

Chess Insurance

THE CHESS GUIDE



chess[®] 



Introducing Chess Insurance

We've partnered with one of the leading mobile insurance providers in the UK, Pier Insurance, to bring you our new Insurance Solution.

Pier Insurance is not only authorised and regulated by the Financial Conduct Authority but is also fully compliant with the latest laws and regulations surrounding the supply and promotion of insurance. This protects you as a Reseller and gives your customers peace of mind.

Chess Insurance Features

- No minimum contracts
- Monthly or annual payment options via Direct Debit
- Flexible plan options
- Intuitive online portal perfect for pitching at point of sale
- International coverage
- Immediate cover with no claim exclusion period
- Low excess
- Premium plan – doorstep repair/exchange service
- You as the partner can choose one or two months free service

Customer Benefits

- Claim from day one of the policy
- No limits on number of claims per calendar month
- Reliable cover for lost or stolen devices
- 100% liquid damage cover
- No hidden terms & conditions

Partner Benefits

- Online, paperless sign up system for your customers
- Straightforward commission structure paid a month in arrears
- Added value to your mobile proposition for your customers
- Extra market opportunity to insure other devices

Chess Insurance Price Guide

Price Plans

Cover	Plus	Premium
Accidental Damage	✓	✓
Extended Warranty	✓	✓
Liquid Damage	✓	✓
Worldwide Cover	✓	✓
Theft	✓	✓
Loss	✓	✓
VIP Doorstep repair/exchange service		✓
Telephone support for backup and restoring data		✓

Device Bands

Cover	Band 1	Band 2	Band 3
Plus	£3.99/month	£5.99/month	£7.99/month
Premium	£5.99/month	£5.99/month	£9.99/month
Devices	<ul style="list-style-type: none"> • Apple iPad Air 2, Mini • Samsung A3, A5, J3, J5, Xcover • Microsoft 550, 650, Linx tablet • Sony Xperia M4 Aqua, E5, XA • Blackberry Passport, Dtek50 • Archos 50, 70b, F24 • HTC Desire 620, 820, 530 • LG K8 	<ul style="list-style-type: none"> • Apple iPhone SE, 6, 6 Plus, 6S, iPad Pro • Samsung S6, S6 Edge, Galaxy Note 4 • Microsoft 950, 950 XL, Surface Pro i3/i5 • Sony Xperia X, Z5, M5 • HTC 10 • LG G5 • Blackberry PRIV 	<ul style="list-style-type: none"> • Apple iPhone 6S Plus, 7, 7 Plus • Samsung S7, S7 Edge, S8 and S8+, Galaxy Note 7
Excess	Excess £30 plus £25 for loss	Excess £40 plus £25 for loss	Excess £50 plus £25 for loss

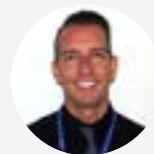
Handset price bandings are subject to change up or down, as notified from time to time

Any Queries?

Contact a member of our Partner Sales team...

Internal Sales Team

internalsales@chesspartner.co.uk
0808 273 6333



Dan Russell

Head of Partner Sales

danrussell@chesspartner.co.uk
07771 526 526

How to Sell Chess Insurance

Start selling Chess Insurance today by following these easy steps:



Contact your Business Development Manager who will send you the necessary application form.

Alternatively, you can download the application form [here](#).



Complete the application form, ensuring all details are correct and up-to-date.

Send it to the Chess Partner Internal Sales Team at insurance@chesspartner.co.uk



You will receive a signed Retailer Agreement from us upon your successful application.

You then need to sign and date this agreement and return it to insurance@chesspartner.co.uk



Congratulations, you're now ready to sell Chess Insurance!

You'll receive your Chess Insurance portal logins shortly. If you don't receive your login details please contact insurance@chesspartner.co.uk

Tips for Selling Chess Insurance

- **Often handset cost is factored into the contract** - could your customer afford the replacement in one lump-sum?
- **Customers are more-than-likely to still owe their airtime provider** despite no longer having a phone.
- Build the cost of the Chess Insurance into the pitch.

Transparency

Consolidate post sale and make the customer aware of T&Cs and the 14-day cooling off period.

Insurance Waiver

Customer cannot say that they were not advised of available Insurance, and therefore hold liability if the phone gets lost, damaged or stolen.



Overcoming Objections

"I can claim through my Household Insurance."

- Personal items not always covered away from home.
- Excesses are high and each claim raises your premiums the following year.
- Chess Insurance premiums will not increase after you claim.

