

Mobile Phone Screen Insurance

Insurance Product Information Document

Product: Very Protect - Screen Policy

Company: Novus Underwriting Limited on behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG.

Novus Underwriting Limited is registered in England and Wales under Company No. 10844265, with its registered office address at Cumberland House, 129 High Street, Billericay, Essex, CM12 9AH. Novus Underwriting Limited is an appointed representative of Direct Insurance Group Plc, which is authorised and regulated by the Financial Conduct Authority, Firm Reference No. 306080. Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG. Registered Office: Aeulestrasse 60 (2. Stock) 9490 Vaduz, Liechtenstein is authorised by the Financial Market Authority, Firm Reference No. 454140.

Complete pre-contractual and contractual information on the insurance product is provided in the terms and conditions.

What is this type of insurance?

This insurance provides cover for accidental damage to the mobile phone screen causing loss of function or breakage.



What is insured?

- Accidental damage:

- ✓ The screen will be repaired in the event that accidental damage to the screen has occurred and prevents it from operating normally.

- Worldwide cover:

- ✓ This insurance policy provides cover whilst the product is outside of the UK for a period of not more than 30 days. Repairs to the screen will be arranged when you return to the UK.

- Repair:

- ✓ The product will be inspected by our approved repairers and a repair carried out. Where a repair is not possible, you will be offered a cash settlement to the value of the screen repair.

- Unlimited claims:

- ✓ This insurance provides cover for unlimited repairs during the period of cover, however terminates as soon as an alternative settlement has been issued.



What is not insured?

- ✗ Accidental damage to areas of the product, other than the screen;
- ✗ Loss or theft of the product;
- ✗ Damage caused deliberately by you or any person;
- ✗ Any damage resulting from wear and tear;
- ✗ Any damage resulting from neglect, abuse, or misuse of the product;
- ✗ Damage to the product when the product is in the possession of someone who is not a member of your immediate family;
- ✗ Breakdown or faults with the product for any reason other than those caused by accidental damage resulting in failure of the screen;
- ✗ Cosmetic scratching, denting or marking of the screen, which affects the appearance of the screen but does not affect its performance or functionality in any way;
- ✗ Content stored on, or accessible via, the product, such as images, data, games, music, apps, logos and downloads;
- ✗ Costs, expenses or any other financial loss other than the cost we agree for repairing or replacing the product; such as loss of earnings, monthly tariffs, and subscriptions, unauthorised app downloads and in-app purchases and unauthorised use of mobile payment facilities.

For full details of all exclusions, please refer to the Terms and Conditions.



Are there any restrictions on cover?

- ! You must be 18 or older at the date of purchase.
- ! You are resident in the United Kingdom of Great Britain and Northern Ireland (excluding the Isle of Man and the Channel Islands) ("UK").
- ! You purchased your product from the retailer Shop Direct Home Shopping Limited trading as Very.
- ! An excess applies when making a claim on the insurance policy. The amount will be shown on your certificate of insurance and is payable each time a claim is made and accepted.
- ! The value of a repair or alternative settlement shall not exceed the cost of repair to the screen.
- ! You cannot transfer this insurance to another person.



Where am I covered?

- ✓ In the United Kingdom of Great Britain and Northern Ireland (excluding the Isle of Man and the Channel Islands) ("UK").
- ✓ The insured item is covered against accidental damage to the screen whilst outside of the United Kingdom for a period of no more than 30 days.



What are my obligations?

- To pay the claims excess applicable on this insurance.
- To take all reasonable precautions to safeguard the product and to avoid loss or damage to it.
- To maintain the product in accordance with the manufacturer's instructions.
- To follow our claims procedure when making a claim as shown in your terms and conditions.
- To supply accurate and complete answers to all the questions we may ask as part of your application for cover under the policy.



When and how do I pay?

- You will pay for the insurance policy by making a one-off payment when you buy it.
- You can make this one-off payment by using a credit or debit card or by using your credit account with Shop Direct Finance Company Limited.



When does the cover start and end?

Your mobile phone screen insurance for accidental damage will start as follows:

- Where you have purchased this policy at the same time as your product, your cover will start on the date your product is despatched.
- Where you have purchased this policy after buying your product, your cover will start on the date you purchase your policy.

Your insurance will end as soon as any of the following alternatives occur:

- Your policy expires.
- You return your product to the retailer, Shop Direct Home Shopping Limited, in accordance with its returns policy.
- Your claim has been settled by an alternative settlement.
- You or the insurer cancels the policy.



How do I cancel the contract?

To cancel your policy, please contact the administrator by emailing mypolicy@castelgroup.com or writing to Finance Administration, Castelan Group, Alpha House, Sunnyside Road North, Weston-super-Mare, North Somerset, BS23 3QY, quoting your certificate number and explaining your reasons for wanting to cancel your policy.

Where premium is due to be returned to you, this will be refunded through your original method of payment.