

Device Insurance

Insurance Product Information Document

Company: Pier Insurance Managed Services Limited

Product: Device Insurance

Pier Insurance Managed Services Limited are Authorised and Regulated by the Financial Conduct Authority FRN 311798

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation. It is important that you read all these documents carefully.

What is this type of insurance?

This cover will cover the cost of repairing or replacing your device if it is lost, damaged or stolen.



What is insured?



Accidental damage

Any sudden and unforeseen event resulting solely and independently of any other cause in damage to or destruction of your device which is neither deliberately caused by you, nor caused by the failure or breakdown of your device.



Theft

The unauthorised dishonest appropriation or attempted appropriation of your device specified on your insurance schedule, by another person with the intention of permanently depriving you of it.



Accidental loss of mobile phones

If you are unable to account for your devices whereabouts and are permanently deprived of its use after reasonable precautions have been taken to protect it and it has not been left unattended.



Liquid Damage

Unintentional damage caused to your device as a result of coming into contact with a liquid.



Breakdown

If your device becomes inoperable due to a sudden and unforeseen fault as a result of the failure of internal electronic or mechanical components or defects when out of the manufacturer's warranty period.

Cover also includes:



Worldwide cover



What is not insured?



Any new claim for the device if there is already an ongoing claim which has not been finalised



Any claim where all reasonable precautions have not been taken, including where "Find My" or "Find My Device" has not been enabled



Repairs carried out by third party repair centres not authorised or agreed for use by us



Repair costs for wear, tear and cosmetic damage to your device



The excess



Cover is limited to one, 1, replacement per device per year whilst repairs are unlimited



Any loss or accidental damage where your device is not fitted with an active functioning SIM or where your network provider cannot verify the device has been in active use since the inception of the policy and up to the event giving rise to the claim.



Are there any restrictions on cover?



The device must be less than thirty days old at policy inception and supported with a valid proof of purchase from a UK VAT registered company.



For any claims made within the first 30 days of inception of your policy an additional excess of £40 for all accidental damage and liquid damage claims and £60 for every loss or theft claims will apply.



This is not a new for old insurance – replacements may be with refurbished items (replacements will be provided with a 12-month warranty).



We will attempt to replace devices with one of the same colour but can't guarantee to do this.



You must be UK resident and over 18 years of age to purchase insurance



Gifted items are only covered where they have been gifted by a family member who permanently lives at the same address as you.



Where am I covered?

- ✓ Your policy will cover your device anywhere in the world providing the device was purchased within the UK.
Repaired or replacement device(s) will be delivered only to a UK address.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

You must follow our claims process which can be found in your policy documentation.



When and how do I pay?

Monthly payments are made as a Direct Debit.



When does the cover start and end?

Your cover starts on the date you purchase the policy.



How do I cancel the contract?

By telephone, email or post. If you cancel your policy within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14-day cooling off period, please contact the organisation from whom you bought your policy

By Phone: 0844 815 1010

By Email: enquiries@pierinsurance.com

Make a claim: support@pierinsurance.com