

Better Buy Insurance Mobile Phone Cover

Insurance Product Information Document

Company: West Bay Insurance PLC. Registered in Gibraltar (Reg No. 84085). Registered Office: 846 - 848 Europort, Gibraltar. West Bay Insurance PLC is regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting insurance business in the UK (No. 211787).

Product: Mobile Phone Insurance

This document provides a summary of the key information relating to Mobile Phone Cover and should be read in conjunction with your Policy Wording and Policy Schedule to ensure you understand the full terms and conditions that apply.

What is this type of insurance?

This Mobile Phone policy entitles you to repair or replacement of your mobile phone, once relevant paperwork has been received, in the event of accidental damage, theft, accidental loss, breakdown, liquid damage or malicious damage. Cover is also provided for fraudulent calls if your phone is lost or stolen.



What is insured?

- ✓ Repair costs if your mobile phone is damaged as a result of an accident, including accidentally coming into contact with liquid, or malicious damage. If it cannot be repaired, it will be replaced.
- ✓ If your mobile phone is stolen, we will replace it.
- ✓ If you accidentally or unintentionally lose your mobile phone we will replace it
- ✓ If your mobile phone suffers electrical breakdown which occurs outside of the manufacturer's guarantee period, we will repair it. If it cannot be repaired, it will be replaced.
- ✓ If your mobile phone is accidentally lost or stolen and is used fraudulently, we will reimburse you for the costs upon receipt of your itemised bill up to the maximum of £2500.



What is not insured?

- ✗ An excess fee for any claim, which is shown on your schedule of insurance.
- ✗ Theft:
 - Where all available precautions have not been taken to protect your mobile phone.
 - From a building or premises that does not involve forcible and violent entry or exit from the building.
 - From motor vehicles where no-one is in the vehicle and all the doors and windows have not been locked and all security systems have not been activated, or where the item has not been concealed in a locked boot, locked glove box or other locked internal compartment.
- ✗ Breakdown or damage caused deliberately by you, by you not following the manufacturer's instructions, by routine servicing, maintenance or cleaning.
- ✗ Wear and Tear
- ✗ Cosmetic damage that does not affect performance
- ✗ Any claim arising from War, Terrorism, Nuclear risk or Sonic Boom
- ✗ Loss of data or software
- ✗ Value Added Tax (VAT) where you are registered with HM Revenue and Customs for VAT.
- ✗ Any expense incurred as a result of not being able to use the mobile phone if damaged, lost or stolen.
- ✗ Any loss of a SIM card.



Are there any restrictions on cover?

- ! The mobile phone must not be more than 6 months old when the policy commences and purchased as new, or refurbished directly from the manufacturer or network provider.
- ! The mobile phone must have been purchased within the United Kingdom of Great Britain & Northern Ireland, the Isle of Man and the Channel Islands and you must have valid evidence of ownership
- ! Cover excludes costs or payments recoverable from any party under the terms of any other contract, guarantee, warranty or insurance.
- ! The intention of this policy is to put you back in the same position as immediately prior to the loss or damage. This is not a replacement as new policy.



Where am I covered?

Cover applies within the geographical limits of:

- ✓ Great Britain
- ✓ Northern Ireland
- ✓ The Channel Islands and the Isle of Man
- ✓ Worldwide for a maximum on 90 days in total in any single 12-month period of insurance.



What are my obligations?

- Premiums must be paid on time
- You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct. You must tell us of any changes to the answers you have given as soon as possible. Failure to advise us of a change to your answers may mean that your policy is invalid and that it does not operate in the event of a claim.



When and how do I pay?

If you pay annually then you will pay for the full annual premium at point of sale. If you pay monthly, your premium will be charged monthly by direct debit.



When does the cover start and end?

Cover will start on the date you choose and will last for one calendar year providing the premium is paid.



How do I cancel the contract?

You may cancel the insurance at any time, without giving reason, by writing to Citymain Administrators Limited, 3000 Lakeside, North Harbour, Western Road, Portsmouth, Hampshire, PO6 3FQ or by telephoning 0333 999 7918, or by emailing info@citymain.com