

*Pay Monthly*  
**SIM ONLY**  
**INSURANCE**



  
**premierplan<sup>®</sup>**

premierplan cannot be sold to under 18s



## Welcome to premierplan

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Insurance cover for up to £10,000 of unauthorised calls, brought to you in association with Phones 4u.

All aspects of your policy, including the collection of your monthly insurance payment, are being looked after by Policy Administration Services Limited (PAS). Your insurance payment will be collected separately from your monthly mobile phone network bill and will appear on your bank statement with the reference 'Policy Admin Serv'.

You will need to contact us if you intend to cancel your policy, and just so you're aware, cancelling your mobile phone network contract will not cancel this policy.

This booklet contains everything you need to know about your policy. If you have any queries don't hesitate to call us on **0844 871 0600\***. Alternatively, you can visit our website at **[www.policyadmin.co.uk](http://www.policyadmin.co.uk)**

## What's included with your policy?

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**Cover if someone runs up a bill on your network contract if your handset is lost or stolen.**

We can cover the cost of unauthorised calls made as a direct result of the loss or theft of your SIM card up to a maximum of £10,000, including VAT, per claim.

And for added peace of mind, your policy covers you whether you're at home or abroad.

Please note – premierplan SIM Only Insurance does not provide cover for the handset.

Your premierplan policy also comes with two great additional benefits:

- Storemynumbers™
- Identity Theft Cover

### Other great insurance products available from Phones 4u



Pay Monthly USB Modem  
& Laptop Insurance



PAYG Mobile  
Phone Insurance



Pay Monthly Mobile  
Phone Insurance

# Storemynumbers™

Imagine how frustrating it would be if all of the phone numbers stored on your mobile phone were suddenly lost! With storemynumbers™ you don't have to worry; this online facility allows you to backup the essential information stored on your mobile, including contact details, calendar notes and to-do lists. Here's what you need to do...

1

Login to your account at [www.policyadmin.co.uk](http://www.policyadmin.co.uk)



2

Follow the simple step-by-step instructions to activate storemynumbers™ on your mobile.



Storemynumbers™ is subject to handset compatibility and network availability. You may incur GPRS charges from your airtime provider for transferring data from your mobile to the storemynumbers™ server.

## Identity Theft Cover

We use our devices for loads of activities which may include data that's personal to you. Identity Fraud is the UK's fastest growing crime<sup>1</sup>. Your personal details could be used by a fraudster to obtain credit and loans in your name, or even take over your existing accounts.

Our Identity Theft Cover, an inclusive benefit of your premierplan policy, can help you to stay one step ahead of the fraudsters, and provide you with the necessary support to assist you in restoring your identity if your personal details are used fraudulently. This includes up to £50,000 of cover for any losses or pre-approved expenses you incur as a result of your identity being stolen.

### 3 quick tips to reduce your risk

1. Obtain a copy of your statutory credit report from a credit reference agency at least once a year, such as Experian. This only costs you £2 per request.
2. Check your bank and credit card statements carefully.
3. Shred any documents containing your name, address or other personal details before throwing them out.

You can receive more advice and assistance on how to help reduce your risk of becoming a victim by calling **0844 871 0600\***.

### If you think you're a victim of Identity Theft or Fraud...

1. Contact the Police and obtain an incident reference number.
2. Notify all of your banks and card issuers immediately to let them know what's happened.
3. Get in touch with us and one of our Case Specialists will take down all the details and let you know what you need to do next.

Please refer to section D2, D3 and D4 of the Policy Document for full details on how to register a claim.

