



Mobile Phone Insurance for Pay-as-you-go handsets

in association with



Policy Summary

keyfacts

This section gives a summary of the insurance cover and **services** provided. Full terms, conditions and exceptions are detailed within the Policy Document.

The cover has been arranged by UK & Ireland Insurance Services (Online) Limited, administered by Lifestyle Services Group Limited with a single provider, London General Insurance Company Limited.

This policy covers:

- One pay-as-you-go **mobile phone** and **SIM card**, which is owned by **you** or is **your** responsibility, up to the lower of, the maximum original retail cost or the value stated on **your certificate**. The **mobile phone** is identified by the **IMEI number** and **mobile phone** number
- The cost of replacing **your phone** as a direct result of theft
- The cost of repairing **your phone** (or replacing it if **your phone** cannot be repaired) as a direct result of accidental damage, water or liquid damage or malicious damage
- The cost of repairing **your phone** (or replacing it if **your phone** cannot be repaired) where damage is a result of **electrical or mechanical breakdown**
- Accessories originally supplied with the **phone** and subject to the same **incident** as **your phone** up to a value of £50 per claim
- **Your phone** wherever **you** are in the world, repair or replacement will be arranged upon **your** return to the UK
- One approved claim or a period of twelve months from the start date of **your** policy, whichever occurs first. The start date of **your** policy appears on **your certificate**
- **Phones** which have a primary use for the making and receiving of telephone calls, SMS text messages and data. **We** do not cover PDA type devices. Please see the definition of **mobile phone/phone** in **section A**. If **you** are unsure as to whether **your** handset can be covered please contact **us**

Full details can be found in **section C** of the Policy Document.

This policy does not cover:

- Loss of **your phone**

- The policy **excess** of £20 if **your** claim is accepted
- Theft of **your phone** from an unattended motor vehicle, unless secured in the glovebox or locked boot
- Theft of **your phone** from an unattended building or premises, unless evidenced damage was caused in gaining entry to, or exit from, the premises
- Theft of **your phone** if it has been left accidentally or deliberately in a public place or a place to which others have access
- Theft or damage to **your phone** if it has been passed to someone else other than a **family member**
- **Phones** which have not been registered by **you** with **us**
- Any **incident** which occurs within the first 21 days after **you** purchase the policy or change the **phone** already registered

Full details can be found in **sections H, I** and **J** of the Policy Document.

Price

The cost of the policy is shown on the web-site at the point of purchase and is as indicated on **your certificate**. This includes any taxes or additional charges which may apply.

The policy is valid for 12 months from the start of **your** policy, or until **you** have made a successful claim, whichever occurs first.

Information required when you purchase

When **you** purchase the policy, or change the **phone** already registered the following information will be required:

- **Your** name and address
- The make, model and **IMEI number** of **your mobile phone**
- The name of **your** airtime-provider.

If **you** wish to change the **phone** on already registered **you** must telephone **us**. **Your** cover will commence 21 days after **you** purchase the policy or change the **phone** already registered. **You** will not be able to make a claim for any **incident** which occurs

within the first 21 days after registration.

Cancellation

You have the right to cancel this policy within the first 14 days after receiving these terms by contacting Customer Services on **0870 143 0402***. **We** will refund the payment although if a claim has been made during this period, **you** may be required to pay for the services provided. After 14 days, no refund of payment will be provided.

Please refer to **section K** of the Policy Document.

Claims

Should **you** need to register a claim in respect of **your mobile phone**, please follow these simple steps:

1. **You** must inform the Police within 24 hours of discovering any theft or malicious damage for which **you** wish to make a claim, obtaining an incident reference number.
2. **You** must call **your** airtime-provider within 24 hours of discovering any **incident** to bar **your SIM card**. Doing this will prevent any further unauthorised calls being made.
3. **You** must register a claim by contacting Customer Services on **0870 143 0402*** within 48 hours of discovering any **incident** for which **you** wish to claim. Please have **your mobile phone** number to hand.
4. **You** must complete and return the claim form to **us** within 14 days of receiving it, ensuring that **you** have followed the procedure detailed on the claim documentation.

