

Premierplan Mobile Phone Insurance

This policy covers your mobile phone against:

- Theft
- Loss
- Damage
- Breakdown

Please see page 8 for details



How to contact us

By phone	0333 220 5466* Monday - Friday 8.00am - 8.00pm Saturday - Sunday 9.00am - 6.00pm
By email	premierplan@policyadmin.co.uk
By post	Policy Administration Services Ltd PO Box 99 Blyth NE24 9DN

* Calls to 03 numbers cost the same as a national rate call to an 01 or 02 number and are included in free call packages and your inclusive mobile phone minutes. If you are unsure of your call charges we recommend contacting your provider before calling us. Calls may be recorded or monitored for Training/Customer Services purposes and/or the prevention or detection of crime. Details correct at time of creation.

Policy Document

This is your mobile phone insurance policy, in this document you will find everything you need to know. Please read this carefully to make sure this policy is right for you, if you have any questions get in touch using the contact details at the start of this booklet. This policy constitutes an agreement between you and the insurer, London General Insurance Company Limited. The insurer has appointed Policy Administration Services Limited (PAS) to administer the policy. References to 'we/us/our' relates to London General Insurance Company and PAS.

Who is this policy suitable for?

For many of us, our mobile phone is much more than a device for making calls. It means you can stay in contact with friends and family wherever you are, it stores valuable memories and so much more. This policy is suitable if you have a mobile phone that is not already covered under an insurance policy and you want to cover the cost of repairing or replacing your mobile phone against loss, theft, damage and breakdown (subject to payment by you of the excess for every accepted claim).

It is important to note that mobile phone insurance is offered on the understanding that you will take care to avoid loss, theft, damage or breakdown to your mobile phone. Having insurance does not mean that you can take risks with your mobile phone which you would not take if your mobile phone was not insured, as doing so may result in your claim being declined.

We do understand that circumstances of the claim can be quite different when a claim event happens and we will make every effort to take this into consideration when we review a claim.



The cover you receive

Risks you are covered for	Benefits you receive
Your mobile phone is covered against: <ul style="list-style-type: none"> • Theft • Loss • Damage • Breakdown 	<p>If your mobile phone is damaged or breaks down we will either:</p> <ul style="list-style-type: none"> (1) repair the mobile phone (where possible) or (2) replace it with a mobile phone of a similar specification <p>If your mobile phone is lost or stolen we will replace it with a mobile phone of a similar specification.</p> <p>Replacements</p> <ul style="list-style-type: none"> • Where we replace the mobile phone the replacement may be a remanufactured (not brand new) handset, and we can't guarantee to replace any limited or special edition mobile phones, or the handset colour • Where we send you a replacement or repaired item, this will be to a UK address
If you make a successful claim for loss or theft and as a result have incurred unauthorised network charges you are covered for these up to a value of £100 (including VAT) per claim	In the event that you suffer unauthorised network charges as a result of your mobile phone being stolen or lost, we will pay those charges incurred during the period between: <ul style="list-style-type: none"> (1) the moment of loss or theft and (2) the moment 24 hours after the loss or theft is discovered
If any accessories for your mobile phone are lost, stolen or damaged at the same time as your mobile phone you are covered for these up to a value of £100 (including VAT). That's a case, headphones, Bluetooth headsets and similar	If your accessories are lost, stolen or damaged at the same time as your mobile phone we will replace them with accessories of a similar specification

What you are NOT covered for

Summary	Description
Excess	<p>You need to pay a £50 contribution every time you make a successful claim, this is the excess. <u>Your excess is payable for every accepted claim and must be paid before your claim will be settled.</u></p>
<p>Loss, theft or damages as a result of not taking care of your mobile phone</p>	<p>We know how important your mobile phone is to you and we expect that you will take care of your mobile phone. If you don't take care of your mobile phone then we may not pay your claim.</p> <p>Taking care of your mobile phone means –</p> <ul style="list-style-type: none"> • Not knowingly leaving your mobile phone somewhere it is likely to be lost, stolen or damaged (would you leave your wallet or purse there?) • If you need to leave your mobile phone somewhere then we expect you to <u>lock it away out of sight</u> if at all possible. If you cannot lock it away then you must leave it with <u>someone you trust</u> or <u>concealed out of sight in a safe place</u> • Making reasonable enquiries to find your phone if you think you have lost it <p>If you knowingly leave your mobile phone where others can see it but you cannot, and your mobile phone is then lost or stolen, we may not pay your claim.</p> <p>We will always take into account where you are and what you are doing when we assess whether you have taken care of your mobile phone. If we believe you have not taken care of your mobile phone, and have knowingly taken a risk with it, we may decline your claim.</p> <p>For example, if you knowingly do any of the below we may decline your claim for not taking care of your mobile phone:</p> <ul style="list-style-type: none"> • leaving your mobile phone on display in your car • leaving your mobile phone somewhere you can't see it but others can • leaving your mobile phone in the care of someone you don't know well • if you are at the gym and you leave your mobile phone on a bench in the changing rooms rather than taking it with you or locking it in a locker • in a cafe or pub you leave your mobile phone on the table when you go to pick up your drink instead of taking it with you <p>All of these examples increase the risk of it being stolen and may result in your claim being declined. The examples are to help you understand what's covered, and are not the only reasons a claim could be rejected.</p>