<sup>1</sup>Source: FT Advisor, 2008

## Summary of Cover

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

This policy covers:

### Main Benefits

SIM Only Insurance	<ul style="list-style-type: none"><li>The cost of <b>unauthorised calls</b> made as a direct result of loss or theft of <b>your SIM card</b> up to a maximum of £10,000, including VAT, per claim wherever you or a member of <b>your family</b> are in the world.</li></ul>
Storemynumbers™	<ul style="list-style-type: none"><li><b>Storemynumbers™</b> - data back-up of contacts, calendar and notes. This is a web based facility. <b>You</b> will need a compatible <b>phone</b> which is enabled to use GPRS data services, Internet access and an e-mail address to make use of this facility. Visit <a href="http://www.policyadmin.co.uk">www.policyadmin.co.uk</a> to register or for more details.</li></ul>
Identity Theft Insurance	<ul style="list-style-type: none"><li>Specialist advice and assistance on how <b>you</b> can reduce <b>your</b> risk of <b>identity theft</b></li><li>In the event of <b>identity theft</b> occurring to <b>you</b>, <b>you</b> will be covered for the maximum reimbursement of £50,000 during a 12-month period in respect of:<ul style="list-style-type: none"><li>Up to £2,000 <b>loss of income</b> per claim</li><li>Up to £2,500 of <b>irrecoverable losses</b> per claim</li><li>Authorised legal fees and <b>expenses</b> involved in restoring <b>your</b> credit history</li><li>The costs involved in assisting <b>you</b> in removing incorrect information held on <b>your</b> credit record</li><li>The cost of replacing <b>your</b> passport and/or driving licence should they be lost or stolen</li><li>The cost of protective registration with CIFAS</li><li>The costs involved in re-submitting failed loan applications</li></ul></li><li>In the event of a claim:<ul style="list-style-type: none"><li><b>We</b> will appoint a dedicated Case Specialist for <b>you</b></li><li><b>We</b> will provide advice and assistance in writing letters and completing documentation</li></ul></li></ul>

Full details for SIM Only Insurance can be found in section C of the Policy Document.

Full details of **storemynumbers™** can be found in section D of the Policy Document.

Full details for Identity Theft Insurance can be found in section E of the Policy Document.

### Price

The cost of the policy is £2.99 per month (this includes any taxes or additional charges which may apply). Identity Theft Insurance is an inclusive benefit provided under this policy. 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.

If **you** wish to change the mobile phone number already registered, **you** must telephone **us**, as the policy only covers **you** for the mobile phone number stated on the **certificate**. After **you** change the mobile phone number **unauthorised calls** will not be covered for a period of 48 hours from the time of the change. Please see section C3 of the Policy Document.

### **SIM Only Insurance does not cover:**

- The policy **excess** of £25 for each claim
- The cost of repair or replacement of the **phone** or **SIM card**
- **Unauthorised calls** as a direct result of:
  - Theft or loss of your **SIM card** whilst it is not inserted within the **SIM card** slot of the **phone** and has not been lost or stolen under the same circumstances as the **phone**
  - Theft of the **phone** (including the **SIM card**) where it has been left visible in an unattended motor vehicle
  - Theft of the **phone** (including the **SIM card**) from an unattended building or premises, unless evidenced damage was caused in gaining entry to, or exit from, the building or premises
  - Theft or loss of the **phone** (including the **SIM card**) where it has been left negligently or deliberately in a public place or a place to which others have access
  - Theft or loss of the **phone** (including the **SIM card**) where it has been passed to someone else other than a **family member**

Full details for SIM Only Insurance can be found in section C of the Policy Document.

### **Identity Theft Insurance does not include:**

- Any goods or services **you** have been charged for, or that have been obtained or purchased as a result of your identity having been stolen
- The policy **excess** of £50 upon each successful claim
- Any **loss** where your identity has not been stolen and fraudulently used
- **Loss of income**, legal fees, costs or **expenses** in connection with any claims not agreed in advance by **us**
- Any **loss** arising from business pursuits or theft of a commercial identity
- Any **loss** that was not incurred or did not commence during the **period of insurance**
- Any **irrecoverable losses** over £2,500 per claim

### **Storeynumbers™ registration**

**You** can register for this insurance service by visiting [www.policyadmin.co.uk](http://www.policyadmin.co.uk), from the day after **you** purchase this policy. This service uses GPRS data services and this must be enabled on the **phone**. Full details can be found in the 'storeynumbers™' registration section within the Policy Document.

### **Claims**

Should **you** need to register a claim for SIM Only Insurance, **you** can do this online at [www.policyadmin.co.uk](http://www.policyadmin.co.uk) or by telephoning **0844 871 0600\***.

