / serial number of the mobile phone or connected device to identify it as insured.
- You must have purchased (new or upgrade) a device on an any Plan directly from O2
- Is not available to existing customers on an ineligible tariff who move to an eligible tariff without also purchasing a new device under any O2 Plan.

### During the term of my insurance contract

- Take reasonable precautions to protect your mobile phone or connected device and accessories against accidental loss, theft or damage.
- Use and maintain your mobile phone or connected device in accordance with the manufacturer's instructions.
- Take reasonable care to ensure that the information provided to us when you take out the policy is complete and accurate and that no facts are misrepresented to us.

### In case of a claim (As soon as possible ideally within 30 days):

- Accidental loss/theft claims: obtain a loss reference number/crime reference number from a relevant authority such as the Police or Transport for London.
- Damage claims:
  - Contact the Police to obtain a crime reference number where the damage is caused intentionally by someone other than you.
  - Remove all blocks from your mobile phone or connected device prior to collection by us. This includes any personal pin locks or operator specific system blocks including Find My iPhone.
- Contact O2 on +44 (0) 344 809 0202 (free of charge from an O2 phone or charged at the national rate from a landline) to inform them of the loss, theft, damage, or faulty replacement equipment.
- There is an excess payable for any successful claim. Your excess amount will be shown in your welcome letter.



## When and how do I pay?

The premium is payable monthly. It is collected by O2 and will appear on your O2 pay monthly billing agreement and includes any insurance premium taxes or additional charges that may apply. The amount of your premium will be shown in your welcome letter.



## When does the cover start and end?

- Your cover starts from the effective date shown in your welcome letter until the date you make your first premium payment. The policy will renew automatically every month for a maximum of 60 months, unless cancelled by you or us.



## How do I cancel the contract?

- You may cancel the policy within 14 days without penalty from the date that you receive the full policy documents from us.
- You may cancel the policy at any time after the initial 14 day period by giving us 30 days' notice.
- We may cancel the policy by giving 30 days' if: (a) required by law or regulation; (b) you commit a material breach of the policy; (c) you engage in fraudulent or abusive claims activity; or (d) you fail to pay the premium by the due date.
- Your policy will be automatically cancelled if your billing agreement with O2 is cancelled or you fail to make a premium payment.
- You may cancel your policy at any time by calling +44 (0) 344 809 0202 (free of charge from an O2 phone or charged at the national rate from a landline).