

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 the mobile phone belonging to account holder for the incidents detailed below.



What is insured?

- ✓ Cover for your mobile phone 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 phone must be owned by the account holder
- ! You can make up to 2 successful claims per account holder 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 Premium account benefit, 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?

The insurance cover will start immediately on the date that your Monzo Bank Premium account is opened and will continue for the duration that your account remains open for. Cover will end immediately on the date that the Monzo Bank Premium account is closed or cancelled by you or us.



How do I cancel the contract?

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