

Three Insurance Full Cover

Insurance Product Information Document

Company: Starr International (Europe) Limited, registered office address is at 30 Fenchurch Avenue, London EC3M 5AD, United Kingdom. Company number 9654797. Starr International (Europe) Limited is authorised by the Prudential Regulation Authority (“PRA”) and regulated by the Financial Conduct Authority (“FCA”) and the PRA.

Product: Three Insurance Full Cover

Financial Services Register Number: 676783

This document provides a summary of key information relating to the Three Insurance Full Cover insurance policy. This information does not contain the full terms and conditions of the contract. These can be found in your policy documentation or at three.co.uk/three-insurance.

What is this type of insurance?

This insurance is for Three Insurance Full Cover for mobile phones and connected devices and accessories included or purchased at the same time up to £300 in value. It covers loss, theft and accidental damage for your mobile phone or connected device and their accessories and provides an extended warranty for mechanical or electrical breakdown after the expiry of the manufacturer’s warranty.



What is insured?

- ✓ Repair or replacement of your mobile phone or connected device in event of accidental damage, third-party malicious damage or out of warranty breakdown of the device registered to your Three account and shown in your welcome pack.
- ✓ Replacement of your mobile phone or connected device and any accessories up to the value of £300 purchased or included with your device in the event of a loss or a theft.
- ✓ Accidental damage or out of warranty breakdown of any accessories up to the value of £300 purchased or included with your device.
- ✓ Upon successful claim you will receive either a repair to your existing device or a reconditioned device of the same make and model, or suitable equivalent. Reconditioned means an item that has been refurbished to the manufacturer’s standard.



What is not insured?

- ✗ Mechanical or electrical breakdown or accidental damage caused by abuse, misuse, neglect, or malicious damage by you.
- ✗ Cosmetic damage that does not affect the functionality of the device.
- ✗ Loss of data or purchases from the device and costs of reinstatement.
- ✗ Where you have intentionally left your device unattended in plain sight or unlocked in a vehicle, public place or public premises.



Are there any restrictions on cover?

- ! There is no limit to the number of claims for screen damage, however other claims will be limited to two claims within a rolling 12 month period from your first claim.
- ! This policy does not cover any fault that is already covered under the manufacturer’s warranty.
- ! Any claim for accessories with a value greater than £300 in total.
- ! Claims are subject to payment of an excess depending on type of claim.
- ! Cover must be purchased at the same time as the device.
- ! You must be over 18 years of age to take out this insurance.
- ! You must be a resident of the United Kingdom.
- ! If your Three bill is not paid, you will be required to settle any arrears before making a claim.



Where am I covered?

- ✓ Your device is covered worldwide.



What are my obligations?

- You must not provide information that is untrue or misleading in response to any question asked when you take out cover or make a claim.
- In the event that any statement of fact you make is untrue or misleading, this may affect the validity of your policy, any claims previously paid by us, and whether it is possible for you to make a subsequent claim.
- You must let us know if you have other insurance covering the device and accessories with different insurance companies that provide the same coverage.
- You must inform us of any accidental damage or mechanical or electrical breakdown as soon as possible after discovering that your device has been damaged or developed a fault.
- You must report the loss or theft to the police and Three, and block your SIM card, where applicable.
- You will be required to pay an excess for each successful claim. The excess will need to be paid before your claim can be processed.



When and how do I pay?

Your monthly premiums will be paid each month in advance and appear on your Three bill. In the case of your first bill, you may also receive a partial monthly charge in arrears for the period from your policy start date and your first Three bill date.



When does the cover start and end?

- Your cover will start when we hand your device to you in store or ship your device for telesales and online. It will continue for a maximum of 60 months, unless cancelled by you or the insurer. Your cover will end if you upgrade your device, cancel your Three contract or you fail to pay your premium when it falls due and fail to remediate this within seven (7) days or any other extended timeframe to settle your bill as advised to you by Three.



How do I cancel the contract?

You can cancel your policy at any time by calling 0333 338 1067 (standard call charges apply).

If you wish to cancel your insurance within twenty eight (28) days, you will receive a full refund of any premium you have paid, provided you have no made a claim.

If you wish to cancel after the first twenty eight (28) days, Three will cancel your policy and you will be covered until the end of the paid period. You will not receive a refund of any premium paid.