

Mobile Phone or Connected Device Insurance

Insurance Product Information Document

Company: Chubb European Group SE (UK Branch) **Product:** EE Full Cover

Chubb European Group SE is incorporated in France and operates through a branch in the UK. Authorised and regulated by the French Prudential Supervision and Resolution Authority. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Details about our authorisation can be found on the Financial Conduct Authority's website (FS Register number 820988).

This document provides a summary of key information relating to the mobile phone and connected device Full Cover insurance policy.

Complete pre-contractual and contractual information on the product is provided within the full policy documentation and the Terms and Conditions. For consumers, please visit ee.co.uk/insuranceterms or for small business please visit ee.co.uk/businessterms.

What is this type of insurance?

This insurance is for Full Cover for mobile phones and connected devices, it covers Loss, Theft, Accidental Damage and Breakdown for your mobile phone or connected device.



What is insured?

- ✓ Replacement of your mobile phone or connected device if it is lost or stolen;
- ✓ Replacement of your mobile phone or connected device if it is damaged accidentally by you or by someone you've allowed to use your device;
- ✓ There is no limit on the number of damage or breakdown claims as long as the insurance remains active;
- ✓ Replacement of your mobile phone or connected device if someone who you didn't allow to use your device damages it on purpose;
- ✓ If your device experiences a permanent mechanical, electrical, or electronic fault after the expiration of the manufacturer's warranty, this policy covers the cost of repair or replacement. This coverage specifically excludes any damage caused by accidental damage and is applicable only when the device stops functioning normally;
- ✓ If you lose your charging accessories that came in the box with your device, or it's stolen or damaged we'll pay a maximum of 2 claims in any 12-month period with no excess charge;
- ✓ Battery replacement;
- ✓ The maximum sum insured for your mobile phone or connected device is the cost of your new mobile phone or connected device at the time of purchase. The value will go down over the time that you hold the insurance. The sum insured reflects the current market value. However, upon a successful claim you will receive an identical refurbished handset (or a suitable equivalent), not a cash settlement.



What is not insured?

- ✗ Damage caused on purpose by you or an authorised user;
- ✗ Damage caused by repairs if we haven't agreed to them;
- ✗ Damage caused by changes made to the device's internal parts or operating system;
- ✗ Dents, scratches or other damage if the device still works normally;
- ✗ If you or an authorised user leave it in a place where you can't see it, but others can;
- ✗ Theft if you do not report it to the police and get a report or crime reference number;
- ✗ If it is knowingly left on display in an empty vehicle;
- ✗ If it is left in an unoccupied building when any doors or windows are left open or unlocked;
- ✗ Any claims which would result in breaches of UN resolutions or trade or economic sanctions or other laws of the EU, UK, USA or any applicable local laws.



Are there any restrictions on cover?

- ! If you lose your device or it's stolen: We'll pay a maximum of two claims in any 12-month period;
- ! The costs you have to pay to reinstall, re-buy, or recover any content like apps, music, photos, data, or any software on your device. We also won't cover cyber risks such as ransomware, viruses, spyware, malware, and other online threats;
- ! We won't be able to settle a claim if you're behind on your premium payment paid via your Airtime Plan monthly payments.



Where am I covered?

- ✓ You are covered worldwide however if you're abroad at the time you make a claim, we'll wait until you get back to the United Kingdom before we settle it.



What are my obligations?

- If you, or anyone acting on your behalf, knowingly makes a claim which is in any way dishonest, false, or fraudulent, or any false, or fraudulent statement or document is provided in support of that claim, we may decline your claim and terminate this policy.
- The Terms and Conditions only apply to the mobile phone or connected device supplied to you by EE or that we have agreed to insure (or replaced by us after a successful claim), so if you are no longer using your device you need to call us and your cover will be cancelled.
- If you change your Airtime Plan, including moving to a SIM Only Pay Monthly Airtime Plan, you'll need to check if you're still covered by the insurance. To find out, please text COVER to 150 from your phone, or call EE Customer Care. If you're calling from another provider, check call charges with them.
- This insurance covers your mobile phone or connected device when it is being used by you, or someone you know and authorise to use it. You must make any authorised user aware of the Terms and Conditions of this insurance.
- For each successful claim you make, you'll need to pay an excess. This is the amount you must pay towards your claim which allows us to keep monthly premiums affordable. We'll add this amount to your Airtime Plan bill or collect it via an alternative method if we accept your claim. You can find the amount in the 'Confirmation of Your Insurance Cover' document, or you can go to your EE app or EE account online via the EE website. You can also view it online at ee.co.uk/excessandcharges or by calling EE Customer Care.
- We'll ask you to turn off any security features you have on your device, like your passcode. When you claim, you'll need to confirm you've done this. Failure to do so may result in a charge to your Airtime Plan bill.



When and how do I pay?

Your monthly payment for this insurance depends on the type of cover you have and the device insured. You can find out what cover you have on your 'Confirmation of Your Insurance Cover'. Your monthly payment includes any taxes. If any of these amounts change, your monthly payment will reflect this. We'll give you 30 days' warning. Your monthly payment will be added to your Airtime Plan bill. Depending on your billing period your first bill may include any days up to the bill and the next billing period.



When does the cover start and end?

Your cover starts on the date shown on your 'Confirmation of Your Insurance Cover' document. Your cover will stop on the date your Airtime Plan with EE ends, or the date you transfer ownership of your Airtime Plan to someone else, whichever happens first. Your Airtime Plan is your contract with EE. It'll also end if you decide to upgrade your device. If you are no longer using your device you need to call us and your cover will be cancelled. If none of these things happen, the policy will end after five years. The last date of cover will be at the end of the final month. For example, if you took out this policy on the 1st of August 2024, it will end on 31st July 2029.

You can't transfer this insurance policy to another phone or device. If you upgrade your phone or device, your cover will end immediately. If you change your Airtime Plan, including moving to a SIM Only Pay Monthly Airtime Plan, you'll need to check if you're still covered by the insurance.



How do I cancel the contract?

You can cancel this policy within 14 days of getting your policy documents. We'll give you a full refund unless you've made any claims. If you've made any claims, we'll ask you to pay the first full monthly payment. After the 14-day period you can cancel this policy at any time. The cancellation will take effect from the date of your next monthly bill. You'll need to contact us to cancel at least one day before your next monthly bill date. If you don't tell us in time, we'll cancel your policy from the following month's bill date. To see the date of your next bill, log on to your EE account.

If you'd like to cancel this policy, please contact EE Customer Care online via your EE app or your EE account online via the website. Alternatively, you can cancel by Calling 150 on your EE mobile or call 07953 966 150 from any other phone. If you would like to cancel by post the address is EE Insurance Team, PO Box 5568, Manchester, M61 0TG.