
Mobile Phone Insurance Cover

With increasing number of thefts, losses and other damages to mobile phones, it has become necessary to opt for mobile phone insurance. Mobile phone insurance provides maximum insurance cover instantly in which the pay is by card online, then direct debit in later months. It means that you have to pay first-three months premium online. Your equipment is protected as soon as your online payment is successful. Another cover is the delayed cover in which the pay is only by direct debit and not by online. there is no 12 month contract. Under this cover, you are not covered immediately. You will only be covered once the direct debit is set-up and authorized. It takes the time 3 - 4 weeks.

For instant cover, you will need to have your credit / debit cards details, your IMEI number (usually on the handset, under the battery) and your bank sort code and account number. This is because; first 3 months only will be purchased now, by card, so you are protected immediately. You will be insured by monthly direct debit (you can cancel at any time if you no longer want to protect yourself). Your bank account will be debited the monthly premium on or around the 14th of each month, in order to insure you.

Firstly, you have to enter the details required below including the correct Policy Cover option for you. Secondly, you will enter your card details to take the first payment and finally you will be covered for the first 3 months as soon as your online payment is successful.

For delayed cover, you will need to have your bank sort code and account number and your IMEI number (usually on the handset, under the battery). This is because you will be insured by monthly direct debit (you can cancel at any time if you no longer want to protect yourself). Your bank account will be debited the monthly premium on or around the 14th of each month, in order to insure you. Your cover begins as soon as the first direct debit is recieved. The first amount will cover the first 3 months premiums. Because of this, there is no 12-month contract. After the first payment, the monthly premium will continue in the 4th month.

Firstly, you have to enter the details required below including the correct Policy Cover option for you. Secondly, you will receive confirmation of order by email. This does not yet mean you are covered. Finally, you will then receive confirmation of the Direct Debit set-up once it is successful, by post, in 4 - 6 weeks once your bank has confirmed the set-up. You will be covered once this first payment is taken.

Mobile phone insurance cover has certain policy options that include economy cover that covers up to £150. Premium £2.49 per month inc 5% IPT, normal cover that covers upto covers up to £400. Premium £5.88 per month inc 5% IPT and executive cover that covers up to £1000. Premium £7.99 per month inc 5% IPT.