The “two months free insurance” offer terms and conditions (the “Offer”)

1. The Offer is for two month’s Three SOS mobile phone insurance premium discounted to €0. The value of the discount will be two monthly insurance premiums to the value of €15.99, €12.99, €6.99 or €3.99 depending on the insurance product applicable to your device (“Discounted Month Premium”).
2. This offer is available to customers who purchase Three SOS insurance on an eligible device (“Eligible Customers”) between the 1st Oct 2025 and the 6th Jan 2026 (“Offer Dates”) via Stores, Care, Telesales, Chat, Business channels and three.ie.
3. For Eligible Customers who are Bill Pay customers who sign up to a Three SOS policy with monthly payments as part of their monthly phone bill to Three the discount will be applied to the bill as a credit for the relevant amount – being either €15.99, €12.99, €6.99 or €3.99 depending on the insurance product applicable. This discount may be applied either on the first to second bill inclusive or the second to third bill inclusive, after the insurance product is added to the account.
4. For Eligible Customers who are Prepay customers and who pay Mobilecover on behalf of Zurich directly, the discount will be applied first and second month’s payment.
5. For Eligible Customers who are Prepay customers who chose to pay their annual premium upfront instore, the price of the product will be reduced to reflect the discount and customer in store will pay either €158.33 or €120.83 or €62.50 or €37.50.
6. For customers who purchased a device from Three within the 180 day period immediately preceding the Offer Dates, if they now choose to take insurance they can avail of this offer through our Care channels.
7. After the Discounted Month Premium has been applied Eligible Customers agree that standard monthly premium of either €15.99, €12.99, €6.99 or €3.99 depending on the insurance product applicable to your device will be applicable for the remaining agreed insurance policy term.
8. This Offer is strictly subject to underwriting criteria. The Insurance premium price point available to customers will depend on the device selected. Each device is priced based on an underwriting risk assessment as well as the value of the device. Terms and conditions apply. Three SOS insurance products are underwritten and provided by Zurich Insurance Europe AG. Zurich Insurance Europe AG is regulated by the Central Bank of Ireland.