

Mobile Phone Protection

Insurance Product Information Document

This insurance policy is underwritten by AWP P&C S.A. registered in France with ID No 519490080 RCS Paris Registered Office 7 Rue Dora Maar, 93400 Saint-Ouen, France acting through its UK Branch, AWP P&C (UK Branch), registered in the United Kingdom. Registered Branch No. BR015275. Registered Office: 102 George Street, Croydon CR9 6HD. AWP P&C S.A. is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Financial Services Register No. 534384.

Product: Brightcover Mobile - Accidental Damage Cover

This document only provides a basic summary of policy cover. The full terms and conditions of the contract are shown in the policy document, which you should read carefully to ensure you have the cover you need.

What is this type of insurance?

Brightcover Mobile is a mobile phone protection insurance product and includes the following covers and exclusions:



What is insured?

Protection for your mobile phone from

- ✓ Accidental drops.
- ✓ Cracked screens.
- ✓ Liquid penetration.
- ✓ Unintentional accidents.
- ✓ Costs associated with the repair of your mobile phone, including freight, assessment, labour and parts.
- ✓ Replacement of your mobile phone up to the value of your original mobile phone (for example where we decide to replace your mobile phone because we cannot repair it or it is uneconomical for us to repair).
- ✓ Store credit or cash settlement to the value of the original mobile phone, where we cannot source a replacement mobile phone.



What is not insured?

- ✗ Any faults that are covered under the manufacturer warranty of your mobile phone.
- ✗ Repairs not authorised by us.
- ✗ Accessories such as, but not limited to chargers, headphones, microphones, cords and cables, sim cards and memory cards.
- ✗ Loss or theft.
- ✗ Loss of any personal data, such as photos or media.
- ✗ Faults by wear and tear, including batteries.
- ✗ Cosmetic or intentional damage.
- ✗ Faults or damage due to negligence.
- ✗ Costs associated with data storage or retrieval.
- ✗ More than 2 repairs of your product under the 12 months accidental damage cover.



Are there any restrictions on cover?

- ! You must be 18 years old and residents of the United Kingdom (Channel Islands not included).
- ! Your mobile phone must have been purchased from Harvey Norman.
- ! Mobile phones under £95 or over £2300.
- ! An excess of £25, £50 or £100, depending on the price of the mobile phone, to make a claim.



Where am I covered?

- ✓ Your mobile phone is only covered for accidental damage in the United Kingdom, excluding the Channel Islands.



What are my obligations?

- In the case of a claim, you must contact the Customer Service Team to file the claim promptly after event occurs, in accordance with the terms and conditions, and provide any supporting documents requested to enable the claim to be processed.
- At all times you must keep your mobile phone in a sound state of repair and maintain and use your mobile phone as set out in the manufacturer's instruction manual.
- You are responsible for backing up any data on your mobile device, including but not limited to photos and contact details. You are not covered for data retrieval.



When and how do I pay?

The premium is a single payment and immediately due when purchasing the insurance product and is paid to the retailer.



When does the cover start and end?

The insurance cover starts immediately after purchasing the insurance product, and ends after the period selected by you.



How do I cancel the contract?

You can cancel your policy by calling the Customer Service Team on 0800 102 6280. You may request to cancel your policy at any time without any cancellation fee. If you request a cancellation during the 45 day cooling off period, and no claim has been made, the retailer you purchased your policy from will refund the full amount you paid for your policy.