

# Mobile Phone Insurance



## Insurance Product Information Document

Company: Assurant General Insurance Limited

Product: TSB Gold Account  
Mobile Phone Insurance

Authorised in the United Kingdom by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register No. 202735.

This document provides a summary of the key features and exclusions of the insurance. Complete pre-contractual and contractual information is provided in other documents. The full terms and conditions of the cover can be found in the policy document which contains more details on exclusions and restrictions. It is important you read the policy document carefully and keep it for future reference.

## What is this type of insurance?

Mobile phone insurance which covers your mobile phone for the incidents detailed below. This policy covers one mobile phone for a sole account, up to two mobile phones on a joint account.



### What is insured?

- ✓ **Cover for your mobile phone up to a maximum value of £2,000 per claim**
  - ✓ Loss
  - ✓ Theft
  - ✓ Damage
  - ✓ Breakdown (including faults)
- ✓ **Cover for accessories** up to a maximum value of £250 per claim.
- ✓ **Unauthorised network charges** (e.g. calls, data) up to a maximum of £1,500 per claim for contract mobile phones and £300 for Pay As You Go phones.
- ✓ **How we settle a claim**
  - ✓ We will either repair or replace your damaged mobile device
  - ✓ Claims for loss and theft will be settled with a replacement
  - ✓ Replacements will come from refurbished or remanufactured stock



### What is not insured?

- ✗ Any incident where you have knowingly put your mobile phone at risk or not taken care of it. See the 'What you are NOT covered for' section of the policy document for examples.



### Are there any restrictions on cover?

- ! Accessories are covered only if involved in the same incident as the mobile phone, not on their own.
- ! Unauthorised network charges are covered from the point your mobile phone is lost or stolen, and for up to 24 hours after discovery of the loss or theft. A claim for network charges can only be considered after a claim for the mobile phone has been accepted.
- ! We will attempt to replace phones with one of the same colour but we can't guarantee to do this.



### Where am I covered?

- ✓ Your mobile device is covered worldwide.
- ✓ Replacement handsets will be delivered only to a UK address.



### What are my obligations?

- An excess of either £50 or £100 for each successful claim, depending on the type of phone being covered, which must be paid before we will settle your claim.
- To report lost or stolen mobile devices to the Police and your network as soon as possible.
- Tell us about your claim as soon as possible.
- We may ask you to provide a proof of ownership before we will settle your claim.
- You must make a reasonable attempt to report a lost or stolen mobile phone missing to the place it was lost/stolen from.



### When and how do I pay?

Mobile phone insurance is included with your TSB Gold Account, for which there is a monthly fee.



### When does the cover start and end?

From the date your TSB Gold Account is opened – cover under the policy will end if the account is closed, we believe you are acting fraudulently or TSB cancels the policy.



### How do I cancel the contract?

You can cancel your policy at any time – contact TSB on **0345 835 3834** to close your Gold Account.