

Mobile Phone Insurance



Insurance Product Information Document

Company: Aviva Insurance Limited

Product: HSBC Select and Cover Mobile Phone

Aviva Insurance Limited is registered in Scotland No. 2116. Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

This is a summary of our insurance. You will find the terms and conditions (along with other important information) online and in the policy documents.

What is this type of insurance?

This HSBC Select and Cover Mobile Phone insurance is designed to provide you and your family with cover for your mobile phones in the event of unexpected, unforeseen or unintentional incidents. We will provide a replacement phone in the event of damage, breakdown (outside of warranty), loss, or theft. The replacement phones we provide are refurbished models which come with a 12 month warranty provided by The Carphone Warehouse Limited.



What is insured?

- ✓ Damage (sudden and unexpected damage that affects how your phone works)
- ✓ Theft
- ✓ Accidental loss
- ✓ Breakdown of your phone after the manufacturer's (or our supplier's) warranty expires
- ✓ Cover for accessories up to £250 if they are damaged, lost or stolen in the same incident as the phone
- ✓ Up to £2,500 for unauthorised use in respect of calls, texts, and mobile data, if your phone is lost or stolen



What is not insured?

- ✗ You'll need to pay an excess of £75 towards each successful claim. The excess will apply to each phone you claim for, even if they're affected in the same incident
- ✗ There's no cover for any phone if the circumstances suggest the person insured deliberately put the phone at risk
- ✗ There's no cover for theft from an unattended vehicle unless the vehicle was locked and the phone concealed from view
- ✗ We won't cover information stored on the phone such as photos, data, apps and music and/or the recompilation, reinstallation or retrieval of data



Are there any restrictions on cover?

- ! A maximum of four claims can be made on your policy each year
- ! We'll only replace the following accessories: the standard 'in box' accessories supplied with the phone, plus any cases, chargers, screen protectors and/or memory cards
- ! If making a claim for unauthorised use we'll only cover costs incurred up to 24 hours after the insured person realises the phone is missing (48 hours if they're abroad), you'll also need to provide us with evidence of the charges



Where am I covered?

- ✓ Cover applies worldwide providing you remain a UK resident. Replacement phones can only be sent to UK addresses (England, Wales, Scotland, and Northern Ireland).



What are my obligations?

- You must pay your premiums on time
- For all claims you will need to confirm the IMEI number of the phone you are making a claim for. You can find the IMEI number on the box or receipt for the phone, by dialling *#06# on your phone's keypad, or ask your network provider
- For damage and breakdown claims, if the phone is security protected, this protection needs to be removed before the claim can be processed, such as Activation Lock on iPhones
- For all theft claims you'll need to report the theft to the police and request a crime reference number before a claim can be submitted
- You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out and make changes to your policy, and when you make a claim



When and how do I pay?

Premiums are payable monthly as part of your HSBC Select and Cover Direct Debit.



When does the cover start and end?

Cover begins on the start date shown on your policy schedule. Cover will continue until this Mobile Phone Option is removed from your policy, or your policy is cancelled.



How do I cancel the contract?

A cooling off period of 30 days applies to your HSBC Select and Cover policy.

To remove Mobile Phone from your selected Options or cancel your HSBC Select and Cover policy, please visit us online at www.hsbc.co.uk/insurance/product/selectandcover call us on **0345 051 1351** (opening hours 8am to 6pm, Monday to Friday, excluding public holidays, calls may be monitored or recorded), visit any HSBC branch, or write to us at HSBC Customer Services Centre, PO Box 6176, Coventry, CV3 9HN.

Removing this Option from your selection

As long as you keep a minimum of three Options in place and there have been no successful claims on this Option, you can remove this Option within the cooling off period and will receive a full refund of any associated premium you have paid.

If there has been a successful claim or you wish to remove this Option after the first 30 days, you can remove any one Option before your next policy anniversary window. Your anniversary window begins 30 days before the anniversary of your policy start date. If you remove this Option you will receive a refund for any unused days you've already paid for. You won't be able to repurchase the same Option for six months or until your next anniversary, whichever is sooner. You can also remove the Option from your selection within your policy anniversary window, however this will be with effect from your policy anniversary; and there will be no six month restriction to the date from when you can repurchase.

Cancelling your policy

You can cancel your HSBC Select and Cover policy within 30 days of the start date (or from when you receive your documents, whichever is later). If you decide to cancel within these 30 days you will receive a full refund of any premium you have paid providing no successful claims have been made on your policy.

You can cancel your policy at any time if there has been a successful claim or you wish to cancel after the first 30 days, and will receive a refund for any unused days you've already paid for. You won't be able to repurchase HSBC Select and Cover for six months from the date your cancellation becomes effective.