

# Mobile phone/gadget insurance

Mobile phone/gadget insurance is provided for subscribing members and their resident partners whilst in the UK and for up to 90 days if abroad.

Insurers will pay up to two claims per member per year, up to a maximum of £1,000 per gadget claim /£1,150 per mobile phone claim, for repair or replacement (as applicable), in the event of:

- Accidental damage
- Theft
- Accidental loss (mobile phones only)
- Breakdown
- Liquid damage
- Fraudulent call use

## General conditions\*

Mobile phones/gadgets must be less than 36 months old at commencement of cover, with valid proof of purchase. Items purchased second hand or outside of the UK are not covered under this policy.

There is no cover:

- for theft, loss or damage to accessories of any kind
- for reconnection costs or subscription costs of any kind
- if you are unable to provide proof of usage, if requested
- if you are unable to evidence ownership

A policy excess of £50 will be applied to items valued up to £500 (when new), £75 for items valued between £500 and £999 (when new) and £100 for items valued £1,000+ (when new).

## 'Apple swap'

If your phone or gadget is an Apple product you may prefer to take the item to your local Apple store for repair or replacement. You will first need to call the number below to ensure your claim is successful after which you will be furnished with the details as to how to proceed with an Apple service.

**Call: 0330 020 0044\*\*** to make a claim (please quote your collar number)

\* Terms and conditions apply to each section of cover.

Please refer to the policy wording for details of gadgets eligible to be covered under this insurance. Full details of cover including the limitations, exclusions and terms and conditions can be found in the policy wording, which should be read carefully.

\*\* Lines are open Monday to Friday from 9am to 6pm. Call charges may vary depending on your network provider.