For details of Identity Theft Insurance claims, please refer to section E2 of the Policy Document.

For SIM Only claims, please follow these simple steps:

- **You** must inform the Police (or relevant local authorities if **you** are outside of the UK at the time of discovering the **incident**) within 24 hours of discovery of any **incident** for which **you** wish to make a claim, obtaining an incident reference number
- **You** must contact the **airtime provider** within 24 hours of discovery to bar the **SIM card**. Doing this will prevent any further **unauthorised calls** being made
- **You** must register a claim with **us** within 48 hours of discovery, using the following methods:
  - Online at [www.policyadmin.co.uk](http://www.policyadmin.co.uk)
  - By calling **0844 871 0600\***However, if **you** or a member of **your family** are outside of the UK at the time of discovering the **incident** and are unable to contact **us**, then **you** must call **us** within the shorter of:
  - 48 hours of **you** or a member of **your family's** return to the UK, or
  - 30 days upon discovery of the **incident**
- **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 C1 of the Policy Document.

### **Cancellation**

**You** have the right to cancel this policy within the first 14 days after receiving these terms by contacting Customer Services on **0844 871 0515\***. **We** will refund **your monthly payment**, although if a claim has been made during this period, **you** may be required to pay for the **services** provided. Please refer to section F of the Policy Document.

### **Enquiries**

Should **you** have an enquiry or complaint, **you** can contact **us** on **0844 871 0600\***. 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 H of the Policy Document.

**You** can request another copy of this Summary of Cover. They are also available in large print, audio and Braille. If **you** would like a copy in any of these formats, please call Customer Services on **0844 871 0600\***.

Under European law, the parties to each of the contracts may choose which law will apply to those contracts. English law will apply unless all parties agree otherwise, in writing, prior to the start of the contracts. The contracts are written in English and all communication by **us** and the **insurer** with **you** will be in English.

### Compensation Scheme

The parties to these contracts 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**

### Status Disclosure

Phones 4u Limited (FRN 404471) is an appointed representative of Policy Administration Services Limited who is authorised and regulated by the Financial Services Authority (FSA). The insurance cover has been arranged by Policy Administration Services Limited (FRN307406) with a single provider, London General Insurance Company Limited (LGI) (FRN202689). LGI is authorised and regulated by the FSA. FSA registration details can be checked on their 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, Policy Administration Services Limited, PO Box 290, CREWE, CW1 6YF. If Policy Administration Services 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.

### Demands and Needs Statement

**You** are the owner of a **SIM card** and believe protection against **unauthorised calls** made due to the theft or loss of your **SIM card** and the provision of specialist advice and assistance on how **you** can reduce your risk of **Identity Theft** would be beneficial to **you**. **You** have been advised 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 the receipt of the terms to cancel the contracts if **you** wish to reconsider your decision. After such date, as the payment is made on a monthly basis, no refund of any premium or **service charge** paid will be due.

On the basis of the information **you** have supplied **you** are able to claim under the cover, however certain exclusions and policy limitations will apply as provided in the Policy Document. On this basis **we** therefore recommend that **you** take out SIM Only Insurance and Identity Theft Insurance as it will provide protection against the risks specified in this statement.

## Policy Document

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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 has been arranged for **you** by Policy Administration Services Limited (**we/us/our**), who deals with the administration of this insurance, including the collection of premiums and the handling of claims.

This product is governed by these terms and conditions. The terms and conditions provide for (i) the insurance that **we** have arranged for **you** with the **insurer**, for which **you** pay a premium; and (ii) the service agreement with **us** which governs the provision of the **services**, for which **you** pay a **service charge**.

All elements of the **services** provided by **us**, and insurance cover provided by the **insurer**, are subject to the terms and conditions, which the **insurer** may change in certain circumstances, upon giving 30 days' notice in writing to **you** at **your** last known address. Acceptance of cover is at **our** discretion.

