

This document provides a summary of the key information. Complete pre-contractual and contractual information is provided in other documents.

What is this type of insurance?

Mobile phone insurance which covers mobile phones belonging to you or your family members for the incidents detailed below. A family member is defined as you, your partner/spouse and all children who have not reached the age of 18 or not reached the age of 24 if in full time education, living at the home address.



What is insured?

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



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?

- ! The mobile phones must be owned by the account holders or a family member.
- ! 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.
- ! Maximum of 4 successful claims per account in any 12-month period



Where am I covered?

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



What are my obligations?

- To pay an excess of between £50 to £100 (dependent on handset make and claim type) for each successful claim current excess amounts can be viewed by visiting chase.assurant.co.uk/pages/excess-fees
- To report stolen mobile phones to the Police and your network as soon as possible
- Tell us about your claim as soon as possible
- You may need to send us proof of purchase/ownership of the phone before we will settle your claim
- You must make a reasonable attempt to report a lost or stolen phone missing



When and how do I pay?

Cover is provided as part of Chase Protect, the fee for which Chase will have advised you of and will debit from your account each month.



When does the cover start and end?

The insurance cover will start immediately on the date that Chase Protect is opened and will continue for the duration that it remains open for, subject to your eligibility. Cover will end immediately on the date that Chase Protect is closed or cancelled by you or us.



How do I cancel the contract?

You have the right to cancel this policy (which is part of the Chase Protect package of products) at any time. The terms and conditions of Chase Protect means that it is not possible to cancel any of the individual benefits. To cancel Chase Protect please contact Chase. If a refund is due, this will be confirmed by Chase.