

# Cellphone

You can't imagine your life without your cellphone and with Auto & General Cellphone Insurance you won't ever need to. We're looking after you with our cellphone policy that covers you if your phone is lost or damaged. No lengthy paperwork, no unexpected financial surprises, no worries. It only takes one phone call to take out cover or to submit a claim - and you'll be able to stay in touch, no matter what.

## Cover

With this policy, you are insured against most kinds of cellphone damage or loss – anywhere in the world!

You are covered for:

- theft
- smash and grab
- accidental loss
- accidental damage
- even for water damage.

## Payments

Your cellphone policy gives you monthly cover and your premium is deducted in advance on the date stated on your schedule. If we do not receive your payment on this date, we will give you 15 days' grace and then lodge a second debit order for that month.

An extra bank fee will be charged, but this will ensure that your cover does not lapse. If your premiums are returned for two consecutive months, we will have to cancel your policy.

## Changes

Simply call **0860 25 25 71** or contact your local insurance hotline. Any change or cancellation you make, will be effective from the date we agree on. Note that if we need to change or cancel your policy, we will give you 30 days' notice. This may be done verbally, electronically, by fax or by post to your last known address.

## Claims

The best part of Auto & General Cellphone Insurance is that it is as easy and simple to claim as it is to take out your cover:

- simply call **0861 10 61 31** or contact your local insurance hotline
- if your phone was damaged and cannot be repaired, it will be replaced with a new one of the same make and with a specification at least equal to the insured phone. The same will be done if your phone is stolen or if you lose it accidentally.

## Obligations

As part of the contract between you and us, there are certain obligations you, the policyholder, needs to fulfil in order to ensure that your cover remains valid:

- give us true and complete information
- agree to comply with all our reasonable requests
- use all reasonable care and take all reasonable precautions to prevent or minimise loss of or damage to your phone
- inform us if any details or declarations on your documents are incorrect or if any of these details or declarations change
- tell us about anything you haven't disclosed, but which may be important for us to know in order to accept your policy. If anything that may influence our acceptance of your policy happens or changes in future, you also need to let us know about that
- report the theft to the SAPS within 48 hours if your phone was stolen
- simply call **0861 10 61 31** or contact your local insurance hotline to ensure that your phone is blacklisted if it was stolen
- inform us of your claim within 60 days of the loss or damage
- provide us with any information or documents that we need from you, within 30 days
- ensure that your phone is not included with your cover if you also have short-term insurance with another insurer (if this happens and your claim is also covered by a policy you have with another insurer, we will only compensate you for our portion)
- pay your excess when you claim – this amount is stated on your schedule
- make representations to us about our decision on a claim within 90 days after we inform you of it. If your claim or a part of it is not paid and you want to challenge our decision, you must serve legal process on us within 90 days after the time we allow for representations on disputed claims, as explained above.

## Exclusions

You will of course not be compensated if you don't pay your premium or if you don't blacklist the phone if it gets lost or stolen. We also exclude the following from cover:

- theft from an unattended vehicle, unless the vehicle was locked
- loss of or damage to the battery and SIM card, unless they are stolen with your phone
- battery failure
- scratches or other superficial damage to the outer casing of your phone
- defects in design or manufacture
- erased or corrupted data
- any stoppage or slowing down of work, process or operation
- failure, breakage or rust, wear and tear, depreciation, perishing, fading, mechanical or electrical breakdown
- loss or damage caused by electronically conveyed viruses
- any loss arising from any contractual liability
- consequential loss or damage, except if we specifically state that it is insured
- loss or damage caused deliberately by you or anyone who acts on your behalf
- claims that are fraudulent in any way.