

Sky Protect Mobile Insurance

Insurance Product Information Document



Company: Domestic & General Insurance PLC

Product: Sky Protect Mobile Insurance Policy

Registered in England and Wales. Domestic & General Insurance PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number 202111.

This is a summary of the insurance policy. The full terms, conditions, limitations and exclusions can be found in other documents, including the terms and conditions.

What is this type of insurance?

Breakdown and accidental damage insurance covering your mobile. It can also protect your mobile against accidental loss and theft (if selected).



What is insured?

- ✓ immediate protection of your mobile from accidental damage
- ✓ (if cover selected) immediate protection for mobiles against accidental loss and theft
- ✓ breakdown of your mobile after the end of the manufacturer's guarantee period
- ✓ a new, refurbished or remanufactured replacement mobile (with the same or similar features) - for example, when it's uneconomical to repair or we can't repair it
- ✓ unlimited repairs on your mobile (including parts and labour)
- ✓ vouchers for the full retail price of a replacement (with the same or similar features), if we can't reasonably arrange a replacement
- ✓ up to £300 towards the cost of replacing standard accessories (those either directly supplied or purchased with the mobile) when they suffer accidental damage, breakdown, or are lost or stolen as part of an incident leading to a successful claim on your mobile



What is not insured?

- ✗ disposal and set-up charges
- ✗ a software virus or a software-based malfunction, loss or theft (unless if this cover has been selected), cosmetic damage, neglect or deliberate damage
- ✗ the loss of stored information on your mobile (for example data, downloads, recorded programmes, videos, music and applications)
- ✗ consumables, SIM Cards, wireless headphones, wireless speakers and accessories not directly supplied or purchased with your mobile
- ✗ costs that you may incur as a result of not being able to use your mobile
- ✗ the first £75 or £100 of a claim (the excess) depending on the price of your mobile
- ✗ loss arising from not taking care of your mobile, for example leaving it somewhere where it is likely to be lost or stolen



Are there any restrictions on cover?

- ! your mobile must be registered at your address in the UK, Isle of Man or Channel Islands
- ! your mobile must be in good working order when this policy starts
- ! your mobile must have a purchase price of £2,500 or less
- ! your mobile must be 45 days old or less at the start of the policy and the IMEI number must not have been tampered with in any way
- ! your mobile must have been purchased through Sky Retail Stores Limited (SRS), Sky Subscribers Services Limited (SSSL) or Sky UK Limited



Where am I covered?

- ✓ everywhere in the world however you will need to return to the UK, Isle of Man or Channel Islands to claim



What are my obligations?

- to give us true, factual and not misleading information
- to maintain and use the mobile for non-commercial purposes and to follow the manufacturer's instructions
- to pay an excess of £75 or £100 for each claim
- to take care of your mobile
- to be able to provide proof of ownership and proof of usage of your mobile by you from policy inception to a claim incident



When and how do I pay?

You need to pay your monthly premium by Direct Debit.



When does the cover start and end?

The policy will start on the date of delivery of your Mobile (for policies purchased online) or when we process your application i.e. taking and processing payment details) (for policies purchased in store) and continues indefinitely until cancelled or brought to an end in accordance with these terms and conditions. If we provide you with a replacement your policy will continue on the replacement as if it were the original mobile. Where we have given you a voucher instead, your policy will end immediately, and no premium will be refunded. If you cancel in the 45 day cooling off period you will receive a full refund.



How do I cancel the contract?

Call us on 0800 561 4541 or write us at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP, United Kingdom.