**Your** policy is based on the information **you** gave to **us** verbally or otherwise about **you** and **your** personal details when **you** applied for the insurance. These details are confirmed on **your certificate**. This Policy Document details 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 will only apply during the **period of insurance**, the starting date being shown on **your certificate**
- **We** will continue to collect **your monthly payment** by Direct Debit until **you** cancel **your** policy
- Where a special meaning is attached 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**

### Your part of the contract is as follows:

- **You** must pay a minimum of one month's cover in advance for each **period of insurance**
- **You** must inform **us** if **you** have changed the mobile phone number, or **you** wish to cover a different mobile phone number. A different SIM card will only be covered, and cover will only commence, after **you** have contacted **us** and **we** have agreed **your** cover
- **You** must ensure that all payments due to **us** have been made without deduction or off-set
- **You** must adhere to all the conditions detailed in this Policy Document
- If **you** do not believe the policy is suitable for **you**, **you** can cancel it within the first 14 days after receipt of these terms. **We** will refund **your monthly payment**, although if a claim has been made during this period **you** may be required to pay for the **services** provided. The full payment will be retained if the policy is cancelled after 14 days
- If **you** cancel **your** Direct Debit without notifying **us**, **we** will cancel **your** cover with immediate effect
- The **SIM card** specifically identified by the mobile phone number as stated on the **certificate** must be **your** property or responsibility, or the property or responsibility of a **family** member. **You** must contact **us** if **you** wish to change the mobile phone number already registered
- Identity Theft Cover applies specifically to **you** (the person named on the **certificate**)

**You** can request another copy of these terms. They are also available in large print, audio and Braille. If **you** would like a copy in any of these formats, please call Customer Services on **0844 871 0600\*** or write to: **Customer Services, Policy Administration Services Limited, PO Box 290, CREWE, CW1 6YF.**

Under European law, the parties to each of the contracts may choose which law will apply to those contracts. English law will apply unless all parties agree otherwise, in writing, prior to the start of the contracts. The contracts are written in English and all communication by **us** and the **insurer** with **you** will be in English.

## A) Definitions

### Certificate

Certificate of Insurance and Service Agreement.

### Establishment

The building, company, factory, site, office, residence, workplace, method of transport, etc where the **phone** (including the **SIM Card**) was lost or stolen.

### Excess

The first £25 of a claim which **you** have to pay.

## Expenses

Reasonable costs incurred with **our** authorisation:

- for re-submitting applications for loans, grants, other credit or debit instruments that are rejected solely as a result of the lender receiving incorrect information as the result of **identity theft**
- for notarising affidavits, or other similar documents, telephone call costs, and postage costs which are incurred by **you** in **your** efforts to report an **identity theft**, or amend or rectify records in regard to **your** true name or identity as the result of an **identity theft**
- in respect of any legal representative that **we** appoint, and any related court costs incurred with **our** consent for:
  - any suit brought against **you** by a creditor or collection agency or other entity acting on behalf of a creditor for non-payment of goods or services or default on a loan as the result of **identity theft**
  - removal of any civil judgment wrongfully entered against **you** as a result of **identity theft**

## Family

A family member must reside at the same permanent address as **you**, be either **your** spouse, **your** partner with whom **you** have resided for at least 6 months, or a child of which **you**, or **your** partner, are the legal guardian. A student who is living away during term time only, is considered to be living at the same permanent address.

## Identity theft

The theft of **your** personal identification which has resulted in the unlawful use of such information to obtain money, goods or services fraudulently.

## Incident

Any event that may lead to a claim being made. Any incident must be reported to the Police (or where applicable, the relevant local authorities). **You** must obtain an incident reference number.

## Insurer

London General Insurance Company Limited (FRN 202689), whose main business is general insurance. Registered Office: of Integra House, Floor 2, Vicarage Road, EGHAM, Surrey, TW20 9JZ. Registered Number 1865673.

## Irrecoverable losses

Losses or liabilities to make payments resulting from **identity theft**, in relation to any financial services transaction or purchase of goods or services which **you** did not transact, permit or otherwise authorise and which **you** can demonstrate to **our** reasonable satisfaction **you** did not transact, permit or otherwise authorise and which **you** have been unable to recover or remove from the entity which has received or requires payment as a result of the **identity theft** despite the best efforts of **you** and **us** (**we** will assist **you** in this respect).

