

# Mobile Phone or Tablet Insurance

## Insurance Product Information Document

Company: UK General Insurance Limited

Product: Music Magpie Mobile Phone and Tablet Policy

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. 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 cover will cover the cost of repairing or replacing your Mobile Phone or Tablet if it is damaged or stolen.



#### What is insured?

- ✓ The cost of repair or replacement should your Mobile Phone or Tablet be damaged or stolen.



#### Are there any restrictions on cover?

- ! You must be a permanent resident within the UK and must own the Mobile Phone or Tablet
- ! Theft claims must be reported to the police and a crime number obtained
- ! Theft claims from an unattended vehicle unless the vehicle is locked, and the phone is locked away and completely hidden.
- ! Cover is limited to the phone itself and excludes any accessories or add-ons.
- ! Theft claims from any premises unless there is evidence of forced entry.



#### What is not insured?

- ✗ Any Mobile Phone or Tablet not specified on your schedule.
- ✗ Any claim for Malicious Damage, Loss or Mechanical Breakdown
- ✗ Claims occurring before or after the period of cover or occurring when you have been outside of United Kingdom, the Channel Islands or the Isle of Man for more than 90 days in any one period of cover.
- ✗ Mobile Phone or Tablets which are used for work or for commercial purposes.
- ✗ Mobile Phone or Tablets already damaged or not in full working order prior to the start of the period of cover.
- ✗ Costs exceeding the level of cover you have chosen and as shown on your schedule.



#### Where am I covered?

- ✓ Your policy will cover your Mobile Phone or Tablet within the UK, the Channel Islands or the Isle of Man during the period of cover. We will also cover your Mobile Phone or Tablet for up to a maximum of 90 days anywhere in the world in any one period of cover. However please note that all claims administration, repairs and/or replacement will take place in the UK, the Channel Islands or the Isle of Man only.



#### What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that

information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

- You must reside permanently in the United Kingdom
- You must have purchased a mobile device in association with the provision of the insurance
- The payment of your monthly premium in return for this insurance cover
- You must contact the Claims Administrator as soon as reasonably possible following the discovery of an incident
- The policy excess shown below must be paid if in the event your claim is approved

Monthly premium	Excess
£10.99	£125
£8.99	£100
£7.99	£75
£6.99	£50
£4.99	£25
£3.99	£10

In the event of theft you must:

- notify the Network you are connected to and have the line temporarily barred as soon as reasonably possible after discovering the incident.
- notify the local Police authorities as soon as reasonably possible after discovering the incident and obtain a Crime Reference Number (where applicable).



## When and how do I pay?

You can pay your premium monthly by credit or debit card or direct debit instruction, the first month is free.



## When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



## How do I cancel the contract?

If you decide that, for any reason, this policy does not meet your insurance needs then please contact Citymain Administrators Limited within 14 days of the date of purchase or the day on which you receive your policy documentation, whichever is the later. If you cancel during the 14-day cooling off period, no premium will become payable. If you cancel after the 14-day cooling off period your cover will continue until the end of the period you have already paid.

## Your Insurer

This insurance is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked on the Financial Services Register at <https://register.fca.org.uk> or by calling them on 0800 111 6768 or 0300 500 8082.

## Making a claim

In the event of any incident likely to give rise to making a claim, you can notify the administrator through their online claims portal as soon as reasonably possible following the discovery of the incident.

**Online Claims:** [www.eclaimcity.co.uk](http://www.eclaimcity.co.uk)

On all correspondence please tell us you are insured by UK General Insurance Limited and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your claim as quickly as possible.

## Complaints

It is always the intention to provide **you** with a first-class service. However, if **you** are not happy with the service, in the first instance, please write to the Customer Relations Manager of the **administrator**. Their contact details are:

FAO: Customer Relations Manager

Citymain Administrators Ltd  
3000 Lakeside  
North Harbour  
Western Road  
Portsmouth  
PO6 3EN  
Tel: 0333 009 0158 (local rate call).  
E-mail: [customerrelations@spbuk.com](mailto:customerrelations@spbuk.com)

If **your** complaint about the sale of **your** policy cannot be resolved by the end of the third working day, **your** agent will pass it to:

Customer Relations Department UK General Insurance Limited Cast House  
Old Mill Business Park Gibraltar Island Road Leeds  
LS10 1RJ  
Tel: 0345 218 2685  
Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)  
Please quote scheme reference 06633A in all correspondence.

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **you** are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:  
The Financial Ombudsman Service, Exchange Tower,  
Harbour Exchange Square, London,  
E14 9SR.

Telephone Number: 0800 0234 567 (calls to this number are normally free for people ringing from a "fixed line" phone, but charges may apply if **you** call from a mobile phone). Telephone Number: 0300 1239 123 (calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs).  
Email; [complaint.info@financialombudsman.org.uk](mailto:complaint.info@financialombudsman.org.uk)  
The above complaints procedure is in addition to your statutory rights as a consumer.

## What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).