
Why Do I Need Mobile Phone Insurance

A common mistake is for people to believe that should they lose the phone or have it stolen then their contract is null and void. This isn't the case. Whether you have the phone in your possession or not, you are still liable for 12 months line rental.

Without insurance you have two options: keep paying the line rental for the remainder of the contract period or else replace the phone. When you sign a contract, networks subsidise the cost of the phone which keeps the price down. The networks will not replace the phone for the original price, leaving you with a bill for £450 or more.

Fact in excess of 110,000 mobile phones are lost and stolen every month, and in excess of 80,000 phones are reported damaged, this has increased in 2003/4 and is predicted to be even higher this year. Also regular household, office or motor policies do not offer adequate protection against these and other mishaps.

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Without insurance you have two options: keep paying the line rental for the remainder of the contract period with your provider or else replace the phone. When you sign a contract, networks such as Vodafone, 3, Virgin, Orange and others, subsidise the cost of the phone which keeps the price down or makes the phone FREE. The networks will not replace the phone for the original price, leaving you with a bill for £450 or more.

With the Insure-My-Mobile Phone Insurance policy you have peace of mind and have your phone protected knowing that, should you have a problem, all the expense in getting a new phone and the ever rising costs involved will be covered by us.

You may say " It will never happen to me" but in 2004 over 80,000 lost their phone and over 110,000 had their phone stolen, over 53,000 had it damaged by water, and probably all said the same thing, but it happened, many would be covered by phone insurance, but many would not, causing stress, time and money to get it replaced, not to mention the inconvenience.

How we can help!

We cover all uk mobile phones in all areas including Scotland, Wales, England in fact the whole of the UK. With cheap low cost mobile phone insurance available online here, we can offer mobile phone insurance cover to protect all mobile phones on all networks in the country.