

Mobile Phone Insurance

Insurance Product Information Document

Company: Aviva Insurance Limited Product: First Directory Mobile Phone Insurance

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 policy. You can find full terms and conditions and other important information online at [firstdirect.com](https://www.firstdirect.com) or in your policy booklet.

What is this type of insurance?

This product is designed to offer protection in the event of unexpected, or unintentional incidents. It meets the demands and needs of First Directory holders who wish to insure their mobile phones against damage, breakdown (outside of warranty), theft and loss.

We settle claims by replacing the phone. The replacement phones we provide are refurbished models.



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 warranty or a warranty provided as part of a previous claim expires.
- ✓ Up to £1,500 to cover costs you incur due to unauthorised use of your phone in respect of calls, texts, and mobile data if your phone is lost or stolen (£150 on a Pay As You Go contract).



What is not insured?

- ✗ You will need to pay an excess of £75 towards each successful claim.
- ✗ There is no cover for any phone if the circumstances suggest the person insured deliberately put the phone at risk.
- ✗ We will not cover theft from an unattended vehicle unless the vehicle was locked and the phone concealed from view.
- ✗ We will not 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?

- ! Cover is only for phones which you own.
- ! A maximum of 2 claims can be made per year by each First Directory holder.
- ! You'll need to make a separate claim for each phone, even if multiple phones are affected in the same incident.
- ! The most we will pay to replace a phone in any one claim is £1,500 (less a £75 excess).
- ! Cover for unauthorised use is restricted to costs incurred up to 24 hours after you realise your phone is missing (48 if you're abroad). You should report the loss or theft to your network provider as soon as possible, and you'll need to provide us with evidence of the charges.



Where am I covered?

- ✓ Cover applies worldwide providing you remain a resident of the UK, Channel Islands or Isle of Man.



What are my obligations?

- 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
- 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 by asking 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 will need to report the theft to the police and request a crime reference number before a claim can be submitted.



When and how do I pay?

A monthly fee will be taken from your **first direct** 1st Account.



When does the cover start and end?

Cover begins on 1 November 2018 or on the date you become a First Directory holder, whichever is later, and remains in place until First Directory is closed or you are no longer eligible for cover, whichever is sooner.



How do I cancel the contract?

This Mobile Phone Insurance policy is part of First Directory and cannot be cancelled in isolation. If you wish to cancel this insurance, you will need to cancel First Directory. To do this, please contact **first direct** on **03 456 100 100**.