

This document provides a summary of the key information. Complete pre-contractual and contractual information is provided in other documents. You will find all the terms and conditions, along with other important information, online. Your schedule will show the policy you have bought. All documents will be emailed to you after you have bought the policy.

### What is this type of insurance?

Accidental damage and breakdown insurance for a mobile phone. This policy covers the repair or replacement in the circumstances summarised below.



### What is insured?

#### Cover for your mobile phone for:

- ✓ Accidental damage
- ✓ Breakdown (not covered by manufacturers warranty)
- ✓ The maximum amount this policy provides cover for is the original purchase price of your mobile phone

#### How we settle your claim:

- Mobile phones less than £150 we will provide an Amazon Gift Card
- Mobile phones £150 or more we will either repair or replace your phone



### What is not insured?

- ✗ Theft and Loss
- ✗ The excess for accidental damage and theft claims. The excess amount varies depending on the value of your mobile phone and is confirmed in your Schedule of Insurance.
- ✗ Cosmetic damage
- ✗ Intentional or malicious damage
- ✗ Damage or breakdown as a result of not taking reasonable care of your mobile phone
- ✗ Damage or breakdown as a result of improper use (e.g. using a mobile phone outside of the manufacturer recommended guidelines)
- ✗ Accessories not included with the mobile phone when purchased
- ✗ Contents of your mobile phone
- ✗ Damage or breakdown as a result of electronic virus or software problems

These and all other exclusions can be found in the section "What you are not covered for" in the Terms and Conditions



### Are there any restrictions on cover?

- ! This insurance covers a single mobile phone purchased as new (and covered by a manufacturer guarantee of at least one year) or Amazon Renewed
- ! Mobile phone needs to have been purchased from Amazon within 30 days before taking out insurance
- ! Where we are able to repair your mobile phone we will only provide up to 3 repairs in any 12 month period
- ! Repaired or replacement mobile phones can only be sent to a UK address
- ! You need to be able to send us your damaged mobile phone if you make a claim. If you are unable to provide the damaged phone it will be classed as being lost and not covered
- ! This policy will end automatically when you receive a replacement mobile phone as settlement to a claim
- ! You must be a resident of the UK (which excludes Channel Islands and Isle of Man) and 18 years or older to purchase this insurance



### Where am I covered?

- ✓ Worldwide



### What are my obligations?

- Let us know as soon as possible if you need to make a claim
- We will need your mobile phone IMEI number to be able to complete your claim
- Inform us if you give or sell the mobile phone to someone else and wish to transfer the policy ownership
- You may need to send us proof of purchase/ownership of the mobile phone before we will settle your claim
- When applying for or varying the policy or submitting a claim, you or anyone acting on your behalf must take reasonable care to answer all questions honestly and to the best of your knowledge. Failure to do so may affect the validity of your policy or the payment of your claim
- For accidental damage claims you need to pay a contribution when you make a successful claim, this is the excess. The excess amount varies depending on the value of your mobile phone and is confirmed in your Schedule of Insurance.
- Take reasonable care of your insured mobile phone to reduce the risk of it being damaged.



## When and how do I pay?

By making a one off-payment when purchasing this policy through the Amazon website.



## When does the cover start and end?

Cover under this policy will begin from the date shown on your Schedule of Insurance which will be emailed to you. Breakdown cover commences immediately after the manufacturer's warranty runs out

Cover under this policy expires on the earliest of:

- The expiry date as shown on your Schedule of Insurance; or
- The date where we have repaired your mobile phone for the third time in any 12 month period; or
- The date you receive a replacement product or a settlement following an accidental damage or breakdown claim; or
- The date from which you inform us you want to cancel your policy; or
- The date we inform you we are cancelling your policy (please see the section 'Cancelling your insurance' in the full Terms and Conditions)



## How do I cancel the contract?

By visiting 'Your Orders' within your Amazon account, locate the policy order and follow the process for a 'Return Request', email us at: [cancellation@techprotection.co.uk](mailto:cancellation@techprotection.co.uk) or call us on 0303 313 0002.

You can cancel your policy within 30 days of the later date of:

- The date of purchase of your policy, or
- The date on which you receive your policy documentation

If you wish to cancel during this period you will be given a full refund of the premium paid providing no claim has been made.