## Loss

The **expenses** and **loss of income** arising from **identity theft**.

## Loss of income

- Actual personal income reasonably lost due to time taken from **your** work and away from **your** work premises, solely as a result of **your** efforts to amend or rectify records regarding **your** true name or identity as the result of an **identity theft**
- Compensation for annual leave taken by **you** (including discretionary days, floating holidays, and paid personal days but excluding sick days) where such leave is reasonably taken solely to pursue the amendment or rectification of records regarding **your** true name or identity as the result of an **identity theft**

All loss of income must occur during the **period of insurance**. Loss of income benefit will be calculated based on the lesser of **your** current average net daily income or one hundred pounds (£100.00) per day, and is subject to a limit of five (5) days' loss of income per week for a maximum period of four (4) weeks.

## Mobile Phone/Phone

The handset or mobile communication device, and **SIM card**. The policy does not provide cover for theft or loss of the handset or mobile communication device into which the **SIM card** is fitted.

## Monthly payment

The amount payable by **you** under the policy terms to (i) the **insurer** for the insurance cover; and (ii) to **us** for the provision of **our services**.

## Period of insurance

The time period for which **you** have a valid policy with the **insurer**, with the **monthly payment** being paid in advance and the Direct Debit remaining in place for future payments.

## Service Charge

The amount payable by **you**, under the terms, to **us** for **our services**.

## 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 the subscriber identity and is identified by the mobile phone number as detailed on the **certificate** the use of which, in conjunction with the **phone**, enables services to be charged to **your** account. The SIM card must be inserted within the SIM card slot of the **phone** at the time of an **incident** to be covered under this policy. The SIM card must be registered with the airtime-provider in **your** name. The repair or replacement cost of the SIM card is not covered under the policy.

### Storeynumbers™

Web based **mobile phone** data back-up facility provided to **you** under the contract of insurance.

### Unauthorised Calls

Calls, messages and downloads made from the **phone** (into which the **SIM card** is fitted) after being lost or stolen and whilst not barred by the airtime provider. The payment of unauthorised calls is subject to **you** reporting the **incident** within the given timescales.

### We/Us/Our

Policy Administration Services Limited (FRN 307406) and the **services** provided to **you**.

### You/Your

The customer named on the **certificate**.

## B) Price

The cost of the policy is £2.99 per month.

Insurance Premium - payable under contract (i)	£1.99
Service Charge - payable under contract (ii)	£1.00
<b>Total</b>	<b>£2.99</b>

Identity Theft Insurance is an inclusive benefit provided under this policy.

The cost detailed above is inclusive of any taxes or additional charges which may apply. The policy is automatically renewable 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.

If **you** wish to change the mobile phone number of the **SIM card** already registered **you** must contact **us**. A different **SIM card** will only be covered, and cover will only commence, after **you** have contacted **us** and we have agreed **your** cover. After **you** change the mobile phone number, unauthorised calls will not be covered for a period of 48 hours from the time of change. Please see section C3 for details.

## C) SIM Only Cover

Cover will be provided for:

1. The cost of **unauthorised calls** made as a direct result of the loss or theft of **your SIM card**, up to a maximum of £10,000 per claim, including VAT.
2. Cover whilst **you** or a member of **your family** are in the United Kingdom, the Isle of Man, the Channel Islands, or elsewhere in the world.

### C1) Making a claim

1. To make a claim:
  - a. visit **our** website at [www.policyadmin.co.uk](http://www.policyadmin.co.uk) to register **your** claim online
  - b. contact Customer Services on **0844 871 0600\***  
**Monday - Friday** 8.00am - 8.00pm  
**Saturday - Sunday** 9.00am - 6.00pm
2. Call **your** airtime provider within 24 hours of discovery to bar **your SIM Card** - doing this will prevent any further **unauthorised calls** being made.
3. Inform the Police (or relevant local authorities if **you** are outside of the UK at the time of discovering the **incident** and are unable to contact **us**) within 24 hours of discovery and ask for an incident reference number.
4. **You** must notify **us** within 48 hours of discovery of the **incident**, however, if **you** are outside of the UK at the time of discovering the **incident** and are unable to contact **us**, then **you** must call **us** within the shorter of:
  - 48 hours of **your** or **your family** member's return to the UK or
  - 30 days upon discovery of the **incident**Please have the mobile phone number to hand.
5. If **your** claim relates to loss or the theft of the **mobile phone** (including **SIM card**) whilst **you** or **your family** member were in an **establishment**, **you** should advise them of the **incident** as soon as possible and within 24 hours of discovery.
6. Please ensure **you** take the name of any person **you** speak to in relation to reporting the **incident**, as **you** will be required to complete their details on the claim form.
7. **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.

