



Tesco Mobile Protect

Claim anytime:

insurance.tescomobile.com

Email us:

tescomobileprotect@asurion.com

Call us:

0345 030 3290¹

Please remember to:

- ✓ Read the Terms and Conditions in full, so you know what's covered, what's not and how to claim.
- ✓ Block your lost or stolen device as soon as you discover it's missing. [See Section D. Making a claim](#) for contact numbers (if applicable).
- ✓ Make a claim with us, ideally within 30 days of discovering that your device is damaged or missing – [See Section D. Making a claim](#).
- ✓ Pay the excess fee to complete your claim. This is confirmed in your Welcome Pack and you can contact us any time to check it.
- ✓ Comply with our reasonable instructions, including switching off, removing or uninstalling any app, security lock, or eSIM which prevents our access to remove data from the claimed-for device.
- ✓ If we replace your damaged or faulty device, return your damaged or faulty device in the pre-paid packaging provided – or you'll be charged a non-return fee.

Terms & Conditions

Please read these terms and conditions in full so you understand what's covered and what's not.

The terms 'we', 'our' and 'us' means Asurion (the Policy Administrator) and/or WDP Insurance Limited (the Insurer).

A. Your Cover

Cover	Tesco Mobile Protect Damage Cover	Tesco Mobile Protect Full Cover
Accidental damage, including cracked screens and liquid damage	✓	✓
Malicious damage caused by someone who doesn't have your permission to use the device	✓	✓
Pet damage	✓	✓
Out-of-warranty breakdown	✓	✓
Loss	✗	✓
Theft	✗	✓

You can add Tesco Mobile Protect, provided you're over 18, a UK resident, haven't had an insurance policy declined or cancelled by us in the past, or a claim denied by us due to fraud. You can only buy, remain on, and make a claim with Tesco Mobile Protect if you and the main authorised user of the device live permanently in the UK. If at any time you or the authorised user are no longer going to be resident in the UK, you need to contact us using the details above and let us know. We'll cancel your cover if you no longer meet these criteria.

You're covered from the start date confirmed in your Welcome Pack. You're covered to lend it to family and friends, and whenever you travel abroad.

Your cover may not be accepted by the Insurer (which may take up to 14 days from purchase). If this happens, we'll immediately void your policy back to its start date and write to you to let you know.

B. The cost of cover

Your monthly premium and claim excess fee (the amount you have to pay towards the cost of your replacement device to complete a claim) are based on the value of your device at the time of this policy purchase and confirmed in your Welcome Pack.

If you're eligible for, and have selected money off this policy with the Tesco Mobile Protect Family Perk, then this will reduce the monthly premium you'll pay to the Insurer. Your monthly premium will be shown in your Welcome Pack and any change to your premium relating to the application of Tesco Mobile Family Perks will be communicated to you. The money off the Tesco Mobile Protect Family Perk is provided by the Insurer and is administered in accordance with the [Family Perk Terms & Conditions](#).

Your policy is paid monthly in advance, and depending on how you purchased your policy, can be paid by separate direct debit or from your chosen payment card. You need to pay the first month's premium before any claim can be completed. Cover then renews automatically for the next 59 months after which we'll cancel your policy, unless terminated early in accordance with Section F.

C. What's not covered

- Any device other than one purchased from Tesco Mobile and shown on your Welcome Pack unless replaced by us or replaced under manufacturer warranty.
- Any claim for loss or theft if you have Tesco Mobile Protect Damage Cover.
- Any damage to your device that occurred prior to your policy start date.
- Any claim if you haven't paid your insurance premium. Provided we haven't yet cancelled your policy for non-payment, we'll continue your claim if you pay the outstanding amount.
- The claim excess fee you're required to pay to complete a successful claim.
- Any fault that happens within the manufacturer's warranty period (where the manufacturer covers you against certain operating failures).
- Accessory-only claims (where your covered device is not an accessory).
- Accessories other than the battery, mains charger and hands-free kit that came in the box with your device.
- The costs of any calls, texts, data usage or downloads on a lost or stolen device.
- Cosmetic damage - where the device works as normal, except where you are claiming for a cracked screen.
- Damage caused by making alterations to the device or acting against manufacturer guidelines.
- Any malicious or deliberate loss or damage to the device caused by you or someone who has your permission to use it.
- The cost of any repair to your device unless we instruct it.
- Any losses or consequences you face as a result of being without your device.
- Confiscation of your device by a finance company or government agency (such as the police).
- Loss or corruption of any kind of app, software or digital content other than standard manufacturer software.
- Any claim that we find to be fraudulent. If we settle a claim that's later found to be fraudulent we may take action to recover our costs.