Summary	Description
Cosmetic damage	<p>We only cover damage if it stops the normal functioning of your mobile phone. If it is just a scratch or dent, and your mobile phone still works as expected, then we will not repair or replace it.</p> <p>We know scratches and scrapes to your mobile phone aren't nice but we are here to fix your mobile phone when it isn't working, so if it still functions as you would expect then we can't help.</p>
Contents of your mobile phone	<p>We only cover the mobile phone, we don't cover the contents. This means that any pictures, software, downloads, apps, music or any other content is not covered by this policy so make sure you back it up regularly.</p> <p>There are lots of ways to back up the contents of your mobile phone and we suggest you do this regularly so if you have a claim and you lose your mobile phone's contents as a result you can download it on to your new mobile phone and be up and running again in no time.</p>
Other loss	<p>Any cost or loss that can't be resolved by the repair or replacement of your mobile phone.</p> <p>We don't cover any loss or profit, opportunity, goodwill or similar losses. We just cover the mobile phone, unauthorised network charges and accessories.</p>
Modifications	<p>If your mobile phone has been modified in any way we will only replace the mobile phone, we do not cover the modifications that have been made.</p> <p>Modifications are anything that changes the way your mobile phone looks or operates from the original specifications. This includes things like adding gems, precious metals or making software changes such as unlocking your mobile phone from a network.</p>

Actions you will need to take on loss, theft, breakdown or damage to your mobile phone

Summary	Description
Tell your airtime provider if your mobile phone is lost or stolen	<p>Tell your airtime provider if your mobile phone is lost or stolen as soon as you can.</p> <p>We only pay for unauthorised network charges from the point your mobile phone is lost or stolen for up to 24 hours after you discover the loss or theft. If you don't tell your airtime provider within the 24 hour period, you will be responsible for any further charges.</p>
If your mobile phone is lost or stolen report it to the Police	<p>Tell the Police about any lost or stolen mobile phone as soon as you can, we will ask you to provide the Police reference number before we will pay any claim for loss and theft.</p>
Report your claim to us as soon as you can and in any event within 28 days	<p>Tell us about a claim as soon as you can. We expect you to tell us about any claim as soon as possible and within 28 days of discovery of the loss, theft, breakdown or damage.</p> <p>If you don't do this, we will still consider your claim, however it makes it difficult for us to investigate your claim, recover your mobile phone if it lost or stolen or stop any further damage to your mobile phone.</p> <p>You can log your claim online or by telephone, it is really simple.</p>
Proof of ownership	<p>We need to know that you either own the phone (and accessories) or it's your responsibility. You will need to provide some form of proof of ownership.</p> <p>You will need to be able to tell us the make and model, and IMEI number of the phone, and we may ask to see something that tells us that the items you are claiming for belong to you or are your responsibility.</p> <p>The IMEI number is the unique serial number for your mobile phone. You can find it by inputting *#06# into your mobile phone. It should also be noted on the documentation that came with your mobile phone when you purchased it. Your airtime provider may also be able to provide it to you.</p> <p>Proof of ownership could include a till receipt, documentation from your airtime provider or the box it came in. If you don't have any proof of ownership we may decline your claim. If your mobile phone was sold to you by Phones 4u, we will be able to identify it.</p>

How to make a claim

- You should tell us about your claim as soon as you can, and within 28 days of discovering the incident. Claims outside this time frame will still be considered, however it makes it difficult for us to investigate your claim.
- We will ask for proof that you have informed the Police (or the relevant local authorities if outside of the UK at the time of discovering the incident) and your airtime provider.
- If you're claiming for damage or breakdown, you'll need to send us the mobile phone (and accessories if you're claiming for them), by secure means as described in the claim documentation.
- You may need to send us proof that the mobile phone is yours, or is your responsibility.
- You can make a claim by:
 - logging onto our website at **policyadmin.co.uk**
 - telephoning **0333 220 5466***

If you are unable to log onto our website, we will be able to email a claim form to you when you call
- If you make a claim for unauthorised network charges you will need to provide either the monthly mobile phone bill showing the charges and the bill for the month prior to the unauthorised network charges or proof of your mobile phones balance prior to the theft or loss.
- You will need to pay your excess for every accepted claim. Your excess can be paid by Visa, MasterCard and debit cards and we can take this payment over the phone or you can send in your card details on your claim form.