8. To support **your** claim, **you** must provide the monthly **mobile phone** bill(s) covering the period of **unauthorised calls**, and the bill for the month prior to the **unauthorised calls**.
9. **You** must pay the policy **excess** of £25 for each claim.

#### **C2) What will happen when your claim is approved**

1. If the **phone** (including the **SIM Card**) is lost or stolen, we will provide reimbursement, at **our** discretion, by BACS transfer or cheque payable to **you**, or by direct payment to the **airtime provider**, for the cost of **unauthorised calls** up to a maximum of £10,000, including VAT, per claim. We will advise **you** of the method of reimbursement when the claim is authorised.
2. **You** will need to contact **your** **airtime provider** to obtain a replacement **SIM card**. This cost is not covered by the policy.
3. We reserve the right to discontinue cover if **you** have made two successful claims in any 12-month period.

#### **C3) Changing the mobile phone number of the SIM card on cover**

1. **You** must contact **us** to change the mobile phone number of the **SIM card** **you** have already registered. If **you** do not notify **us** of a change to the mobile phone number then **we** may not accept **your** claim for **unauthorised calls**.
2. After **you** change the mobile phone number, **unauthorised calls** will not be covered for a period of 48 hours from the time of the change.

#### **C4) Important things that you must do**

1. Take reasonable care to prevent loss or theft of the **phone** (including the **SIM Card**). If it is considered that **you** have not done so, **your** claim may not be accepted.
2. Advise **us** if any of **your** personal details change or **you** wish to change the mobile phone number already registered. **You** will not be covered unless **you** have informed **us** of the mobile phone number of the **SIM card** **you** wish to cover.
3. Inform **us**, the Police (or relevant local authorities) and the **airtime provider** of any theft or loss covered by **your** policy within the given timescales.
4. Advise **us** by telephone if **you** intend to cancel **your** policy and/or Direct Debit on **0844 871 0515\***.

#### **C5) Loss and theft**

Cover will not be provided for **unauthorised calls** as a result of:

1. Theft or loss of **your** **SIM card** whilst it is not in the **SIM card** slot of a **mobile phone** and if it has not been lost or stolen under the same circumstances as the **phone**.
2. Theft of the **phone** (including the **SIM Card**) from an unattended motor vehicle where the **phone** (including the **SIM Card**) has been left visible. 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 cannot be secured against unauthorised entry.
3. Theft of the **phone** (including the **SIM Card**) from any unattended building or premises, unless evidenced damage was caused in gaining entry to, or exit from, the building or premises.
4. Theft or loss of the **phone** (including the **SIM Card**) where it has been left negligently or deliberately in a public place or a place to which other people have access.
5. Theft or loss of the **phone** (including the **SIM Card**) where it has been passed to someone else other than a **family** member.
6. Any **incident** where the theft or loss of the **phone** (including the **SIM Card**) has not been reported to the **airtime provider** and the Police (or the relevant local authorities) within 24 hours, and **us** within 48 hours (unless **you** are outside of the UK at the time of discovering the **incident** and are unable to contact **us**, please see section C1), of **you** discovering the **incident**.
7. Any **incident** where the **phone** (including the **SIM Card**) has not been lost or stolen and an incident reference number obtained from the Police.