"There are cheaper options elsewhere."

- If this is true, you'll often find that these policies have hidden charges, high excesses and a far lower level of cover.

"It's too expensive."

- Remind the customer that they'll be responsible for the cost of a replacement and monthly contract charges even without the phone.

Chess Insurance Commission

The tables here show the number of policies you need to sell per month to meet the revenue percentage shown.

Your commission is calculated each month (in arrears) and is based on successful transactions taking place.

Policies sold with a free period are excluded until the customer has made their first payment.

New Policies Per Month	Revenue Share*
0 – 50	20% of net Premium
50 – 250	25% of net Premium
250+	30% of net Premium

*Percentage paid less IPT.

Based upon 4 Policies per day	
Year 1	£17,035.20
Year 2	£48,484.20
Year 3	£79,934.40
Year 4	£111,384.00
Year 5	£142,833.60
Total Revenue over 5 years	£399,672.00

Terms & Conditions



Your Cover

This Insurance is arranged by Pier Insurance Managed Services Limited with UK General Insurance Limited on behalf of Ageas Insurance Limited, registered in England No. 35468. Registered office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire S053 3YA.

Pier Insurance Managed Services Limited and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

Your Device Insurance Cover

In return for the payment of your premium we will provide cover to repair or replace your device during the period of cover and for the cover(s) specified in your Schedule of Insurance and subject to the terms, conditions and exclusions shown below or as amended in writing by us.

The full annual premium, for 12 months cover, can be paid or you may make monthly payments as specified in your Schedule of Insurance.

Definitions

Throughout your policy wherever words and phrases appear in bold they are defined as below. **Accidental damage shall mean unintentional damage caused to your device including broken screens, which makes the use of the device unworkable.**

Cosmetic damage shall mean non-structural damage that does not affect the functionality of the device including but not limited to scratches dents and marks.

Excess means the amount you pay towards each claim.

Device means the item(s) insured by us and purchased and owned by you and in full working order when you purchased this insurance as detailed in your schedule of insurance.

Device age limit means the maximum age that applies to your device at the time of policy inception, or added to an existing policy, to be eligible for insurance. The age of the device is defined by the purchase date. Please be aware that your claim will be invalidated if the age of the device exceeds the age limit at the time of policy inception.

Liquid damage means unintentional damage caused to your device as a result of coming into contact with a liquid

Loss means that you are unable to account for your device whereabouts and are permanently deprived of its use after reasonable precautions have been taken to protect it and it has not been left unattended.

Mechanical breakdown shall mean your device being inoperable due to a sudden and unforeseen fault as a result of the failure of internal electronic or mechanical components or defects when out of the manufacturer's warranty period reasonable precautions shall mean all measures that it would be reasonable to expect a person to take in the circumstances to keep your device safe from theft, loss, liquid damage or accidental damage. This includes not leaving your device unattended.

Terrorism shall mean any act of any person or organisation involving causing or threatening harm or putting the public or any section of the public in fear if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.

Theft means the unlawful taking of your device by a third party with the intention to permanently deprive you of it unattended means where your device has been left unattended and reasonable precautions have not been taken and that the device is not within your sight at all times and/or out of your arms-length reach.

Vip service means an additional service that provides a fast track repair and/or replacement option if purchased we, us, our shall mean Pier Insurance Managed Services Limited.

You, your shall mean the private individual or company detailed on the policy schedule.

What is covered by the policy?

The policy covers your device as purchased by you and identified in your schedule of insurance for :

Accidental damage – If your device is damaged as a result of an accident we will repair or replace it if unrepairable, subject to your policy terms and conditions.

Mechanical breakdown – If your device develops a fault outside of the manufacturer's warranty period we will repair or replace it, subject to your policy terms and conditions.

Worldwide cover – If purchasing an annual term policy your device is covered during any one calendar year anywhere in the world. If purchasing recurring monthly policy your device is covered whilst your policy is valid.

Theft – If you selected the package to pay an additional premium to purchase theft cover for your device and it is stolen we will replace it subject to your policy terms and conditions. You will find details of the cover purchased in your schedule of insurance.

Loss – If you selected the package to pay an additional premium to purchase loss cover for your device and lose it we will replace it subject to your policy terms and conditions. You will find details of the cover purchased in your schedule of insurance.

Liquid damage – If your device is accidentally damaged when coming into contact with any liquid we will repair or replace it if unrepairable, subject to your policy terms and conditions. You will find details of the cover purchased in your schedule of insurance.

