

Insurance Product Information Document

Company: Tulip Assist is the Authorised agent and Distributor of Tulip Assist Insurance Limited and acts as a point of contact for this insurance, non-life insurer, licence number: 12047135 (NLD)

Product: Mobile Essential

Issued for:
Ireland

This document only provides a summary of the key features of the insurance. You will find all the terms and conditions in the policy terms and conditions Mobile Complete.

What is this type of insurance?

With the Mobile Complete policy, you are insured for damage to your device. The insurance covers damage caused by falls, impact, moisture damage, frost damage, fire and lightning damage.



What is insured?

- ✓ You are insured for accidental damage including, falling damage, impact damage, moisture damage, frost damage, fire damage and, lightning strike damage.
- ✓ **Compensation in kind**
Compensation for damage or theft of your device will always be paid in kind. We do not pay in cash for damage of your device.
- ✓ **Replacement device**
When we replace your device, you will receive a device of the same brand and type. If the same model is no longer available, you will receive a similar device with equal features. The replacement device may be new or refurbished.



What is not insured?

- ✗ If you failed to take all the necessary precautions to prevent any loss or damage to your device.
- ✗ Normal wear and tear, (manufacturer's) warranty, gradual deterioration of parts, devaluation, cosmetic damage, insufficient maintenance or your own negligence.
- ✗ Fraud or deception.

- ✗ **Repair and loan device**
Damage caused during or after repair by a party other than Tulip Assist. During repair time you will not receive a loan device from us
- ✗ **Loss**
Loss of your device.
If you violate the instructions for use of your device.
- ✗ **Specific damage**
Damage to your device caused intentionally, by your own fault or recklessness. Damage to accessories or other similar items of your device. Loss of data due to damage to your device. Damage that occurred before the insurance was taken out. Damage that you reported after your insurance has ended.
- ✗ Damage caused by postal shipment. Damage caused by misuse, experimentation or viruses. Damage caused by natural disasters, armed conflicts, use of weapons. Consequential damage or damage covered by another insurance (e.g. home contents insurance). Damage caused during rental or loan for use of your device, or as a result of seizure
- ✗ You are not insured for theft.
- ✗ You are not insured for operating expenses caused by misuse after theft.



Are there any restrictions on cover?

- ! During the term of your insurance, we will pay out a maximum of twice the amount of the purchase value of your device.
- ! **Excess**
See policy schedule.



Where am I covered?

- ✓ World Wide



What are my obligations?

- Payment obligation for premium and excess.
- Report damage to us as soon as reasonably possible or at least within 48 hours after the damage has occurred and in any case during the term of the insurance.
- You must take reasonable care to provide us with complete and accurate answers to questions we ask you at the application stage and throughout the policy term.
- You are expected to take all necessary precautions to prevent any loss or damage to your device.



When and how do I pay?

The costs for your insurance are paid in advance every month and are collected by direct debit. The collection always takes place before the first calendar day of the month.



When does the cover start and end?

Your policy starts when you have received your policy schedule, information sheet and policy conditions from us. Your insurance policy runs for a maximum of 5 years.



How do I cancel the contract?

You may cancel the 'Mobile Complete' insurance at any time by logging into your account via www.tulipassist.ie/login. Go to the tab 'My Policies' and click on 'Terminate policy' to cancel your 'Mobile Complete' insurance. We work with a 30-day notice period outside of the 14-day cooling-off period. You can also cancel the contract via info@tulipassist.ie or via +(353)1800832377.