#### **C6) General Exclusions**

Cover will not be provided for:

1. Any loss (business or personal) resulting from loss of use.
2. The policy **excess** of £25 for each claim.
3. The cost of repair or replacement of the **phone** or **SIM card**.
4. Any **SIM card** and/or **airtime** contract not registered in **your** name.
5. **Unauthorised calls** as a result of theft or loss 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.
6. **Unauthorised calls** as a result of theft or loss arising out of any wilful act or negligence of the user.
7. Any claim arising from, or in connection with, repossession by any bank, finance, leasing or similar company, or person acting with such authority, and/or the confiscation or impounding by any Police, Customs or Government Authority.
8. People who are not permanently resident in the UK.
9. Any loss incurred as a result of events that are indirect or remote to the **incident**.

#### **D) Storemynumbers™**

Data back-up of contacts, calendar and notes. **You** will need a compatible **phone** which is GPRS enabled, Internet access and an e-mail address to make use of this facility.

#### **Storemynumbers™ registration**

**You** will need to register to take advantage of this cover, and registration will be available the day after **you** purchase this policy. **We** have arranged for access to this insurance service through the link on the Member's area of **our** website: [www.policyadmin.co.uk](http://www.policyadmin.co.uk). If **you** have ported the phone number **you** must contact **us** to update **our** records immediately as this may affect the **services** we supply.

This service uses GPRS data services and this must be enabled on the **phone**. Please speak to the airtime-provider if **you** need to set this up. Registration can be made by the policy holder only and for the mobile phone number registered with **us**. There may be periods the service is not available due to technical issues and upgrades to the systems. The service is offered as part of the entire SIM Only Cover and Identity Theft Insurance package and the level of service is dependent upon the compatibility of the **phone**.

To take advantage of the **storemynumbers™** service **you**, or the user of the **phone**, are obliged to perform the following:

- register for the **storemynumbers™** service
- sync the **phone** with the web server
- ensure the data is kept up to date by regularly synchronising the **phone** data

However, certain makes and models of **phone** are incompatible with the **storemynumbers™** service; please contact **us** with any queries. If the **phone** is compatible, the above obligations are met and the **SIM card** is lost or stolen, **we** will ensure that the data that has been synchronised can be recovered. This means that there will be access to all the recent information synchronised prior to the loss or theft.

Charges may be made by the airtime-provider for the GPRS (data transfer) costs involved in synchronising the **phone**.

Visit [www.policyadmin.co.uk](http://www.policyadmin.co.uk) for full details of how to use **storemynumbers™**.

## **E) Identity Theft Insurance Cover**

Upon **your** purchase of Sim Only Insurance **you** also receive the inclusive benefit of Identity Theft Cover.

### **E1) Cover will be provided for:**

1. Specialist advice and assistance on how **you** can reduce **your** risk of **identity theft**, by telephone.  
In the event of **identity theft** occurring to **you**, **you** will be covered for the maximum reimbursement of £50,000 during any 12-month period (this period will commence from the date **you** notify **us** of a claim which **we** consider to be successful) in respect of:
  - i. up to £2,000 per claim for **loss of income**
  - ii. authorised legal fees and **expenses** involved in restoring **your** credit history
  - iii. up to £2,500 per claim for **irrecoverable losses**
  - iv. the costs involved in assisting **you** in removing incorrect information held on **your** credit record
  - v. the costs involved in re-submitting failed loan applications
2. The cost of replacing **your** passport and/or driving licence should they be lost or stolen.
3. The cost of protective registration with CIFAS if **you** have reason to believe that **your** identity has been stolen or **you** have lost important documents which contain **your** name and address, e.g. passport and driving licence.
4. In the event of a claim:
  - i. **we** will appoint a dedicated Case Specialist for **you**
  - ii. **we** will provide advice and assistance in writing letters and completing documentation

### **E2) How to make a claim**

1. If **you** believe **your** identity has been stolen and/or fraudulently used, **you** should call **us** on **0844 871 0600\***  
**Monday - Friday 8.00am - 8.00pm**  
**Saturday - Sunday 9.00am - 6.00pm**
2. Follow the requirements detailed in section E4.