Please refer to **section D** and **E** of the Policy Document.

Enquiries

Should **you** have an enquiry or complaint, **you** can contact **us** on **0870 143 0402***. Any complaints may be raised without prejudice to **your** right to take legal proceedings. If after making a complaint **you** are still unhappy and **you** feel the matter has not been resolved to **your** satisfaction, **you** may contact the Financial Ombudsman Service.

Please refer to **section M** of the Policy Document.

Under European law, both parties to the contract may choose which law will apply to this contract. English law will apply unless both parties agree otherwise, in writing, prior to the start of the policy.

The contract is written in English and all communication by **us** with **you** will be in English.

Compensation Scheme

The parties to the contract are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if they cannot meet their obligations. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. **You** can get more information about the compensation scheme arrangements by contacting the FSCS on **0207 892 7300** or by visiting their website at **www.fscs.org.uk**

Please refer to **section M** of the Policy Document.

Status Disclosure

This cover has been arranged by UK & Ireland Insurance Services (online) Limited, administered by Lifestyle Services Group Limited with a single provider, London General Insurance Company Limited. All companies are authorised and regulated by the Financial Services Authority (FSA), which can be checked on the FSA website **www.fsa.gov.uk/register** or by phoning **0845 606 1234**. If **you** need to register a complaint, please contact the Customer Relations Department, Lifestyle Services Group Limited, PO Box 395, CREWE, CW1 6WT. If Lifestyle Services Group Limited cannot settle **your** complaint, **you** may be entitled to refer it to the Financial Ombudsman Service. **We** are covered by the FSCS. **You** may be entitled to compensation from the scheme if **we** cannot meet **our** obligations.

Your demands and needs

You are the owner of a **mobile phone** and believe protection against theft, breakdown or damage to the **phone** would be beneficial to **you**. **You** have been informed of the details of the policy in the summary of cover, including the main benefits, main exclusions and limits of the cover, and are not aware of any other insurance policy that **you** currently have that makes this policy unsuitable. **You** are aware of **your** obligation to provide all material information and have made a reasoned decision on the basis of the information provided in the summary of cover, and also have a period of 14 days after receiving these terms to cancel the contract if **you** wish to reconsider **your** decision.

These terms and **your certificate** should be read as one document. Words or expressions that have a particular meaning are shown in **bold type** and shall have the same meaning wherever they may appear.

The policy, which is governed by these terms and conditions, has been arranged for **you** by UK & Ireland Insurance Services (Online) Limited and is administered by Lifestyle Services Group Limited, who deals with the administration of this insurance, including the collection of premium and the handling of claims.

All elements of service provided by **us**, and insurance cover provided by the **insurer**, are subject to the terms and conditions. Acceptance of cover is at **our** discretion.

Your policy is based on the information **you** provided verbally or otherwise about **you** and **your** personal details when **you** applied for the insurance. These details are confirmed on the **certificate**. The terms detail what is covered and what is not covered, how claims are settled and other important policy information.

Our part of the contract is as follows:

- Cover is available providing the payment is received in advance
- Cover will cease 12 months from the start of the policy (as advised on **your certificate**) or upon settlement of a successful claim, whichever occurs first
- Where **we** attach a special meaning to a word it is shown in **bold type**
- **We** will handle claims on behalf of the **insurer**
- **We** will hold money on behalf of the **insurer**
- **We** will handle claims on behalf of the **insurer**

Your part of the contract is as follows:

- **You** must pay for the cover in advance
- **You** must adhere to all the conditions detailed in these terms
- If **you** do not believe the policy is suitable for **you**, **you** can cancel it within 14 days after receiving these terms. **We** will refund **your** payment although if a claim has been made during this period, **you** may be required to pay for the services provided. After 14 days, no refund of payment will be made
- The **phone** stated on the **certificate** must be **your** property or responsibility. The **phone** can be used by a **family member**. If the **phone** is no longer in **your** possession the cover will cease. **Your** cover is not transferable

You can request another copy of these terms. They are also available in large print, audio and Braille versions. If **you** would like a copy in any of these formats, please call Customer Services on **0870 143 0402*** or write to:

Customer Services
Lifestyle Services Group Limited
PO Box 395
CREWE
CW1 6WT

Under European law, both parties to the contract may choose which law will apply to this contract. English law will apply unless both parties agree otherwise, in writing, prior to the start of the policy.

