

# TESCO MOBILE PROTECT INSURANCE

## Insurance Product Information Document

Company: WDP Insurance Limited

Product: Tesco Mobile Protect Screen Cover Policy

Authorised and regulated by the Gibraltar Financial Services Commission and subject to the limited regulation of the Financial Conduct Authority (reference number 786246)

Complete pre-contractual and contractual information on this insurance is provided in other documents, including your Welcome Pack, which contains your insurance policy terms and conditions.

### What is this type of Insurance?

Mobile Device Insurance.



#### What is insured?

- ✓ Front screen damage and any additional damage to the device registered to your Tesco Mobile account and shown in your Welcome Pack



#### What is not insured?

- ✗ Cosmetic damage other than to the front screen – where the minor dents or scratches do not affect use or functionality
- ✗ Any claim for fault, failure, loss or theft
- ✗ Any damage to your device that occurred prior to your policy start date.
- ✗ Any claim for damage where the front screen is not also damaged
- ✗ Liquid or catastrophic damage



#### Are there any restrictions on cover?

- ! You must be over 18 years old
- ! You must have paid your insurance premium before making a claim
- ! You can't claim for any fault covered by the manufacturer's warranty
- ! You must not have had a mobile insurance policy declined or cancelled by us in the past
- ! You must not have had a claim denied due to fraud
- ! You and the main authorised user of the device must live permanently in the UK to buy and remain on cover and make a claim
- ! You'll need to pay the claim excess fee to complete any successful claim
- ! Claims are not paid with money but with repair or an 'as new' replacement device
- ! In the unlikely event we can't repair your device or send you a same model replacement, we'll offer you a different make, model or colour device with comparable features and functionality
- ! Although cover is provided worldwide, devices can only be delivered to a UK address



### Where am I covered?

- ✓ Worldwide



### What are my obligations?

- You need to pay your monthly premium and any applicable excess fee if you make a successful claim
- You'll need to provide relevant complete and accurate information to support any claim
- You may be required to complete a written claim statement and/or provide evidence of your identity to support a claim
- You must take reasonable care to ensure that any information you give us to support a claim is complete and accurate
- You must comply with our reasonable instructions including switching off or uninstalling any app, personal PIN locks or operator specific security locks which prevent our access to remove data from the damaged device you're claiming for.



### When and how do I pay?

You pay monthly by your chosen payment card. The date of your monthly payment will be set out in your Welcome Pack with your policy terms and conditions.



### When does the cover start and end?

Cover starts on the start date detailed in your welcome pack and will automatically end after five years. Otherwise cover ends if the policy is cancelled in line with the policy terms and conditions.



### How do I cancel the contract?

You can call 0345 030 3290, email ([tescomobileprotect@asurion.com](mailto:tescomobileprotect@asurion.com)) or write to us (Tesco Mobile Protect, PO Box 670, Brentford, TW8 1DA) at any time.

## **Demands and Needs**

Tesco Mobile Protect Screen Cover meets your demands and needs if you wish to have your mobile device front screen replaced, and any other additional damage repaired, if it's accidentally damaged.

## **Insurance intermediary**

Asurion Europe Limited is registered in England and Wales and has its registered address at Vantage London, Great West Road, Brentford, Middlesex, TW8 9AG.

## **Complaints**

If you wish to make a complaint about your Tesco Mobile Protect policy contact Asurion Europe Limited (the policy administrator) using the following contact details:

Phone: 0345 030 3290

Email: [tescomobileprotect@asurion.com](mailto:tescomobileprotect@asurion.com)

Write to: Tesco Mobile Protect, PO Box 670, Brentford, TW8 1DA

If we can't resolve your complaint right away, we'll email or write to you within five working days to outline our next steps. If the issue still isn't resolved within two weeks, we'll contact you to keep you up to speed on what's happening.

If you're not happy with the outcome or we haven't given you our final response within 8 weeks, you can contact The Financial Ombudsman Service by phone: 0800 023 4567 (Freephone) or 0300 123 9123, by email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk) or in writing at Exchange Tower, London, E14 9SR. You need to contact them within 6 months of receiving our final decision. The service is free and we are bound by any decision the Financial Ombudsman reaches. This won't affect your statutory rights or prejudice your right to take subsequent legal proceedings. See [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk) for more details.