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Is Phone Insurance Worth It? The Benefits Explained

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Smartphones can be an expensive investment, which is why it’s so important to take care of them. But is there anything you can do beyond making sure you’re careful with your new expensive tech? Investing in device protection or mobile phone insurance could save you headaches down the road.

Depending on what kind of mobile phone protection you sign up for, your policy may cover lost, stolen, or damaged phones. That means if you lose your phone, have it stolen, or drop it on its face and crack the screen, you may be able to get a replacement or have it repaired without having to invest in getting an entirely new phone.

But before you sign up for cell phone insurance, let’s look at some of the factors that may help you make your decision.

What makes phone insurance worth it?

If you’re wondering whether phone insurance is worth it, here are a few key benefits that you might want to consider. You’ll have to weigh these benefits against your needs and personal budget.

- ***Protection from Damage:*** One of the main reasons why people want phone insurance is to save money on out-of-pocket costs associated with issues like water damage, broken screens, mechanical failures after the warranty ends, and more. Even if your deductible is \$50 to \$200, that’s still likely cheaper than buying an entirely new phone.
- ***Protection from Theft:*** If the worst happens and you find your phone has been stolen, device protection can replace your phone—making it a much less expensive option than purchasing a brand new one.
- ***Financial Coverage:*** Nothing can beat the peace of mind that comes from knowing you may not have to pay full price for a new phone if something bad happens. For example, let’s say you accidentally run over your phone and crush it to smithereens. Once you file a claim with your insurance company and pay your deductible, you may get a brand new phone (or a new-to-you phone) for a fraction of the cost. So, if your deductible is \$100 and your replacement phone is \$1000, that’s \$900 you didn’t have to pay out-of-pocket. This can be especially helpful for people who might have used financing to purchase a device. You wouldn’t want to have to make payments for a phone that is now unusable.

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What to look for in phone insurance

When it comes to insurance, all the different kinds of cell phone coverage are not created equal. You may be able to get mobile phone protection through your carrier, or you may be able to opt for an independent insurance company for your device protection. With each option, there are different phone insurance benefits. Here are a few factors to consider.

- **Price:** Different insurance carriers have different prices for coverage, and your monthly insurance fee can vary depending on what kind of coverage you have. Premiums can be as low as \$7 to \$36 per month, but they can definitely also be much more than that, depending on all the factors shared above.
- **Coverage:** In general, device coverage can cover theft and certain kinds of damage, but you may want to double check what counts as damage. For example, some plans will cover water damage and broken and cracked screens, while others won't. Similarly, not all plans will cover issues from power surges or phones affected by natural disasters. Make sure you compare coverage plans.
- **Deductible:** On top of your monthly fee, you may have to pay a deductible if you make a claim. Your deductible can range in price from \$50 to \$200, depending on what kind of device protection plan you choose. Remember that usually, the lower your monthly fee, the higher your deductible is.
- **Length of Coverage:** Make sure you know how long your phone insurance covers your smartphone for. Is it for the length of your contract, or for the life of your phone? It could be for a year with an option to renew at the end of the term. Make sure you know, so you're prepared in case of emergency.
- **Additional benefits:** Some device protection plans also include special perks and benefits that might be worth your while. For example, AT&T Device Protection includes unlimited cloud storage to help preserve your data, as well as special services like tech support, data recovery, device sanitation, and more.

[Consider AT&T Device Protection from AT&T](#)

Other ways to protect your devices

Of course, on top of phone insurance, there are additional steps you can take to help protect your devices. Here are a few good ones:

- **Protective Cases:** Having a [protective phone case](#) adds another layer between your smartphone and the floor. Some are designed to absorb impact *and* look stylish while protecting your device.
- **Screen Protectors:** A [screen protector](#) is another smartphone must-have. They come in a variety of makes and finishes, including tempered glass and antimicrobial coating, and help protect your phone screen from shattering on impact.

Of course, only you can decide whether phone insurance and other protective products are worth the cost for you, but hopefully after reading this article, you'll at least have a sense for some of the potential benefits.

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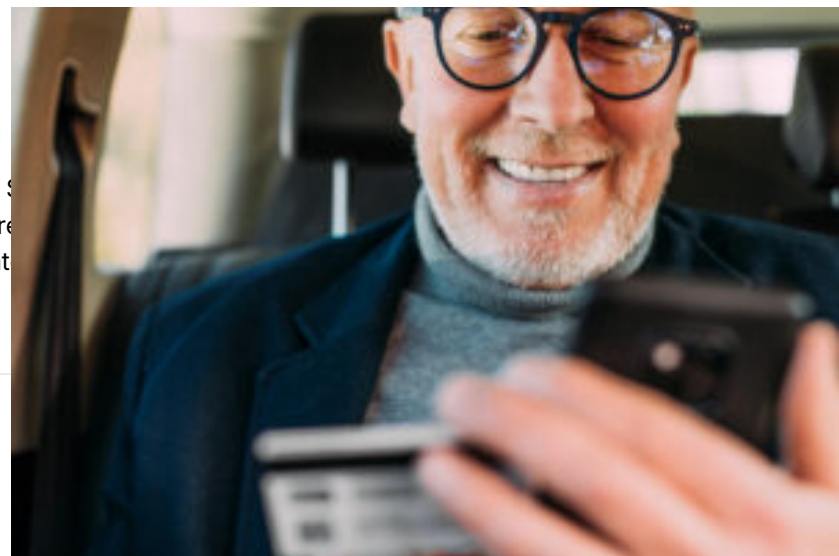
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