

This document provides a summary of the key information. Complete pre-contractual and contractual information is provided in other documents.

What is this type of insurance?

Mobile phone insurance which covers mobile phones belonging to you or your family members for the incidents detailed below. A family member is defined as your partner or spouse or any dependent children living permanently at the same address, who have not reached the age of 20 or not reached the age of 22 if in full time education.



What is insured?

- ✓ Cover for your mobile phones up to a maximum value of £2,000
- ✓ Loss
- ✓ Theft
- ✓ Damage
- ✓ Breakdown (including faults)
- ✓ How we settle a claim
 - ✓ We will either repair or replace your damaged mobile phone
 - ✓ Claims for loss and theft will be settled with a replacement
 - ✓ Replacements will come from refurbished stock
- ✓ Cover for accessories up to a maximum value of £300 per claim (e.g. cases, headphones and screen protectors)
- ✓ Unauthorised network charges (e.g. calls, data) up to a maximum of £1,000 per claim



What is not insured?

- ✗ Any incident where you have knowingly put your mobile phone at risk or not taken care of it. See the 'What you are NOT covered for' section of the Policy Document for examples



Are there any restrictions on cover?

- ! The mobile phones must be owned by the plan owners(s) or a family member
- ! You can make up to 4 successful claims in any 12-month period
- ! Accessories are covered only if involved in the same incident as the mobile phone, not on their own
- ! Unauthorised network charges are covered from the point your mobile phone is lost or stolen, and for up to 24 hours after discovery of the loss or theft. A claim for network charges can only be considered after a claim for the mobile phone has been accepted
- ! We will attempt to replace your phone with one of the same colour, but we can't guarantee to do this



Where am I covered?

- ✓ Your mobile phone is covered worldwide
- ✓ Replacement phones will be delivered only to a UK address



What are my obligations?

- Pay an excess of £75 for each successful claim
- Report a stolen mobile phone to the Police and your network as soon as possible
- Tell us about your claim as soon as possible
- You may need to send us proof of purchase/ownership of the phone before we will settle your claim
- You must make a reasonable attempt to report a lost or stolen phone missing



When and how do I pay?

Cover is provided as part of your Monzo Bank plan, the fee for which Monzo will have advised you of and will debit from your account each month



When does the cover start and end?

Cover starts immediately on the date of purchase and will continue until one of the following events:

- You cancel your plan
- Monzo cancels your plan
- Monzo terminates the cover provided through the plan



How do I cancel the contract?

The terms and conditions of your plan means that it is not possible to cancel any of the individual benefits. If you want to end any of the benefits you will need to cancel your Monzo plan in the Monzo app, at which point all benefits, including insurance policies, will cease.

- This plan has a three-month minimum term beginning on the date of purchase.
- You can cancel your plan within 14 days of purchasing and the first month's payment will be refunded.
- If you cancel your Monzo plan after the minimum term, cover will stop one month after your last payment.