The contract is written in English and all communication by **us** with **you** will be in English.

A) Definitions

Administrator

Lifestyle Services Group Limited. Contact details can be found in **section O**.

Certificate

Certificate of **Mobile Phone** Insurance.

Electrical or Mechanical Breakdown

The actual breaking or burning out of any part of the **phone** caused by, or arising from, internal electronic, electrical or mechanical defects, or defective or faulty materials, or workmanship, causing stoppage of normal operation and necessitating immediate repair or replacement before normal operation can be resumed.

Excess

The first £20 of a successful claim.

Family Member

An individual who resides at the same permanent address as **you** and which has one of the following relationships; **your** brother or sister, mother or father, grandmother or grandfather, uncle or aunt, niece or nephew, spouse, partner with whom **you** have resided for at least six months, or a child of which **you** or **your** partner are the legal guardian.

IMEI Number

International Mobile Equipment Identity Number
 The unique serial or identification number that **we** will use to identify **your phone**.

Incident

Any event that may lead to a claim being made for repair or replacement of the **phone**. Any incident involving a crime must be reported to the Police. **You** must obtain an incident reference number.

Insurer

London General Insurance Company Limited, whose main business is general insurance. Contact details can be found in **section O**.

Mobile Phone/Phone

Your pay-as-you-go handset and **SIM card** specifically identified by the **IMEI number** and **mobile phone** number as detailed on the **certificate**. The handset must be the property or responsibility of the person stated on the **certificate**.

The handset must be a hand-held electronic device for which its main use is for the making and receiving of telephone calls, SMS text messages and data. **We** do not cover devices which have Windows Mobile®, Symbian OS™, or Palm® operating systems or a similar PDA type of interface, whose primary function is of a business nature. The cover of handsets will be at **our** discretion, and if **you** are unsure as to whether **your** handset can be covered please contact **us**.

Proof of Purchase

The till receipt provided at the point of sale that details the **phone**, or similar documentation that provides proof that **you** own the **phone**.

Services

The work **we** undertake for **you** in arranging the insurance and acting as an intermediary between **you** and the **insurer**.

SIM Card

Subscriber Identity Module Card

The card carrying **your** subscriber identity, the use of which, in conjunction with the **phone**, enables services to be charged to **your** account.

We/Us/Our

The **administrator**.

You/Your

The customer named on the **certificate**.

B) Price

The cost of the policy is shown on the web-site at the point of purchase and is as indicated on **your certificate**. This includes any taxes or additional charges which may apply.

The policy is valid for a period of 12 months from the start of **your** policy, or until **you** have made one successful claim, whichever occurs first.

When **you** purchase this policy or change the **phone** already registered the following information will be required:

- **Your** name and address
- The make, model and **IMEI number** of **your mobile phone**
- The name of **your** airtime-provider

If **you** wish to change the **phone** on already registered **you** must telephone **us**. **Your** cover will commence 21 days after **you** purchase the policy or change the **phone** already registered. **You** will not be able to make a claim for any **incident** which occurs within the first 21 days after registration.

C) Cover

This policy covers:

1. One pay-as-you-go **mobile phone** and **SIM card**, which is owned by **you** or is **your** responsibility, up to the lower of, the maximum original retail cost or the value stated on your **certificate**. The **mobile phone** is identified by the **IMEI number** and **mobile phone** number.
2. The cost of replacing **your phone** as a direct result of theft.
3. Accessories originally supplied with the **phone** and subject to the same **incident** as **your phone** up to a value of £50 per claim.
4. The cost of repairing **your phone** (or replacing it if **your phone** cannot be repaired) as a direct result of accidental damage, water or liquid damage, or malicious damage.
5. The cost of repairing **your phone** (or replacing it if **your phone** cannot be repaired) where damage is a result of **electrical or mechanical breakdown**.
6. **Your phone** wherever **you** are in the world, repair or replacement will be arranged upon **your** return to the UK.
7. One approved claim or a period of 12 months

from the start of **your** policy, whichever occurs first. The start date of **your** policy appears on **your certificate**.