D. Making a claim

1. If your device is lost or stolen, call your network as soon as possible (we recommend within 48 hours) to block it against fraudulent use. We recommend you report any stolen device to the police as we have the right to require a crime reference number to complete your claim.
2. Submit your claim online 24/7 at: insurance.tescomobile.com, ideally within 30 days of discovering the loss, theft, damage or breakdown. Or you can call us on 0345 030 3290'.
If you're calling from abroad please dial +44 345 030 3290 replacing + with the international dialling prefix relevant to your location (check with your operator for details of international rates).

Please have a payment card ready to pay your claim excess fee. We accept MasterCard and Visa debit or credit cards.

If you report a claim to us more than 90 days after discovering the loss, theft, fault or damage to your device, we will still consider your claim, but it may affect our ability to assess your claim and could, in some cases, result in it being declined.

We will ask you to provide relevant information to support your claim. In some cases, we may also ask you to complete a written claim statement and/or provide evidence of your identity and/or incident.

You must take reasonable care to ensure that any information provided to us is complete and accurate. If you don't provide accurate or full information when requested, it may invalidate your insurance and could affect all or part of your claim. Information about fraudulent claims may be forwarded to the police, government or other regulatory bodies and fraud investigation agencies.

When you make a claim, we'll automatically block any lost or stolen device before sending a replacement. We won't be able to complete your claim until you agree to our blocking that device. Once your claim is completed, we (and only we) can unblock that device.

Any replacement device you receive may be refurbished to our standard using original equipment manufacturer parts. In the unlikely event we can't send you a same model replacement, we'll offer you a different make, model or colour device with comparable features and functionality.

You must comply with our reasonable instructions, including switching off, removing or uninstalling any app, security lock, or eSIM which prevents our access to remove data from the claimed-for device. If you need any help with this please call us on 0345 030 3290'. If you refuse to do it, we will not proceed with your claim. If you fail to do so we will treat that as a non-return and may charge you a non-return fee.

E. Your Claim Fulfilment Options

Replacement Claims:

We aim to send a next-day replacement for claims approved before 8.30pm Monday to Friday and 2.30pm on weekends. If we're late, let us know and we'll give you £15 for any delay paid to the payment card used to pay your claim excess fee within 30 days. This excludes:

- Claims made or deliveries that fall on a Bank Holiday.
- Deliveries outside mainland Great Britain, including deliveries to the Scottish Islands and Northern Ireland.
- Any delay caused by something outside our control like extreme weather, natural disaster, epidemic or crime, and supply shortages affecting the industry (e.g. where new model devices are in very high demand and short supply after launch).

Please make sure someone is in to accept the delivery. If we deliver to your chosen address, we take no responsibility if you do not receive the device personally. Your replacement comes with:

- A 24-month warranty.
- The usual device accessories, if yours were involved in the incident or are incompatible with your replacement device.
- Pre-paid packaging to return any damaged or faulty device (minus any SIM card, removable battery, charger or straps as applicable).

As soon as you receive your replacement device, the original claimed-for device (the faulty or damaged device, or the lost or stolen device if later recovered) becomes the property of the Insurer and must be returned to us within 15 days. Otherwise, we'll charge a non-return fee (based on the value of the non-returned model) to the payment card used to pay your excess fee. The device is your responsibility until it arrives with us so please get proof of postage from the Post Office. We will not approve any further claim until you have returned the claimed-for device or paid the outstanding amount.

Repair For Damage Claims:

A lower cost repair option may be available to you when making a damage claim, depending on the make and model of your device, the level of damage and the availability of a repair technician.

If you choose this option during the claims process:

- We aim to pick up your damaged device next day for claims approved before 8.30pm Monday to Friday and 2.30pm on weekends.
- Please ensure the device is wiped of personal data and unlocked (this includes removing any security apps such as Find My or Google Smart Lock).

Once received at our repair centre, we'll repair the device and charge the excess fee to the card details you provided during the claim.

- The repaired device will be returned to you within 5 working days from the day we collected it. Please make sure someone is in to accept the delivery (if not it may be delivered to a neighbour).
- Your repair comes with a 24-month warranty.

