

Mobile Phone Insurance

Insurance Product Information Document

Company: UK General Insurance Limited

Product: Music Magpie Mobile Phone and Tablet Policy

CoverMe4 is a trading name of Citymain Administrators Limited and is authorised and regulated by the Financial Conduct Authority. Registration Number 306535. This insurance is underwritten by UK General Insurance Limited on behalf of Watford Insurance Company Europe Limited who is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Registration Number 310101

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This cover will pay you for the cost of repairing or replacing your mobile phone if it is damaged, stolen or breaks down.



What is insured?

- ✓ The sum insured and limits, as confirmed in your quote, Policy Booklet and Policy Schedule
- ✓ Accidental damage
- ✓ Theft



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



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.



Where am I covered?

- ✓ Your policy will cover your Mobile Phone or Tablet within the UK 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 only, 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 to 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.
- All claims must be notified as soon as possible after the event which causes you to submit a claim.
- You must follow our claims process which can be found in your policy documentation.



When and how do I pay?

You can pay your premium annually or monthly by credit card or debit card or as a monthly direct debit instruction.



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?

You may cancel the insurance within 14 days of receiving the insurance documents by writing to: Citymain Administrators Limited, 3000 Lakeside, North Harbour, Western Road, Portsmouth, PO6 3FQ, Email: info@spbuk.com or by calling telephone number 0333 009 0158 (local rate call), should you decide the insurance is no longer appropriate or required. Please note if you do cancel the insurance within 14 days your cover will expire at the end of the free month's cover provided under the policy.

You may cancel the insurance at any time by contacting the administrator. If you cancel following the 14-day cooling-off period, your cover will continue until the end of the period for which you have already paid. No pro-rata return of premium will be allowed.