D) How to make a claim

Should you need to register a claim in respect of **your mobile phone**, please follow these simple steps:

1. Contact Customer Services on **0870 143 0402*** within 48 hours of discovering any **incident** for which **you** wish to claim.

Monday-Friday 8.00am-8.00pm
Saturday 9.00am-6.00pm

Please have **your mobile phone** number to hand.

2. Call **your** airtime-provider within 24 hours of discovering an **incident** to bar **your SIM card** - doing this will prevent any further unauthorised calls being made.

Airtime-providers' numbers:

3	07782 333 333
BT Mobile	08000 322 111
O2	08705 214 000
Orange	07973 100 150
T-Mobile	0845 412 5000
Virgin Mobile	08456 000 789
Vodafone	07836 191191

3. Inform the Police within 24 hours of discovering an **incident** and ask for an incident reference number.

E) Conditions on making a claim

1. **You** must inform the Police within 24 hours of discovering any theft or malicious damage for which **you** wish to make a claim, obtaining an incident reference number.
2. **You** must register a claim within 48 hours of discovering any **incident** for which **you** wish to claim, by contacting Customer Services.
3. **You** must complete and return the claim form to **us** within 14 days of receiving it, ensuring that **you** have followed the procedure detailed on the claim documentation.
4. **You** must return **your** damaged **phone** and accessories to **us** for inspection before **your** claim will be assessed. **You** must send **your phone** and accessories by secure means, as described in the claim documentation. The **phone** and accessories remain **your** responsibility until **we** have received them.
5. **You** must ensure that no one but **our** approved agents carry out repairs to, or maintenance of, the **phone**.
6. **You** must provide the **proof of purchase** for **your phone** with **your** claim form.
7. **You** must pay the **excess** of £20 when **your** claim is accepted

F) What will happen when your claim is approved

1. Replacement **phones** and accessories will come from new or refurbished stock. In the event that the same model is not available, the replacement will be of a similar specification and quality;

we will contact **you** to confirm the **phones** that

are available.

2. **We** may settle **your** claim, at **our** discretion, by replacement, repair, or cash settlement. **We** will advise **you** of the method of settlement at the time **your** claim is authorised.
3. If **you** need to claim as a result of an **incident** outside the UK, **your phone** will be repaired or replaced once **you** return to the UK.
4. If any stolen equipment is recovered after the claim is approved, it shall become the property of the **insurer** and must be returned to **us** immediately.
5. Damaged **phones**, parts and materials replaced by **us** shall become the property of the **insurer**.
6. The details of **phones** reported stolen will be submitted to the Central Equipment Identity Register to prevent further use.
7. Once **your** claim is approved, cover ends under the terms and conditions of this policy. Please remember to purchase a new policy to ensure continuous cover.

G) Important things that you must do

1. Use the **phone** in accordance with the manufacturer's instructions.
2. Take reasonable care to prevent theft or damage to the **phone**. If it is considered that **you** have not done so, **your** claim may not be accepted.
3. Advise **us** if any of **your** personal details change or if **you** change the **phone** **you** wish to be covered.
4. Inform **us** of any theft or damage covered by **your** policy within the given timescales.

H) Theft and damage

Cover will not be provided for:

1. Theft of **your phone** from an unattended motor vehicle, unless secured in the glovebox or locked boot. The vehicle must be locked and all security devices activated. Damage must be caused by the thief and evidence provided with **your** claim. Cover will not be provided if the vehicle could not have been secured against unauthorised entry.
2. Theft of **your phone** from any unattended building or premises unless evidenced damage was caused in gaining entry to, or exit from, the premises.
3. Theft of **your phone** if it has been left accidentally or deliberately in a public place or a place to which other people have access.
4. Theft or damage to **your phone** if it has been passed to someone else, other than a **family member**.
5. The cost of unauthorised use of the **phone**.
6. Theft or damage to accessories where the **incident** is not linked to the damage or theft of the registered **phone**.

