

TESCO MOBILE PROTECT INSURANCE

Insurance Product Information Document

Company: WDP Insurance Limited

Product: Tesco Mobile Protect 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 phone insurance.



What is insured?

There are two cover options under this policy. Your exact cover depends on the type of cover you've chosen:
Tesco Mobile Protect Damage Cover

- ✓ Accidental damage, including cracked screens and liquid damage, malicious damage and pet damage or out of warranty breakdown of the device registered to your Tesco Mobile account and shown in your Welcome Pack
- ✓ Damage or out of warranty breakdown of the accessories that came in the box with your covered device

Tesco Mobile Protect Full Cover

- ✓ Loss, theft, accidental damage, including cracked screens and liquid damage, malicious damage, pet damage or out of warranty breakdown of the device registered to your Tesco Mobile account and shown in your Welcome Pack
- ✓ Loss, theft, damage or out of warranty breakdown of the accessories that came in the box with your covered device



What is not insured?

Full Cover and Damage Cover

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

Damage Cover 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 2 claims in any 12 month period
- ! 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 an 'as new' replacement device
- ! In the unlikely event we can't 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, replacement devices can only be delivered to a UK address



Where am I covered?

- ✓ Worldwide



What are my obligations?

Full Cover and Damage Cover

- 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

Full Cover only

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

Damage Cover 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 market value of the non-returned model



When and how do I pay?

You pay monthly by Direct Debit. Your first monthly premium payment date will be taken within 15 days of your policy being set up. The payment for your second month will be taken around two weeks later and then on the same date each month after. The date of first payment and monthly payment date after that will be set out in your Welcome Pack with your policy terms and conditions.



When does the cover start and end?

Cover starts as soon as the covered device is in your hands 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) or write to us (Tesco Mobile Protect, PO Box 670, Brentford, TW8 1DA) at any time.

Demands and Needs

Tesco Mobile Protect **Damage Cover** meets your demands and needs if you wish to have your mobile phone replaced if it's accidentally damaged or stops working after the manufacturer's warranty has ended.

Tesco Mobile Protect **Full Cover** meets your demands and needs if you wish to have your mobile phone replaced if it's lost, stolen, accidentally damaged or stops working after the manufacturer's warranty has ended.

Insurance intermediary

Tesco Mobile 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). 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

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 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 for more details.