

This document provides a summary of the main cover and exclusions of your mobile electronics insurance policy. It provides general information only – please refer to the policy wording for the full terms and conditions of cover.

What is this type of insurance?

This is an insurance policy providing repair to or replacement of your insured product in certain events, as summarised under the ‘What is insured?’ section below.



What is insured?

The following events are insured for your new or used mobile electronic device, for which you have purchased the insurance cover. Material Damage to or destruction of the insured device caused by unforeseen events due to:

- ✓ operating errors;
- ✓ breakages;
- ✓ dropping the device;
- ✓ liquid damage (excluding damage or destruction caused by weather conditions);
- ✓ fire;
- ✓ lightning;
- ✓ explosion;
- ✓ implosion;
- ✓ overvoltage;
- ✓ induction;
- ✓ short-circuit;
- ✓ vandalism;
- ✓ theft
- ✓ forceful theft (burglary and robbery)

Additionally, if the option has been purchased together with this insurance policy, your device is also protected against loss.



What is not insured?

- ✗ Cosmetic damages, including scratches, dirt and discolouration.
- ✗ Damage which occurs during any applicable waiting period.
- ✗ Any claim where you have not kept the insured device in a good state of repair and taken all reasonable steps to prevent damage.
- ✗ Damage caused as a result of a virus, or damage caused by the installation of software or applications, or any costs incurred during reinstallation.
- ✗ Any damage that is also covered by any warranty.
- ✗ Screen burn-in or pixel errors.
- ✗ Liquid damage caused by a weather event (e.g. rain, snow, etc.).
- ✗ Damage or malfunctions that can be rectified by cleaning the device or resetting the factory settings.
- ✗ The policy deductible, as stated on your insurance certificate.



Are there any restrictions on cover?

- ! This policy covers a new device, or a used device that is undamaged at the time of purchasing this insurance cover.
- ! Damage that is covered by any warranty.
- ! This policy does not cover a device purchased outside of Europe, or a device that is older than 6 months at the time of purchasing this insurance.
- ! Any damage that is intentionally caused.
- ! Wear and tear or gradual deterioration of performance.
- ! Consequential damage caused by theft and/or loss of any kind.
- ! Damage caused by faulty construction, faulty wiring or other error in the assembly of the device.
- ! Damage that occurred at the time of packing or transporting the insured device.
- ! We will only provide subsidiary cover if there is another insurance policy in force which provides any cover for the same loss.



Where am I covered?

The insurance is valid worldwide.



What are my obligations?

- When taking out this insurance, you are obliged to provide all information expressly requested and any information that may be material to the conclusion of the insurance policy.
- During the period of insurance cover, you must keep the insured device in an orderly and operational condition and fulfil all duties of reasonable care to prevent or, at least, minimise the risk of damage or loss.
- In the event of a claim, you must notify us as soon as reasonably possible.
- For all theft and loss claims, you must notify the police as soon as possible and obtain a crime reference or lost property number.
- In accordance with the Terms and Conditions, you must attempt to minimize the damages as much as possible and must provide the insurer all the relevant supporting documents and assistance necessary in order to enable us to assess, and process any claims submitted to us.



When and how do I pay?

The premium is payable immediately at the time of purchasing the policy and will be collected by simplesurance GmbH on behalf of White Horse Insurance Ireland dac.



When does the cover start and end?

The policy will start at the time and date shown on your insurance certificate. For used devices, the insurance will include a waiting period.

The insurance cover shall end automatically upon the expiry of the selected period without the necessity for a separate notice. The insurance end date can be found in the insurance documents e-mailed to you. A termination of the insurance could be necessary before the given date in connection with certain damage events.



How do I cancel the contract?

You can cancel your policy within the first 14 days of receiving your policy documentation by e-mailing support.ie@simplesurance.de. Provided no claim has been made, a full refund of premium paid by you will be given. The cooling-off period expires prematurely if a claim is paid before the right of cancellation is exercised.

You can cancel your insurance policy at any time, however no refund will be made after the initial 14 day cooling-off period. If you wish to cancel, you should contact us via e-mail to support.ie@simplesurance.de.

You may also terminate this policy after you have made a valid claim.