Vip service – If you paid an additional premium to purchase our vip service cover you will benefit from a fast track repair or replacement service. If your device can be repaired, subject to the type of damage, we will arrange to have your device repaired at a location of your choice, if your device cannot be repaired under this service we will provide you with a next day replacement of your device, subject to all claims documentation being received and approved and your excess paid, prior to 4pm.

Excess (What You Pay)

You will be responsible for each claim:

- £30* per mobile each and every claim £25 additional charge for all loss claims.

What is Not Covered

Applying to all sections of the policy, we will not pay for:

- The policy excess
- Any claim where all reasonable precautions have not been taken
- Any claim where the circumstances cannot be clearly identified i.e. where you are unable to confirm the date and time of the occurrence
- The cost of replacing any stored data including but not limited to tunes, songs, personalised ring tones, pictures, films, graphics, downloaded material or software whether arising as a result of a claim paid by this Insurance or otherwise

*Please see the price guide table for details

- Theft or loss of the device where you have not notified your network provider and blacklisted it within 24 hours of discovery of loss or theft
- Theft or loss of the device from any mode of public transport whilst left unattended
- Theft or loss of the device left unattended when it is away from your home
- Theft or loss of the device not reported to the police within 48 hours and where you have not obtained valid crime reference number
- Any claim presented under loss as an alternative to an unsuccessful theft claim
- Repairs carried out by persons not authorised or agreed for use by us
- Cosmetic damage that does not affect the functionality of your device
- Any amount recoverable under any guarantee warranty or other insurance
- Wear and tear or gradual deterioration of performance of your device
- Any damage or fault caused by any form of electronic virus
- Liability of any nature arising from ownership or use of the device including any illness or injury resulting from it
- The cost of routine inspection service adjustment or cleaning or any damage caused to the device during these processes
- Repair or replacement arising as a result of negligent use wilful abuse or misuse

Claims Procedure

In the event of a claim you must:

1. Advise the police within 48 hours if there has been theft or vandalism and obtain a crime reference number.

2. Advise us by telephone as soon as possible and in any event within 48 hours on the claims hotline number 0844 815 1010 or via email, enquiries@pierinsurance.com or online at www.pierinsurance.com
3. Provide at your own expense a claim form and all details and evidence as may be reasonably required within 30 days of receipt. We will not proceed with your claim until all required information has been supplied.
4. We will also require your proof of purchase which must include date of purchase, serial / IMEI number of the device and be in your name.
5. In the event of loss or theft you must notify the appropriate air time provider within 24 hours of discovery and blacklist your handset, or mobile network enabled device.

We will process your claim under the terms and conditions of the policy based on the first reason notified to us. If your claim is not covered and you change the reason we consider this fraud and as such will be notified to the appropriate agency.

Duration of Insurance

If you have purchased an annual policy it will last for a period of 12 months provided you have paid your premium. If you have purchased a monthly policy it will last for a period of one month and then continue for further monthly periods provided you continue to pay your monthly premiums when due.

Automatic Renewal of Your Policy

For policies purchased with a 12 month term we will contact you approximately 14 days before your renewal date and offer to renew your policy. If we do not hear from you we will automatically renew your policy to make sure you have continuous cover.

For policies purchased with a monthly term we will automatically renew your policy each month unless you advise us otherwise, up to a maximum of 60 months.

If we need to make any changes to your policy cover or to the price of your insurance, we will provide you with at least 30 days written notice of the change which will be sent to your email address provided by you at the time of purchase of the policy, or to your last known address where there is an unsuccessful email submission.

Should you be unhappy with any proposed change being made to your policy, you will have the right to cancel your cover in accordance with this policy wording.

Conditions and Limitations

1. This cover is limited to two replacements per device per year whilst repairs are unlimited
2. Details of any replacement of the device (IMEI/serial number) must be advised to us with proof of purchase in writing or by e-mail to us (enquiries@pierinsurance.com)
3. The device age limit must be less than thirty days old at policy inception and supported with a valid proof of purchase from a UK VAT registered company
4. Cover under this policy is subject to the payment of the premium by direct debit and premiums being up to date other than during the cooling off period
5. You must be at least 18 years of age at the time of policy inception and a UK resident

6. This policy will be voidable in the event of fraud non-disclosure or alteration of risk.
7. Any claim which would be covered under any other device insurance policy
8. If we replace your device the damaged item becomes ours. If it is returned or found you must notify us and send it to us if we ask you to
9. All other costs are specifically excluded that are directly or indirectly caused by the event which led to your claim unless specifically stated this policy

Cooling-off Period

You may cancel this policy within 14 days of receiving it by contacting us at the address shown in this policy. Provided no claim has been made a full refund of premium paid by you will be given cancellation of your policy.

