

## Insurance Policy Summary

### **Our Policy**

The policy is held in Our name and covers Us against the Devices 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 Device.

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”).

### **Excess**

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

If You claim on Our policy, You will be responsible for the payment of the following excesses:

- Accidental damage or liquid damage claims – £100.00.
- Loss or theft claims – £125.00

### **What is covered?**

- Repair costs of the Device if it is accidentally damaged.
- Replacement of the Device if it is accidentally lost.
- Replacement of the Device if it is stolen.
- Repair or replacement of the Device 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 device is out of view in either an enclosed compartment, boot or luggage space
- Repairs carried out by third party repair centres not authorised or agreed for use by the Underwriter.
- Repair costs for wear, tear and cosmetic damage to the Device that do not stop the Device working normally.
- The excess stated on your schedule.

## **Restrictions on the cover**

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

## **Where does the cover apply?**

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

## **How to make a claim on Our Policy**

Contact Us on the chat application on Our website, via email ([help@raylo.com](mailto:help@raylo.com)), or via phone (0333 050 9541) for information about how to make a claim.