

Sky Protect Device Insurance

Insurance Product Information Document



Company: Domestic & General Insurance PLC

Product: Sky Protect Device Insurance Policy

Registered in England and Wales. Domestic & General Insurance PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number 202111.

This is a summary of our insurance policy. The full terms, conditions, limitations and exclusions can be found in other documents, including the terms and conditions.

What is this type of insurance?

Breakdown and accidental damage insurance covering selected devices which can be used to, or are required to, view Sky (such as permitted Sky equipment, televisions (including Sky Glass), tablets, laptops, game consoles and/or mobiles). It can also protect mobiles against accidental loss and theft (if selected).



What is insured?

- ✓ immediate protection of your devices from accidental damage
- ✓ (if cover selected) immediate protection for mobiles against accidental loss and theft
- ✓ breakdown of your devices after the end of the manufacturer's guarantee period (but for Sky equipment owned by Sky, you are protected against breakdown from the start date of your policy)
- ✓ unlimited repairs (including parts and labour costs) on your devices (except for Sky Glass where no repairs will be provided)
- ✓ a new, refurbished or remanufactured replacement for your devices or an upgrade (for example where we cannot repair it or we decide that it is uneconomical for us to repair your product)
- ✓ vouchers for the full retail price of a replacement viewing device, or for Sky equipment, if you do not accept an upgrade on a Sky box, £65 as a contribution (if we cannot reasonably arrange a replacement), or for Sky Glass a cash settlement for the full retail price of a replacement
- ✓ where you have a mobile protected, up to £150 towards the cost of replacing standard accessories for your mobile (those either directly provided or used with the mobile) when they suffer accidental damage, breakdown, or are lost or stolen as part of an incident leading to a successful claim on your mobile

Additional non-insurance benefits:

In addition to the insurance, where you have Sky equipment protected under the policy, we will also provide a service pledge, whereby we give you credit of a week's worth of your Sky TV subscription if you claim before 4pm and we cannot repair or replace your Sky box, associated cabling, or Sky router by the end of the next day (excluding bank holidays)



What is not insured?

- ✗ disposal and set up charges for devices
- ✗ a software virus or a software-based malfunction, loss or theft (other than for mobiles if this cover has been selected), cosmetic damage, neglect or deliberate damage
- ✗ the loss of stored information on your devices (for example data, downloads, recorded programmes, videos, music and applications)
- ✗ consumables, SIM Cards, wireless headphones, wireless speakers, any accessories not provided with your mobile or used with the mobile, accessories for Sky Glass
- ✗ costs that you may incur as a result of not being able to use your devices

For mobile phones only:

- ✗ the first £75 of a claim (the excess)
- ✗ loss or theft while your mobile is with a third party appointed to provide a service to you or as a result of the sale or attempted sale of your mobile



Are there any restrictions on cover?

- ! your devices must be installed or registered (as applicable) at your address in the UK, Isle of Man or Channel Islands
- ! your devices must be in good working order when this policy starts
- ! your Sky equipment must have been installed by Sky approved engineers
- ! mobiles must be 5 years old or less at the start of the policy and the IMEI number must not have been tampered with in any way
- ! each device must have a purchase price of £2,000 or less
- ! there is a 30 day wait period that applies to any device that you add to the policy in place of an existing device



Where am I covered?

- ✓ everywhere in the world however you will need to return to the UK, Isle of Man or Channel Islands to claim



What are my obligations?

- to give us true, factual and not misleading information
- to maintain and use the devices in a non-commercial environment by a single household and to follow the manufacturer's instructions
- for mobiles only, to pay an excess for each claim
- to take care of your mobile
- to be able to provide proof of ownership and proof of usage of your mobile by you from policy inception to a claim incident



When and how do I pay?

You need to pay your monthly premium by Direct Debit.



When does the cover start and end?

The policy will start on the date we process your application (taking and processing payment details) and continues indefinitely until cancelled or brought to an end in accordance with these terms and conditions. If you cancel in the 14 day cooling off period you will receive a full refund.



How do I cancel the contract?

Call us on 0333 000 9769 or write us at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP, United Kingdom.