

# PREFERRED CARE

## Insurance Product Information Document

Company: WDP Insurance Limited

Product: Preferred Care and Preferred Care with Loss and Theft

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?

Device insurance.



### What is insured?

**There are two cover options under this policy. Your exact cover depends on the type of cover you've chosen:**

#### Preferred Care

- ✓ Accidental damage for the device shown in your Welcome Pack
- ✓ Out-of-warranty breakdown of the device (monthly product only)

#### Preferred Care with Loss and Theft

- ✓ Loss, theft and accidental damage of the device shown in your Welcome Pack
- ✓ Out-of-warranty breakdown of the device (monthly product only)



### What is not insured?

**Preferred Care and Preferred Care with Loss and Theft**

- ✗ Cosmetic damage – where the device works as normal, except where you're claiming for a cracked screen

#### Preferred Care only

- ✗ Any claim for loss or theft



### 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 make more than 3 claims in any 12 month period
- ! You can't claim for any fault covered by the manufacturer's warranty
- ! You must not have had an 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
- ! You'll need to pay the claim excess fee to complete any successful claim
- ! Claims are not paid with money but with a new or 'as new' replacement device
- ! In the event we can't send you a same model replacement, we'll send you a different make, model or colour device with comparable features and functionality

! Although cover is provided worldwide, replacement devices can only be delivered to a UK address



### Where am I covered?

- ✓ Worldwide



### What are my obligations?

#### Preferred Care and Preferred Care with Loss and Theft

- You need to pay your 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 claim statement and/or provide evidence of your identity to support a claim

#### Preferred Care with Loss and Theft

- For theft claims, you may be required to provide a crime reference number to support a claim

#### Preferred Care only

- 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
- You need to return the damaged device you're claiming for
- If you don't return the damaged device you're claiming for, you'll be charged a non-return fee based on the value of the non-returned model



### When and how do I pay?

You pay your policy premium upfront (for the two-year cover option) or monthly up to a maximum of 60 months (for the monthly cover option).



### When does the cover start and end?

You're covered from the start date detailed in your Welcome Pack and your cover will automatically end after two years (for the two-year cover option) or after 60 months (for the monthly cover option). Otherwise cover ends if the policy is cancelled in line with the policy terms and conditions.



### How do I cancel the contract?

You can cancel at [store.google.com/preferred\\_care](https://store.google.com/preferred_care). Alternatively you can call 0330 808 4291, email ([PreferredCareUK@asurion.com](mailto:PreferredCareUK@asurion.com)) or write to us (Google Preferred Care, PO Box 670, Brentford, TW8 1DA) at any time.

## **Demands and Needs**

Preferred Care meets your demands and needs if you wish to have your device replaced if it's accidentally damaged

Preferred Care with Loss and Theft meets your demands and needs if you wish to have your device replaced if it's lost, stolen or accidentally damaged

## **Insurance intermediary**

Google Commerce Ltd is appointed to sell this insurance by Asurion Europe Limited, which is an insurance intermediary authorised and regulated by the Financial Conduct Authority (reference number 502545). You can find Asurion Europe Limited on the FCA Register at <https://register.fca.org.uk/>. Asurion Europe Limited is registered in England and Wales and has its registered address at Vantage London, great West Road, Brentford TW8 9AG.

## **Complaints**

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

Phone: 0330 808 4291

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

Write to: Google Preferred Care, 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.