Please make sure you have read the "*Actions you will need to take on loss, theft, breakdown or damage to your mobile phone*" section as this tells you what we may need from you in order to settle your claim.

What you need to know about the claims process

- Repairs may be made using readily available parts, or we may provide refurbished products which may contain parts, which are of similar or equivalent specification, and which may include unbranded parts. This policy is provided in addition to any manufacturer's warranty that applies to your mobile phone ("applicable manufacturer's warranty"). Nothing in this policy is intended to affect your rights under the applicable manufacturer's warranty or your statutory rights. If any repairs authorised by us under this policy invalidate the applicable manufacturer's warranty, we will repair or replace your mobile phone, as necessary, in accordance with the terms of the applicable manufacturer's warranty for the unexpired period of the applicable manufacturer's warranty.
- If any lost, stolen or damaged items are recovered after the claim is approved, they shall become the property of the insurer and must be returned to us immediately. Damaged mobile phones and accessories, parts and materials replaced by us shall become the property of the insurer.
- PAS handle all claims on behalf of the insurer.

What if your claim is rejected?

If you're not happy with the claims decision, we want to hear from you as soon as possible. Please follow the complaints process.

Tell us when your details change

If you change your mobile phone, you change email address, or you move address, please tell us so we can keep our records up to date.

Fraud

We do not tolerate any aspect of fraudulent activity. We work closely with Law Enforcement Agencies and airtime providers to identify fraud and support prosecution where the appropriate evidence exists. Our Fraud Team works tirelessly to prevent and detect fraud. We, and other organisations may access and use, from other countries, the information recorded by fraud prevention agencies.

It is important that when applying for insurance, or submitting a claim you or anyone acting on your behalf must take reasonable care to answer all questions honestly and to the best of your knowledge. Failure to do so may affect the validity of your policy or the settlement of your claim.

If false or inaccurate information is provided and fraud is identified then we will:

- Not honour the claim and we will cancel your policy
- Report you to the relevant authorities and take legal action, if necessary, to recover any money already paid to you under this insurance policy
- Put the details of the fraudulent claim onto a Register of Claims through which insurers share information to prevent fraudulent claims. A list of participants and the name and address of the operator are available on request
- Pass the details to fraud prevention agencies. Law enforcement agencies may access and use this information. Other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
 - Checking details on applications for credit and credit related or other facilities
 - Managing credit and credit related accounts or facilities
 - Recovering debt
 - Checking details on proposals and claims for all types of insurance
 - Checking details of job applicants and employees

Please contact us if you want to receive details of the relevant fraud prevention agencies using the contact details at the start of this booklet.



Price of your insurance

- The cost of the policy will be provided at the time of the sale and will be confirmed on your Certificate. The price will depend on the make and model of the mobile phone covered and this includes any taxes or additional charges which may apply.
- The policy is automatically renewed each month, with the monthly payment being taken by Direct Debit. The monthly payment is separate from any payment you make to an airtime provider.

Cancelling your insurance

- You have the right to cancel your insurance at any time. If the policy does not meet your requirements, please telephone our Customer Services team as soon as possible using the contact details at the start of this booklet.
- If you want to change your mind after you purchase, you can cancel the policy within 14 days after receipt of this Policy Document. We will refund your payment unless you have made a successful claim. After 14 days you will not receive a refund and if you cancel the cover the policy will end immediately.
- We may cancel this policy with immediate effect by sending a letter to you at your last known address in the event of you submitting any fraudulent or inaccurate information, or for any other valid reason. Any refund will be at our discretion.
- Cancellation or unsuccessful collection of your Direct Debit will be considered as a cancellation of your policy. We will attempt to collect your Direct Debit payment twice before the collection is considered unsuccessful.

Making an enquiry or complaint

We will always try to be fair and reasonable when handling your policy or claim. Should there ever be an occasion when you feel that we have not provided you with a satisfactory level of service, we would like you to inform us so that we can do our best to solve the problem. We will do everything possible to ensure that your complaint is dealt with promptly. The easiest way to contact us is to call our Customer Relations team on **0333 220 5466*** or email us on **relations@policyadmin.co.uk**

Alternatively, you can write to us at the following address, quoting your policy reference number in all correspondence:
Customer Relations Department, Policy Administration Services Ltd, PO Box 99, Blyth NE24 9DN

We will attempt to resolve your complaint immediately. If this is not possible, we promise to acknowledge your complaint within 5 working days of receiving it and we will keep you regularly updated. If you have a complaint relating to the insurance policy wording or the contract with the insurer, please contact the insurer at their registered address which is shown on the back of this policy.