I) Electrical or mechanical breakdown

Cover will not be provided for:

1. Damage caused by, or during, maintenance or modification of the **phone**.
2. Any breakdown or failure caused by placing or using the **phone** in a location or environment not in accordance with the manufacturer's instructions.

J) General exclusions

Cover will not be provided for:

1. Loss of **your phone**.
2. The policy **excess** of £20 if **your** claim is accepted.
3. Any loss (business or personal) resulting from loss of use of the **phone**.
4. Any **incident** which occurs within the first 21 days of purchasing the policy or during the first 21 days after **you** change the **phone you** have already registered.
5. Where the **IMEI number** cannot be determined from the **phone** or the **proof of purchase** cannot be provided to prove ownership of the **phone**
6. Damage due to wear and tear, depreciation or gradual deterioration.
7. Damage due to any process of cleaning, adjustment, repair, maintenance or dismantling.
8. Installation, removal, or subsequent relocation of the **phone** in a vehicle, or any **electrical or mechanical breakdown** as a result of such.
9. The cost of cosmetic repairs.
10. Theft, damage, or breakdown caused by war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, or insurrection by military or usurped power.
11. Theft, damage, or breakdown arising out of any wilful act or negligence of the user of the **phone**.
12. Any claim arising from, or in connection with, the repossession of the **phone** by any bank, finance, leasing or similar company, or person acting with such authority, and/or the confiscation or impounding of the **phone** by any Police, Customs or Government Authority.
13. **Phones** which have not been registered by **you** with **us**
14. People who are not permanently resident in the UK.
15. Any consequential loss incurred by **you** during the administration of the policy or at the time of a claim.
16. Loss or corruption of data, images, games, logos, wallpaper, videos, or downloads, due to theft, damage or breakdown of **your phone**, or damage caused by a virus. It is recommended that **you** keep a back-up copy of all data.

K) Cancelling the policy

1. If the policy does not meet **your** requirements, please telephone **our** Customer Services team immediately on **0870 143 0402*** or write to:

Customer Services
Lifestyle Services Group Limited
PO Box 395
CREWE
CW1 6WT

2. If **you** do not believe the policy is suitable for **you**, **you** can cancel it within 14 days after receiving these terms. **We** will refund **your** payment although if a claim has been made during this period, **you** may be required to pay for the services provided. After 14 days, no refund of payment will be made.
3. **We** may cancel this policy with immediate effect by registered 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 made at **our** discretion.

L) Fraud

Identity fraud is a serious problem in the UK. **Your** details will be used to help prevent fraud of this nature from happening to **you**.

If **you** receive information that **your** details have been used for fraudulent purposes, please call Customer Services on **0870 143 0402*** and ask to be transferred to the Security and Investigations team.

Alternatively, **you** can write to:

Security and Investigations
Lifestyle Services Group Limited
PO Box 395
CREWE
CW1 6WT

The personal details which **you** supply to **us** during the application process will be used to combat fraud. These details will be retained for a reasonable period after **your** policy expires for legal reasons, and for up to one year after **your** policy expires in relation to fraud specifically. The contract between **you** and **us** is based on mutual trust. If **you** (or anyone acting for **you**):

- Make(s) a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect
- Make(s) a statement in support of a claim knowing the statement to be false in any respect, or submit(s) a document in support of a claim knowing the document to be forged or false in any respect
- Make(s) a claim in respect of any theft or damage caused by **your** wilful act, or with the intent to defraud **us** or the **insurer**

then:

- **We** shall not honour the claim
- **We** shall not honour any other claim which has been or will be made under any policy held by **you**

- **We** shall not make any return of payments made for cover and **we** may, at **our** option, cancel the policy
- **We** may be entitled to recover from **you** the cost of any claim already paid under this policy (if necessary the cost may be recovered through the instigation of court proceedings)
- **We** may be entitled to recover from **you** the cost of any investigation into a fraudulent claim under this policy (if necessary the cost may be recovered through the instigation of court proceedings)
- **We** may inform the police, government or regulatory bodies of the circumstances

Details of claims may be put on 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.

