

Insurance Policy Summary

Our Policy

The policy is held in Our name and covers Us against the Handset being accidentally lost, stolen, or accidentally damaged. Given this is Our policy, You have no direct rights under the policy, but instead can benefit from Our policy, and claim on Our behalf should something happen to the Handset.

You will only receive the benefits under Our policy if We make a successful claim, and any benefit to You will be limited to the amount that We receive.

The Underwriter

Our insurance is underwritten by Inter Partner Assistance SA, which is fully owned by the AXA Partners Group (the “Underwriter”) and administered by Pier Insurance Managed Services Limited.

Excess

As with most insurance policies, if We make a successful claim, there will be an excess charged as a contribution towards the cost of a repair to the Handset, or for a replacement Handset.

If You claim on Our behalf on Our policy, You will be responsible for the payment of an excess, as follows:

Device type	Accidental damage or liquid damage claims	Accidental loss or theft claims
iPhone 13 Pro & 13 Pro Max	£99.00	£175.00
All other devices	£89.00	£125.00

What is covered?

- Repair costs of the Handset if it is accidentally damaged.
- Replacement of the Handset if it is accidentally lost.
- Replacement of the Handset if it is stolen.
- Repair or replacement of the Handset in the event of mechanical breakdown when out of the manufacturer’s warranty period.

What is not covered?

- Any claim where all reasonable precautions have not been taken, for example accidental damage when a case and screen protector were not fitted.
- Theft from a motor vehicle unless the Handset was out of view in either an enclosed compartment, boot or luggage space and the vehicle’s windows and doors were securely locked. In such an event You will need to provide additional evidence.

- Theft or loss of the Handset that has been left unattended, when away from Your home.
- Repairs carried out by third party repair centres not authorised or agreed for use by the Underwriter.
- A Handset that has been operating without a functioning network SIM card.
- Repair costs for wear, tear and cosmetic damage to the Handset that do not stop the Handset working normally.
- The relevant excess, as set out above.

Restrictions on the cover

- 2 claims within a rolling 12-month period.
- Replacement Handsets may be with refurbished items, where possible with an identical specification, but may differ in colour. Replacements come with a 12-month warranty.

Where does the cover apply?

The policy will cover the Handset anywhere in the world. Repaired or replacement Handsets will be delivered only to a UK address.

How to make a claim on Our behalf on Our Policy

Log in to your account on the website, or contact Us on the chat application, via email (help@raylo.com), or via phone (0333 050 9880) for information about how to make a claim.