Mobile Phone Accidental Damage Insurance
Insurance Product Information Document

amazonprotect

Company: London General Insurance Company Limited

Product: Amazon Protect Mobile Phone Accidental Damage Insurance.

London General Insurance Company Limited, registered in England and Wales under company number 1865673, (TWENTY Kingston Road, Staines-upon-Thames, Surrey TW18 4LG), authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number 202689.

IMPORTANT: Complete pre-contractual and contractual information is provided in other relevant documents. Please refer to the full terms and conditions for further details.

What is this type of insurance?

Accidental damage insurance for mobile phones.

What is insured?

- ✓ **Accidental damage:** Immediate cover from receipt of your phone should it suffer accidental damage (physical damage caused by an unexpected and/or unintentional incident that is accidental in nature which includes a drop, fall, liquid spill/submersion and weather damage).
- ✓ **One claim only:** The policy will cover one successful claim only and then end, with no premium refund due.
- ✓ **How we settle a claim:** If your phone suffers accidental damage, call us to make a claim. If your claim is approved, we will collect your phone for assessment and settle your claim upon receipt. We will provide you with an Amazon gift card to the value of the current retail market price of an identical or equivalent specification phone (as defined by us), purchasable on amazon.co.uk and with a value not exceeding the original purchase price of your phone, less the claim excess.

  We also reserve the right to repair or replace your phone if we choose to do so. For full details, please see Section 4 "Claims" and "Notes on claims" in the policy terms and conditions.

  If your phone suffers accidental damage while you are travelling or holidaying abroad, a local repair and later reimbursement may be an option. For full details, see Section 4. "Claims" and "Coverage whilst travelling or holidaying abroad" in the terms and conditions.
- ✓ **Accessories:** (such as a charger or headphones) provided with the phone when purchased will be covered.

What is not insured?

- ✗ **Breakdown:** The policy does not cover mechanical or electrical breakdown.
- ✗ **Theft or loss:** The policy does not cover theft or loss of your phone.
- ✗ **Cosmetic damage:** For example, scratches, dents and corrosion that doesn't impact the function and use of your phone.
- ✗ **Intentional or malicious damage:** Where your phone is intentionally or maliciously damaged.
- ✗ **Contents of phone:** Any pictures, software, downloads, apps, music or any other content or data stored on your phone are not covered by the policy.
- ✗ **Business/commercial use:** The policy does not cover phones purchased for business/commercial use.
- ✗ **Claim Excess:** You will need to pay a contribution towards your claim before it is settled. This is the claim excess. The claim excess depends on the original purchase price of your phone: (i) £25 for phones with a purchase price of £249.99 or less, (ii) £50 for phones purchased from £250 to £499.99 or (iii) £75 for phones purchased at £500 and above. If your claim is settled by gift card, the excess will be deducted from the value of the gift card, however if your phone is to be repaired or replaced you will need to pay the excess.

For full details of all exclusions, please see Section 3 "General Requirements and Exclusions" in the policy terms and conditions.

Are there any restrictions on cover?

- ! The policy will cover one successful claim only and then end, with no premium refund due.
- ! This insurance must be purchased on the same day as the phone being insured and is for mobile phones purchased via amazon.co.uk as new with a guarantee of at least one year or Amazon Certified Refurbished phones.
- ! You must be a UK resident (which excludes Channel Islands and Isle of Man) and 18 years or older to purchase this insurance.
- ! We will not provide cover if your phone stops working due to software faults or updates.
- ! We will not provide cover unless you have received prior authorisation from us for your phone to be modified or repaired by the manufacturer, a manufacturer approved repairer or a repair agent.

For full details, please see the policy terms and conditions.

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Where am I covered?

✓ In the UK and whilst travelling or holidaying abroad. For full details, please see Section 4 "Claims" and "Coverage whilst travelling or holidaying abroad" in the policy terms and conditions.

What are my obligations?