M) Enquiries/Complaints

We will always 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** query is dealt with promptly.

We will deal with all queries on behalf of the **insurer**. The easiest way to contact **us** is to call **our** Customer Relations team on **0870 143 0402***.

Alternatively, **you** can write to **us** at the following address, quoting **your mobile phone** number in all correspondence:

Customer Relations Department
Lifestyle Services Group Limited
PO Box 395
CREWE
CW1 6WT

Our staff will attempt to resolve **your** query immediately. If this is not possible, **we** promise to acknowledge **your** query within five working days of receiving it. In the unlikely event that **your** query has not been resolved within four weeks of **us** receiving it, **we** will write and let **you** know the reasons why, and what further action **we** will take. Once **we** have resolved **your** query, **we** will confirm **our** response in writing.

If **you** are not satisfied with **our** decision, please contact **our** Customer Relations team on the number provided above.

If **you** have a complaint relating to the policy wording or contract, please contact the **insurer** at their registered address.

If **you** remain dissatisfied, **you** can, within six months of **our** final decision, refer **your** query for an independent assessment to:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
LONDON
E14 9SR



The parties to this contract are covered by the Financial Ombudsman Service who, once contacted, will liaise with **us** on **your** behalf. They will inform **you** directly of their decision. Referral to the Financial Ombudsman Service will not prejudice **your** right to take subsequent legal proceedings.

Following this procedure will not affect **your** statutory rights. Further information can be obtained from the website at www.financial-ombudsman.co.uk

The parties to this contract are covered by the Financial Services Compensation Scheme. In the unlikely event any of the parties to this insurance are unable to meet their liabilities; **you** may be entitled to compensation. The scheme covers 100% of the first £2000 of the claim, and 90% above this limit. Further information can be obtained from their website at www.fscs.org.uk

N) Status disclosure

This cover has been arranged by UK & Ireland Insurance Services (Online) Limited (FRN 312248), administered by Lifestyle Services Group Limited (FRN 315245) with a single provider, London General Insurance Company Limited (FRN 202689). All companies are authorised and regulated by the Financial Services Authority (FSA), which can be checked on the FSA website at www.fsa.gov.uk/register or by phoning **0845 606 1234**. If **you** need to register a complaint, please contact the Customer Relations Department, Lifestyle Services Group Limited, PO Box 395, CREWE, CW1 6WT. If Lifestyle Services Group Limited cannot settle **your** complaint, **you** may be entitled to refer it to the Financial Ombudsman Service. **We** are covered by the FSCS. **You** may be entitled to compensation from the scheme if **we** cannot meet **our** obligations.

For the purposes of the Data Protection Act 1998, the Data Controller in relation to the personal data **you** supply is Lifestyle Services Group Limited.

*0870 calls will be charged at a maximum 8p a minute from a BT line. Calls from non-BT phone lines may vary. Calls may be recorded or monitored for training/customer services purposes and/or the prevention or detection of crime.

O) Other information

UK & Ireland Insurance Services (Online) Limited
Registered office:
Old Lloyds Chambers
139 Manchester Road
Broadheath
Altrincham
Cheshire WA14 5HY

Registered in England, Registered No. 4239415

Lifestyle Services Group Limited
Registered Office:
Ore Close
Lymedale Business Park
NEWCASTLE-UNDER-LYME
Staffordshire
ST5 9QD

Registered in England No. 05114385

London General Insurance Company Limited
Registered office:
Eaton House
152-158 Northolt Road
HARROW
Middlesex
HA2 0EA

Registered in England No: 1865673

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Symbian™ and all Symbian-based marks and logos are trade marks of Symbian Limited
Palm® is a registered trademark owned by or licensed to Palm, Inc.