

Worldwide Family Mobile Phone Insurance

Insurance Product Information Document

Company: Assurant General Insurance Limited.

Product: FlexPlus Worldwide Family Mobile Phone Insurance

Authorised in the United Kingdom by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Register number: 202735. The sale of this insurance is regulated.

This document provides a summary of the key information. Complete pre-contractual and contractual information is provided in other documents.

What is this type of insurance?

Mobile phone insurance which covers mobile phones belonging to you or your family members for the incidents detailed below. A family member is defined as your partner/spouse or any children who have not reached the age of 19 or not reached the age of 22 if in full time education, living at the home address and are unmarried or have not entered into a Civil Partnership.



What is insured?

- ✓ Cover for your mobile phones up to a maximum value of £1,000
 - ✓ Loss
 - ✓ Theft
 - ✓ Damage
 - ✓ Breakdown (including faults)
- ✓ How we settle a claim
 - ✓ We will either repair or replace your damaged mobile phone
 - ✓ Claims for loss and theft will be settled with a replacement
 - ✓ Replacements may come from refurbished or remanufactured stock
- ✓ Cover for accessories up to a maximum value of £250 per claim (e.g. cases, headphones, screen protectors)
- ✓ Unauthorised network charges (e.g. calls, data) up to a maximum of £2,000 per claim for contract mobile phones and £250 for Pay As You Go phones.



What is not insured?

- ✗ An excess of between £25 and £100 for each successful claim, depending on the type of mobile phone and incident being claimed for.
- ✗ Any incident where you have knowingly put your mobile phone at risk or not taken care of it. See the 'What you are NOT covered for' section of the Policy Document for examples.



Are there any restrictions on cover?

- ! The mobile phones must be owned by the account holders or a family member.
- ! Accessories are covered only if involved in the same incident as the mobile phone, not on their own.
- ! Unauthorised network charges are covered from the point your mobile phone is lost or stolen, and for up to 24 hours after discovery of the loss or theft. A claim for network charges can only be considered after a claim for the mobile phone has been accepted.
- ! We will attempt to replace phones with one of the same colour but we can't guarantee to do this.
- ! Maximum of 4 successful claims in any 12 month period



Where am I covered?

- ✓ Your mobile phones are covered worldwide.
- ✓ Replacement handsets will be delivered only to a UK address.



What are my obligations?

- To report stolen mobile phones to the Police and your network as soon as possible
- Tell us about your claim as soon as possible
- You may need to send us proof of purchase/ownership of the phone before we will settle your claim
- You must make a reasonable attempt to report a lost or stolen phone



When and how do I pay?

Cover is provided as part of your FlexPlus account benefit package, the fee for which Nationwide will have advised you of and will debit from your account each month.



When does the cover start and end?

The insurance cover will start immediately on the date that your FlexPlus account is opened and will continue for the duration that your account remains open for, subject to your eligibility. Cover will end immediately on the date that the FlexPlus Account is closed or cancelled by you or us.



How do I cancel the contract?

The terms and conditions of your FlexPlus account means that it is not possible to cancel any of the individual account benefits. If you want to end any of the FlexPlus benefits you will need to close your FlexPlus account at which point all account benefits, including insurance policies, will cease.