

Mobile Phone Insurance Insurance Product Information Document



Company: Bastion Insurance Company Limited

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Product: Mandeville Mobile Phone Insurance

This document is a summary of the key information relating to this Mandeville Mobile Phone Insurance. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of insurance?

This is a Mobile Phone Insurance to help replace or repair your mobile phone in the event of accidental damage, theft or loss.



What is insured?

Replacing or repairing your registered mobile phone in the event of:

- ✓ **ACCIDENTAL DAMAGE COVER**
- ✓ **THEFT COVER** (You will only be covered for theft if this cover type is shown on your policy schedule)
- ✓ **LOSS COVER** (You will only be covered for loss if this cover type is shown on your policy schedule)



What is not insured?

No payment will be made for any of the following reasons:

- ✗ Any theft claim unless accompanied by a crime reference
- ✗ Any loss claim unless accompanied by a lost property number
- ✗ General wear and tear or cosmetic damage
- ✗ Any claim that occurs as a result of the breakdown of your mobile phone
- ✗ Any additional equipment or accessories including but not limited to carrying cases, controllers, battery chargers, dongles or external antennae
- ✗ Any gradual reduction in performance or efficiency of the mobile phone
- ✗ Any theft, loss or accidental damage claim which occurs whilst the mobile phone is left unattended in a public place
- ✗ Damage to or malfunction of the mobile phone caused by or attributed to the operation of a software virus or any other software based malfunction
- ✗ Theft from an unattended vehicle unless the Telephone is completely hidden from view within a glove compartment or boot within a fully locked and secured vehicle and violent and forcible entry to the vehicle has been used



Are there any restrictions on cover?

- ! There is a policy excess applicable to each and every claim of £50.00
- ! The maximum amount that can be claimed in any event shall not exceed £1000.00
- ! You are allowed a maximum number of two valid claims for Accidental Damage and a maximum number of one valid claim for Theft or Loss during the period of insurance
- ! You will only be covered for theft and/or loss if these cover option are shown on your policy schedule
- ! Any repair or replacement will be carried out in the UK by the repairers or suppliers approved by us
- ! Any repairs undertaken by us may invalidate a manufacturer's warranty

- ! If your mobile phone cannot be repaired a refurbished unit will be provided or if your mobile phone is no longer available, the insurer will replace it with the nearest functionally equivalent model
- ! The maximum period of this insurance is 24 months
- ! For theft and loss claims you should notify the appropriate local Police authority and your airtime provider within 24 hours of discovering the incident and obtain a crime reference/lost property number and a copy of the Police crime report



Where am I covered?

- ✓ You are covered in the United Kingdom.
- ✓ You are covered worldwide for a period of up to a maximum of 90 days during the period of insurance.



What are my obligations?

- You should take reasonable care to give us complete and accurate answers to any questions we reasonably ask whether you are taking out or making changes to your policy
- You should also tell us about any changes to the policy that may require us to change the terms
- You should tell us about any incident that may result in a claim as soon as possible so we can tell you what to do next and help resolve any claim
- If you need to make a claim, you must give us all the information we need.



When and how do I pay?

- Your premium will be paid through a salary sacrifice scheme arranged by your employer.



When does the cover start and end?

- The start and end dates of your cover will be shown on your insurance policy schedule. The maximum period of this cover is for 24 months following the start date.



How do I cancel the contract?

- You cannot cancel this contract as it is provided through a salary sacrifice scheme arranged by your employer.