If you remain dissatisfied, you can, within 6 months of our final decision, refer your complaint free of charge for an independent assessment to:

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

Telephone: **0800 023 4567 / 0300 123 9123**
Email: **complaint.info@financial-ombudsman.org.uk**
Web: **financial-ombudsman.org.uk**

Once contacted, the ombudsman will contact us on your behalf, and once they have assessed your complaint, they will inform you directly of their decision. Referral to the Financial Ombudsman Service will not prejudice your right to take subsequent legal proceedings.

Important things you need to know

- You must pay one monthly payment in advance for each month of cover.
- We will continue to collect your monthly payment by Direct Debit until you cancel the policy, and your policy will not end when your airtime network agreement ends.
- If you cancel your Direct Debit, this policy will end immediately.
- When we collect your monthly payment, we hold the premium on behalf of the insurer.
- You must contact us to change the mobile phone you have on cover. If you do not notify us of a change to the mobile phone you wish to be insured then we may not accept your claim.
- If you have made a claim, the replacement mobile phone will automatically be covered under your policy unless you have asked for it not to be covered.



Choice of law

English law applies to this policy. It's written in English and all communication with you will be in English.

If we need to change the terms of the policy

In the unlikely event that the insurer needs to change the terms we will give you 30 days' notice in writing to your last known address. This will only be for valid reasons such as to respond proportionately to changes in the law or decisions of the Financial Ombudsman Service, to meet regulatory requirements, industry guidance or codes of practice, or to proportionately reflect other legitimate cost increases or reductions associated with providing the cover.

Compensation scheme

London General Insurance Company Limited and Policy Administration Services Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their liabilities. You are covered for 90% of the entire claim without any upper limit. You can get more information about the compensation scheme arrangements by contacting the FSCS.

Web: fsics.org.uk

Telephone: 0800 678 1100 or 0207 741 4100

Status disclosure

Policy Administration Services Limited (PAS) (FRN 307406) is authorised and regulated by the Financial Conduct Authority for insurance mediation activities. The insurance cover has been arranged by PAS with a single insurer, London General Insurance Company Limited (LGI) (FRN 202689). LGI is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

Registration details can be checked on the Financial Services Register.

Web: fca.org.uk/register

Privacy Notice - How we handle your personal information

Policy Administration Services Limited, part of the Phones 4u Group of companies, takes your privacy seriously and will only use your personal information to administer your policy and provide the services you have requested from us. This privacy notice explains how we use any personal information we collect about you.

What information do we collect about you?

We collect information when you purchase insurance, when you contact us, make a claim, or when your policy is cancelled. The information we collect will include your personal contact details, details of your mobile phone, and bank account number and sort code for the collection of your premium.

How will we use the information about you?

We collect information to set up and manage your insurance policy. We may share information confidentially with suppliers of products or services such as insurers, repairers, administrators, couriers, and credit reference agencies during the administration of the policy. Information may be put onto a register of claims and shared with other insurers to help prevent fraudulent claims.

We will not disclose information to any company outside the Phones 4u Group except to help prevent fraud, provide the services to administer your policy and fulfil claims, or if required to do so by law. We will not share your information for marketing purposes. You can choose whether or not you provide this information to us, but if you decide not to do so, we will be unable to provide services under this Policy to you.

Your data may be transferred outside the EEA. It will at all times be held securely and we use appropriate safeguards for the transfer of your personal information, including the use of EU standard contractual clauses.

How long we keep your personal information

Your personal information will be retained as long as necessary for the performance of the contract of insurance and for as long as required or permitted by applicable law or regulation.

Access to your information and correction

You have the right to request a copy of the information that we hold about you. If you would like a copy of some or all of your personal information, please contact us using the details at the end of this statement. We want to make sure that your personal information is accurate and up to date. You may ask us to correct or remove information you think is inaccurate.

Your rights

You may address a complaint or question about the processing of your personal information to the above-contact details.



You may lodge a complaint with your local data protection authority, which in the UK is the Information Commissioner's Office, in the country where you live, work, or where you consider the problem has occurred.

How to contact us

Please contact us if you have any questions about our privacy policy or information we hold about you:

by email: relations@policyadmin.co.uk

in writing **Policy Administration Services Limited, PO Box 99, Blyth, NE24 9DN**

Notes

This policy does NOT cover:

- Excess of £50 per successful claim
- Loss, theft or damage as a result of not taking care of your mobile phone
- Cosmetic damage
- Contents of your mobile phone

Please see page 9 for further details

Policy Administration Services Limited

Registered in England No. 3907386

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