- **Prompt claim** - Let us know as soon as possible if you need to make a claim.
- **Return of your phone** – You will be required to return your damaged phone to us before your claim can be progressed.
- **Claim excess** - You will need to pay a contribution towards your claim before it is settled. See "What is not Insured?".
- **Reasonable care** - You must take reasonable care of your phone. We will not cover damage where reasonable care of your phone has not been taken.
- **Policy transfer** - Inform us if you give or sell the phone to someone else and wish to transfer the policy ownership. We are unable to transfer the policy to anyone under the age of 18.
- **Accurate information** - 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.

When and how do I pay?

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

When does the cover start and end?

Start date: Accidental damage cover starts on the date you receive your phone.

End date: All cover under the policy ends on the earliest of:

- the expiry date shown on your schedule of insurance; or
- the settlement of an accidental damage claim; or
- the date from which you inform us you want us to cancel your policy; or
- the date from which we inform you we are cancelling your policy (please see Section 5 "Cancellation and Refund" in the policy terms and conditions).

How do I cancel the contract?

How to cancel: By visiting "Your Orders" within your Amazon account. Locate the policy order and follow the process for a "Return Request." Alternatively, you can email us at: cancellation@amazonprotect.co.uk, or call us on 0303 313 0001.

When you cancel: You can cancel the policy at any time. If you cancel your policy within 45 days of the later date of: (i) the date of purchase of your policy, or (ii) the date on which you receive your policy documentation, you will receive a full refund of the premium paid, providing no successful claim has been made. After the 45 day cooling-off period you will receive a proportional refund based on the number of full unexpired days of cover remaining, providing no successful claim has been made.

We extend the full refund period in line with any Amazon Extended Christmas Return Policy that is active at the time this cover is purchased.

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Important information about your insurance policy

We are required to provide you with certain key information prior to the purchase of your Amazon Protect policy and it is important that you take time to read this. Please also refer to your policy terms and conditions for further details. English law applies to the policy and is subject to non-exclusive jurisdiction of the Courts of England.

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@amazonprotect.co.uk.

How does this policy meet your demands and needs?
This insurance meets your demands and needs if you wish to protect your mobile phone for one year against accidental damage, starting from when the phone is received.

London General Insurance Company Limited and Amazon Services Europe S.à r.l (ASE) 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 Amazon Protect?
The insurance is underwritten by London General Insurance Company Limited, (company number 1865673) whose registered head office is at TWENTY Kingston Road, Staines-upon-Thames, Surrey, TW18 4LG, United Kingdom (the "Insurer"). London General Insurance Company 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 under firm reference number 202689.

ASE, whose registered office is 38 Avenue John F. Kennedy, L-1855 Luxembourg, is authorised and regulated by the Commissariat aux Assurances in Luxembourg, as an insurance agency of the branch office of London General Insurance Company Limited in Luxembourg. You can check this registration on the website of the Commissariat aux Assurances at www.commassu.lu or by calling the Commissariat aux Assurances at +352 22 69 11 1.

How is Amazon Services Europe S.à r.l remunerated for the sale of this policy?
ASE acts as agent for the Insurer in helping to arrange this policy for you. You do not pay a fee for this. ASE receives a commission from the Insurer which is a percentage of the insurance premium, with the potential for an additional payment if certain profit targets are met.

What is the complaints process?
Please inform us if you have a complaint regarding this policy, London General Insurance Company Limited or ASE by emailing complaints@amazonprotect.co.uk or calling us on 0303 313 0001, or writing to us at: Amazon Protect, 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 www.financial-ombudsman.org.uk. Alternatively, you may use the European Commission's online dispute resolution website at http://ec.europa.eu/consumers/odr/.

What happens in the unlikely event that the Insurer is not able to meet its obligations?
London General Insurance Company 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 Box 300, Mitcheldean, GL17 1DY. Website www.fscs.org.uk

How your personal information is used.
Your personal details will be used by ASE, London General Insurance Company Limited 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 EEA. Please see the full terms and conditions for more information about how we use your personal details.

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