If the device you send to us is not the correct insured device, the damage is different to what you described, or the device is not fully unlocked (including the removal of any security apps) we may cancel your claim and return your device to you unrepaired.

Please Note: We will wipe your device of any personal data as part of the repair process and will not be able to return any personal memory cards and/or SIM cards.

Any parts we replace during a repair become the property of the insurer.

F. Cancelling your cover and changes to the policy

Cancel your policy online 24/7 at insurance.tescomobile.com or you can call or email us (see contact details at the top of these Terms).

You can cancel within the first 28 days and (if you haven't made a claim) we'll refund any premium paid. Otherwise, you can cancel at any time and cover will finish at the end of the paid-for period.

We'll cancel your policy if you fail to pay the monthly premium.

We will cancel your policy immediately if you make a claim we find, or suspect, to be fraudulent or if your policy is linked to fraudulent activity.

We may cancel your policy or alter the premium or excess fee for future periods of cover based on significant adverse claims experience, significant increase in our operating costs, inflation, economic and environmental factors, and changes in legislation, taxation or interest rates. If we cancel your policy for this reason or make a change that increases any charges or reduces your cover, we'll give you at least 30 days' notice sent to the current contact details we have for you and you'll be able to cancel your policy if you're not happy with our changes. If we make any change that improves your cover, we may apply it straight away without notice.

We may also cancel your policy if it's no longer economically viable to provide this product or if we, or the Insurer, withdraw from the market of providing policies of this type in the UK. If this happens, we'll give you at least 30 days' notice sent to the current contact details we have for you.

Your policy is linked to your device and will not be cancelled or transferred if you upgrade or trade in your device or end any airtime contract you may have. If you no longer need insurance for your covered device contact us to cancel.

G. How to complain

You can call or email us (see contact details at the top of these Terms) or write to PO Box 670, Brentford, TW8 1DA. If we can't resolve your complaint right away, we'll email or write to you within five working days to outline our next steps. If the issue still isn't resolved within two weeks, we'll contact you to keep you up to speed on what's happening.

If you're not happy with the outcome or we haven't given our final response within 8 weeks, you can contact the Financial Ombudsman Service by phone: 0800 023 4567 (Freephone) or 0300 123 9123, by email: complaint.info@financial-ombudsman.org.uk or in writing at Exchange Tower, London, E14 9SR. You need to contact them within 6 months of receiving our final decision. The service is free and we are bound by any decision the Financial Ombudsman reaches. This won't affect your statutory rights or prejudice your right to take subsequent legal proceedings. See financial-ombudsman.org.uk for more details.

H. Who provides this cover

This insurance is administered by Asurion Europe Limited, which is authorised and regulated by the Financial Conduct Authority (no. 502545), registered in England and Wales with company number 6568029 at Vantage London, Great West Road, Brentford, TW8 9AG. The insurer is WDP Insurance Limited, which is authorised and regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request. WDP is registered in Gibraltar with company number 115687 at 5/5 Crutchett's Ramp, GX11 1AA, Gibraltar. Go to fca.org.uk/register or call 0800 111 6768 (Freephone) or 0300 500 8082 to check the Financial Conduct Authority's register.

You and we may choose which law will apply to this contract. Unless we agree otherwise, Tesco Mobile Protect is governed by the law of the part of the United Kingdom that you live in (England and Wales, Scotland or Northern Ireland) and all communication from us will be in English.

We are covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event that we can't meet our liabilities you may be entitled to compensation to a maximum of 90% of your claim. Further info can be obtained from the FSCS on 0800 678 1100 (Freephone) or by going to fscs.org.uk.

I. How we communicate with you

We will communicate with you by email, SMS or in writing using your given contact details. If we send SMS communications this will be to the mobile number associated with your airtime contract.

J. Our use of your personal data

At Asurion, we understand the importance of protecting your privacy. We want you to understand what personal information (also known as personal data) we collect, why it is collected, how it is used, and other important information so that you are informed and there are no surprises.

To read our Privacy Notice, please visit asur.me/privacy

Asurion is registered with the Information Commissioners Office as a Data Controller (number Z2176995).

1 0345 030 3290 is open 8am–9pm Monday to Friday, 8am–8pm on Saturday and 9am–6pm on Sunday. We are also open on Bank Holidays (excluding Christmas Day and Easter Sunday). Calls to 03 numbers cost the same as calls to UK landlines starting 01 and 02. Calls from landlines and mobiles are included in free or inclusive calls packages. Details correct at time of print.