

Mobile Phone Protection

Insurance Product Information Document

Company: AWP P&C S.A. – Dutch Branch, trading as Allianz Partners Europe, located at Poeldijkstraat 4, 1059 VM Amsterdam, the Netherlands, Corporate identification No 33094603, is registered at the Dutch Authority for Financial Markets (AFM) No 12000535 and is authorised by L'Autorité de Contrôle Prudentiel et de Résolution (ACPR) in France and authorised by the Central Bank of Ireland for conduct of business and administered in Ireland by Frith Service Contracts Ltd, Business Number 373654 (trading as Brightside), who is registered and regulated by the Central Bank of Ireland under No C51103.

Product: Product Care Mobile

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?

Product Care Mobile is a mobile protection insurance product and includes the following covers and exclusions:



What is insured?

Faults during Accidental Damage include:

- ✓ Accidental drops
- ✓ Cracked screens
- ✓ Liquid penetration
- ✓ Unintentional accidents



What is not insured?

- ✗ Mechanical or electrical faults to your mobile device
- ✗ Accidental damage after your plan ends
- ✗ Repairs not authorised by us
- ✗ Accessories including but not limited to chargers and headphones
- ✗ Loss, consequential loss or theft
- ✗ Costs associated with maintenance and cleaning of your mobile device, including but not limited to software maintenance
- ✗ Faults by wear and tear, including batteries
- ✗ Cosmetic or intentional damage
- ✗ Faults or damage due to negligence
- ✗ More than 2 valid repairs under accidental damage cover
- ✗ Surge damage
- ✗ Costs associated with data storage or retrieval



Are there any restrictions on cover?

- 🚫 You must be at least 18 years old and a resident of the Republic of Ireland.
- 🚫 Your mobile phone must be purchased from Harvey Norman Ireland.
- 🚫 Mobile phones under €95 or up to a maximum of €3000
- 🚫 For standard phones, an excess of €25, €50 or €100, depending on the price of the mobile phone, to make a claim. Please see terms and conditions policy document for details on excess fees.
- 🚫 For fold & flip style phones, an excess of €25, €50, €125 or €150, depending on the price of the mobile phone to make a claim. Please see terms and conditions policy document for details on excess fees.



Where am I covered?

- ✓ Your mobile device is only covered for accidental damage in the Republic of Ireland.



What are my obligations?

- ✓ In the case of a claim, the insured must contact the insurer to file the claim immediately after an event occurs, in concordance with the terms and conditions, and provide the insurer with all supporting documents to enable the claim to be processed.
- ✓ At all times you must keep your mobile device in a sound state of repair, and install, maintain and use your product 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.
- ✓ Ensure you keep your original documents that record the purchase of both your mobile phone and your Product Care Mobile policy. These documents constitute proof of the purchase and in the event of a claim, the original documents may need to be produced.



When and how do I pay?

The premium is a single premium and immediately due after 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 agreed period.



How do I cancel the contract?

If you wish to cancel your Product Care Plan, you can do so within 14 days of your plan's commencement date, provided you have not made a claim. The Retailer will refund the amount you paid for your plan.

You can also cancel your plan at any time without any cancellation fee. Any unused premium that you have already paid at the time of cancellation will also be refunded by the Retailer. We will cancel your plan on the same day of the month as the date you purchased your plan (or the last day of the month, as appropriate). If there is a refund applicable, the Retailer will provide a pro rata refund of any remaining complete months of your annual premium.

You can contact Brightside or the Retailer to organise a cancellation.