You are entitled to cancel the insurance at any time giving not less than 30 days notice to us in writing as premiums are payable monthly there will be no refund of premium due in the event of cancellation. If you pay annually you will be entitled to a pro rata refund for each complete month remaining providing there have not been any claims subsequent to policy inception. The Insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons may include but are not limited to:

- fraud
- threatening and abusive behaviour
- non-compliance with policy terms and conditions

Provided the premium has been paid in full you will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance document.

You may cancel the policy within 30 days by calling **0300 30 30 445**. You may cancel the policy at any time outside of the first 30 days by writing and giving not less than 30 days' notice to:

Pier Insurance

Evolution House

New Garrison Road

Shoeburyness

Essex, SS3 9BF

Tel: 0844 815 1010

email enquiries@pierinsurance.com

Fraud Policy

If a claim is presented under this insurance with the intention of being misleading or fraudulent and/or is supported with false documents your policy will become void from inception and your rights to any benefit under this insurance will end immediately. Additionally if we identify fraudulent activity we reserve the right to cancel any policy you have with us and record your details against our records for fraud prevention purposes.

We also reserve the right to provide your details to fraud prevention agencies as well as Law enforcement agencies as appropriate. In the interest of our customers we are a member of the Telecommunications UK Fraud Forum and validate all claims against Police, Mobile Operators and other UK monitoring systems through various claims validation platforms which are then further validated by recyclers operating under the Mobile Phone Recyclers Charter.

Replacement

This policy is not a replacement as new policy and refurbished items may be used. If your device cannot be replaced with an identical device of the same age and condition we will replace it with a comparable model or the equivalent value taking into account the age and condition of the original device. Please note that it may not always be possible to replace your device with the same colour although we will try wherever possible.

Consumer Insurer Act

You need to make sure that you answer any questions we ask you, truthfully and correctly. If you provide information which is untrue or incorrect, it may mean that we cannot pay your claim and could also mean that your policy is invalid.

Territorial Limits of Policy

Great Britain, Northern Ireland, Isle of Man, The Channel Islands or the Republic of Ireland and up to 60 days cover during any one calendar year elsewhere in the World.

Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if Ageas Insurance Limited cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit.

You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

Complaints Procedure

It is our intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should in the first instance contact the Scheme Administrator.

The contact details are:

Pier Insurance

Evolution House

New Garrison Road

Shoeburyness

Essex, SS3 9BF

Tel: 0844 815 1010

email enquiries@pierinsurance.com

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

If your complaint cannot be resolved by the end of the next working day, the Scheme Administrator will pass it to:

The Customer Relations Manager

UK General Insurance Limited

Cast House

Old Mill Business Park

Gibraltar Island Road

Leeds LS10 1RJ

Tel: 0845 2182685

email customerrelations@ukgeneral.co.uk

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than £2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at;

Financial Ombudsman Service

Exchange Tower

Harbour Exchange Square

London E14 9SR

Tel: 0800 023 4567

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

Law Applicable to the Contract

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated.

Data Protection

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

The data supplied may also be used by Pier Insurance Managed Services Limited or any group company to contact you from time to time in order to notify you of other goods and services that we offer.

If you do not consent to such use of your personal data please email us at enquiries@pierinsurance.com

It is important that the data you have supplied is kept up to date you should therefore notify us promptly of any changes. You are entitled upon payment of an administration fee (currently £10) to inspect the personal data which we are holding about you. If you wish to make such an inspection you should contact:

Pier Insurance

Evolution House

New Garrison Road

Shoeburyness

Essex, SS3 9BF

Tel: 0844 815 1010

email enquiries@pierinsurance.com

We may respond to enquiries by the police concerning your policy in the normal course of their investigations. Where it is necessary to administer your policy effectively or to protect your interests we may disclose the data you have supplied to other third parties such as solicitors loss adjusters motor garages engineers repairers replacement companies other insurers etc

We may exchange information with third parties for the purposes of fraud protection and credit risk reduction we may transfer our bases containing your personal information if we sell our business or part of it.

Statement of Demands and Needs

This product meets the demands and needs of those who wish to insure their device against accidental damage, mechanical breakdown, liquid damage, loss, and theft including airtime abuse. We have not provided you with advice on this insurance cover.

For more information...

