

# Mobile Phone Screen Insurance



## Insurance Product Information Document

Company: Warranty & Creditor Services

Product: Mobile Phone Insurance

Warranty & Creditor Services is authorised and regulated by the Financial Conduct Authority.

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, which is contained in the Schedule of Insurance. This will provide 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 is a Mobile Phone Screen Insurance and the cover will reimburse the policy holder for costs incurred should there be damage to the front screen of the mobile phone.



#### What is insured?

- ✓ Accidental Damage to the front screen providing the mobile phone is still working after such damage occurs
- ✓ Immediate family members using the handset



#### What is not insured?

- ✗ Loss, Theft or Breakdown
- ✗ Damage to the front screen caused by water or any other liquid
- ✗ An Excess, as detailed in your Schedule of Insurance
- ✗ The cost of repair or replacement of any other part of your mobile phone, other than the front screen.
- ✗ An Excess, as detailed in your Schedule of Insurance
- ✗ Any front screen claim where you are outside of the UK for a period longer than 90 days.



#### Are there any restrictions on cover?

- ! If your mobile phone is not working at the time of making a claim there is no cover under this insurance.
- ! Repairs by an Authorised Repairer may invalidate any remaining manufacturer warranty on your mobile phone.
- ! Original manufacturer parts are not used for iPhone claims.



## Where am I covered?

- ✓ Cover is offered for your Mobile Phone, Worldwide, for periods of no longer than 90 days in any 12 month period.



## 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.



## When and how do I pay?

Premiums include Insurance Premium Tax and are collected by monthly direct debit. The premium is separate from the cost of purchasing your mobile phone or paying for your airtime.



## When does the cover start and end?

Your cover will start on the date stated in your Schedule of Insurance. The policy last indefinitely. If the policy lasts for more than one year, we will contact you prior to your annual anniversary date to remind you to review and update your cover, so that it remains adequate for your needs.



## How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs, you have the right to cancel this policy within 14 days of the start of the cover by providing written notice to Warranty & Creditor Services, 6 Faraday Office Park, Rankine Road, Basingstoke RG24 8QB or emailing at [admin@wcsinsurance.co.uk](mailto:admin@wcsinsurance.co.uk). Thereafter you may cancel the insurance cover at any time by informing the Administrator however no refund of premium will be payable. If you do not exercise your right to cancel this policy will continue in force indefinitely until termination by you or the Underwriters.