

DURATION

- The policy lasts for a maximum of sixty months.
- If the policy lasts for more than one year, it may be necessary for you to review and update your cover periodically, so that it remains adequate for your needs.

MAKING A CLAIM

- To make a claim, please complete a claim form at www.wcsinsurance.co.uk or visit your dealer that has sold you your insurance policy.
- For theft claims you will need to provide a completed claim form, a crime reference and evidence of any forced entry (where appropriate).
- For damage claims you will need to supply your handset to our authorised repairer or visit your dealer that has sold you your insurance policy.

CANCELLATION

- You will have the right to cancel this policy within 14 days of start of the cover by providing written notice to Warranty & Creditor Services, 6 Faraday Office Park, Faraday Road, Basingstoke RG24 8QB. If you do not exercise your right to cancel this policy will continue in force indefinitely until termination by you or the Underwriters.

STATEMENT OF PRICE

Premiums vary between £7.99 and £15.99 per month depending on their value. All premiums include Insurance Premium Tax. The premium is separate from the cost of purchasing your mobile phone or paying for your airtime.

STATEMENT OF DEMANDS AND NEEDS

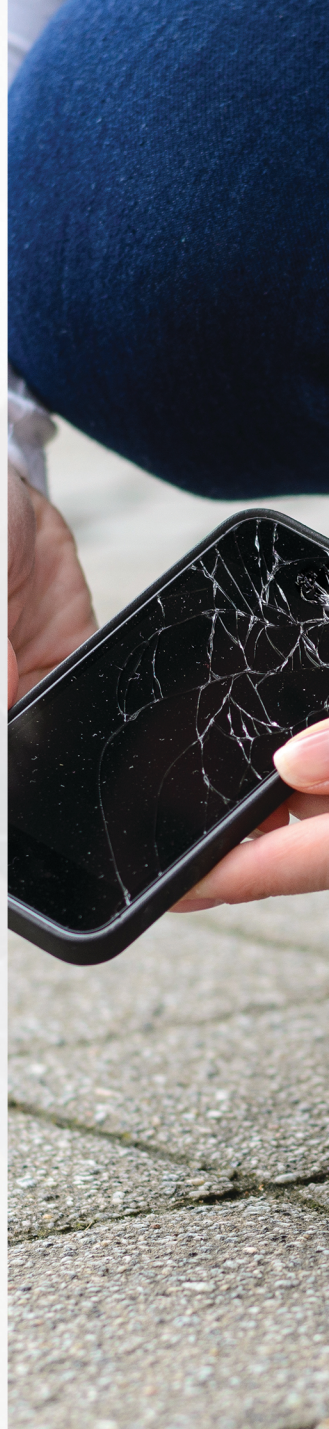
This insurance product meets the demands and needs of a mobile phone owner who wishes to protect their handset from the costs of theft or damage. It has not been personally recommended by us.

Disclaimer: For any claims on your insurance policy, to be processed quickly and efficiently. Please come into store and your dealer will be more than happy to help process the claim for you.



TechCare

**PROTECT YOUR MOBILE PHONE,
TABLET OR GADGET AGAINST
THEFT, DAMAGE AND BREAKDOWN.**



THE FACTS

Every day thousands of mobile phones are stolen or damaged and the cost of replacing your phone may be several hundred pounds which is why we suggest that our customers protect their phone with TechCare insurance which is underwritten by Novus Underwriting and administered by Warranty & Creditor Services, one of the UK's longest mobile phone insurance specialists.



ACCIDENTAL DAMAGE

If your phone is damaged or breaks down* the insurance will cover you for the cost of repair including parts, labour and VAT.

international cover - your phone will automatically be covered for worldwide trips of up to 90 days at no additional cost.

family members covered – all immediate family members are covered whilst using the insured phone or gadget

SCHEDULE OF INSURANCE

Please contact the Administrator on the number shown overleaf if you have not received your Schedule of Insurance within 14 days of applying for cover.

* subject to the terms, conditions and exclusions of the policy.

THEFT

- The chances of a stolen mobile phone being returned to its owner are less than 1%.
- New handset handsets can cost £1000 or more to replace.
- A new handset is more likely to be stolen.
- Mobile phone repair costs continue to increase as phones become increasingly complex.
- Household policies tend to have larger excesses of up to £250 and can take many weeks or longer to process claims.

DAMAGE

- Repairs to the latest high resolution and touch screens can cost in excess of £300.
- Nearly all mobile phones damaged by liquid cannot be repaired and are not covered under the manufacturer's warranty.
- If the main system board in the phone is damaged the phone cannot be repaired.

MOBILE PHONE INSURANCE POLICY SUMMARY

The information shown here is only a summary of what is covered. It does not form part of the contract between you and us. Please read your policy for full details of all terms and conditions and the excesses that apply to you. This policy is underwritten by Novus Underwriting and administered by Warranty & Creditor Insurance. It is a mobile phone insurance policy and covers theft and damage to the mobile phone

- If the phone is stolen you will be supplied with the same model of mobile phone if available, if the same model is not available then a replacement with similar features and functions will be provided.
- Theft must be reported to the police within 24 hours of the incident, you must notify your mobile network to bar your handset within 24 hours of the incident and the administrator within 48 hours of the incident.
- If the phone is damaged or breaks down after the manufacturer's warranty expires then you are covered for the cost of repair including parts.
- If the phone is damaged or breaks down after the manufacturer's warranty and is beyond economic repair you will be supplied with the same model of mobile phone if available, if the same model is not available then a replacement with similar features and functions will be provided.
- There is an excess for each and every claim which varies from £25 to £75 depending on handset value
- The maximum number of claims that may be made where the handset is a total loss (stolen or damaged beyond repair) is two.
- The policy does not cover some instances of theft where the phone is not within your sight at all times and out of your arms-length reach.

OUR SUPPORT

THEFT

In the event that your phone is stolen* your handset will be replaced.

The replacement will be the same make and model as your original handset subject to availability.

If this is not possible you will receive a handset with similar features and functionality.