Following the expiry of your 30 days cooling-off period you continue to have the right to cancel your policy. If you do so, you will be entitled to a proportional refund based on the number of full unexpired days of cover remaining providing no claim has been made.

For policies cancelled after a claim has been made, the cost of settling the claim will be deducted from any refund due.

## **Important information about your insurance policy**

We are required to provide you with certain key information prior to the purchase of your Protect Your Bubble.com by Assurant policy and it is important that you take time to read this. Please also refer to your policy Terms and Conditions for further details.

Both paper and electronic versions of your policy documents are freely available. By continuing with the purchase of this policy you are choosing to receive your documents by email. Should you wish to be sent a paper copy once you have received your electronic documents, please email [enquiries@techprotection.co.uk](mailto:enquiries@techprotection.co.uk).

### **How does this policy meet your demands and needs?**

This insurance meets your demands and needs if you wish to protect your new or Amazon renewed mobile phone against accidental damage and breakdown (not covered by the manufacturer's guarantee).

Assurant General Insurance Limited and Amazon EU S.à r.l (AEU) are only providing information and not any personal recommendation or advice regarding this insurance. The policy is provided according to your stated needs and requirements based on the selection you have made.

### **Who provides Protect Your Bubble.com by Assurant?**

This policy is underwritten by a single insurer Assurant General Insurance Limited (Financial Services Register No. 202735). Their address is Emerald Buildings, Westmere Drive, Crewe CW1 6UN. Assurant General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Further details can be found on the Financial Services Register at [www.fca.org.uk](http://www.fca.org.uk).

### **What is the complaints process?**

Please inform us if you have a complaint regarding this policy by emailing [complaints@techprotection.co.uk](mailto:complaints@techprotection.co.uk) or calling us on 0303 313 0002, or writing to us at: Protectyourbubble.com by Assurant, Customer Relations, Vantage Point Business Village, Mitcheldean, GL17 0DD, United Kingdom. If your complaint is not resolved to your satisfaction, you may within 6 months of our final decision refer the matter to the Financial Ombudsman Service at Exchange Tower, London E14 9SR or by telephone: 0800 023 4567 or 0300 123 9123. Website [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk).

### **Important information about your insurance intermediary**

Amazon EU S.a.r.l. (AEU), is a private limited liability company (société à responsabilité limitée) registered with the Luxembourg Register of Commerce and Companies under number B101818 whose registered office is 38 Avenue John F. Kennedy, L-1855 Luxembourg and whose UK branch is 1 Principal Place, Worship Street, London, EC2A 2FA. AEU is authorised and regulated by the Financial Conduct Authority to act as an insurance intermediary in the UK. AEU is included in the UK Financial Services register, available at [register.fca.org.uk](http://register.fca.org.uk) under reference number 746485.

AEU, in its capacity as a broker, is acting on your behalf when facilitating insurance arrangements in the marketplace but only provides information in relation to the insurance arrangements and does not give any personal recommendation or advice on insurance products sold on the marketplace. You do not pay a fee for AEU's brokerage services. AEU receives a commission from the insurer which is a percentage of the insurance premium.

Please inform AEU if you have a complaint regarding our brokerage services by visiting their [customer help page](#). If your complaint is not resolved to your satisfaction, you may within 6 months of their final decision refer the matter to the Financial Ombudsman Service by telephone on 0800 023 4567 or on its website [www.financial-ombudsman.org.uk/](http://www.financial-ombudsman.org.uk/).

### **What happens in the unlikely event that the Insurer is not able to meet its obligations?**

Assurant General Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our liabilities. You can get more information about the compensation scheme arrangements by contacting the FSCS by telephone on 0800 678 1100 or by post at Financial Services Compensation Scheme, PO Box300, Mitcheldean, GL17 1DY. Website [fscs.org.uk](http://fscs.org.uk).

### **How your personal information is used**

Your personal details will be used by Amazon EU S.à r.l, Assurant General Insurance Limited (the Insurer) and their administrators, repairers and service providers for policy and claims administration and for fraud prevention. A copy of the details held about you is available upon request. We may provide by post or email, text or telephone, administrative information including expiry/renewal details. For these purposes, your data may be confidentially and securely transferred outside the UK. Please see the full Terms and Conditions for more information about how we use your personal details.