### **E3) What will happen if you need to make a claim**

1. **Your** claim will be allocated to a Case Specialist who will be **your** contact throughout the claim.
2. **We** will discuss **your** circumstances and provide **you** with individually-tailored assistance.
3. **We** will tell **you** what actions **you** need to take and when **you** need to take them.
4. Benefits payable under this policy for any **loss** will be paid on receipt of acceptable proof of such **loss**, and all required information necessary to support **your** claim. All benefits will be paid to **you** directly or, in the case of **your** death, to **your** estate.

The advice **we** provide will concentrate on the fraudulent use of **your** identity in the United Kingdom, Isle of Man and the Channel Islands. Where possible, **we** will provide advice to assist in the prevention of the fraudulent use of **your** identity abroad, however, the information may be limited.

### **E4) Conditions on making a claim**

1. The **identity theft** must take place during a **period of insurance**.
2. **You** must register a claim with **us** as soon as possible, and within 48 hours of **you** discovering **your** identity may have been used for fraudulent purposes, by telephoning Customer Services.
3. **You** must inform the Police, relevant Banks or Building Societies, payment and store card issuers as soon as possible, and within 24 hours of discovering that **your** identity may have been lost or stolen and/or used for fraudulent purposes. **You** must obtain a Police incident reference number.
4. **You** must agree to be registered with CIFAS.
5. **You** must request a statutory credit report from each of the credit reference agencies in the United Kingdom. **We** will provide instructions on how to do this.

6. **You** must obtain authorisation before incurring any **expenses**, and take all reasonable steps to keep **your** claim costs and **expenses** as low as possible and, where possible, prevent any continued use of **your** stolen identity.
7. **We** have sole control of any legal costs and all related negotiations. **You** must make no admission or settlement and must not enter into any correspondence or exchange of communications in respect of the claim without **our** prior authorisation. **You** shall provide **us** with all assistance, information and authority, including doing all acts, and/or things, and executing all documents and/or deeds, necessary for **us** to perform **our** obligations under this insurance.
8. **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, and that **you** have forwarded any documentation requested.
9. **You** must keep books, receipts, bills and other records to prove the amount of any **loss** or expenditure. **We** will not be able to provide reimbursement without proof of expenditure. **We** will ask **you** to forward the documentation to **us** when **we** require it.
10. **You** must keep all letters and documentation received from any party involved in **your** claim for **identity theft**. **We** will ask **you** to forward the documentation to **us** when **we** require it.
11. **You** will be required to prove that **you** have suffered from **loss of income**. **You** will be required to provide evidence, details of which will be provided to **you** at the time **you** need to claim. If **you** cancel the policy, no payment will be made for **loss of income** incurred after the end of the **period of insurance**.
12. **You** must pay the **excess** of £50 for each successful **identity theft** claim.

#### **E5) Important things that you must do**

1. **You** must follow the guidance provided to **you** and co-operate with all requests. If **you** do not, **we** may not pay all or part of **your** claim, or any **expenses** connected with **your** claim.
2. Advise **us** if any of **your** personal details change.
3. Inform **us** of the **identity theft** within the given timescales.

#### **E6) Exclusions relating to Identity Theft Cover**

This policy does not cover:

1. The policy **excess**, the first £50 of each successful **identity theft** claim.
2. Any goods or services **you** have been charged for, or that have been obtained or purchased as a result of **your** identity having been stolen.
3. Theft or damage of traveller's cheques, tickets of any kind, goods purchased in **your** name, negotiable instruments, cash or its equivalent, circulating currency, documents other than **your** passport and driving licence, real property, animals, living plants, consumable items, motorised vehicles of any type, watercraft, aircraft, and items intended for storage, transport, display or habitation.
4. Any **loss** arising out of any business pursuits or the theft of a commercial identity.
5. Any **loss** arising out of the use of any motorised transport, where civil or criminal action is, or has been, taken against **you**.
6. Authorised charges that **you** have disputed based on the quality of goods or services.
7. Theft of **your** identity by someone who lives with **you** at **your** home address.
8. Any amount which exceeds the £50,000 claim limit, as stated on **your certificate**, during any 12-month period (this date will commence from the date **you** notify **us** of a claim which **we** consider to be a successful claim).
9. Any **irrecoverable losses** over £2,500 per claim
10. Any **loss of income**, costs or **expenses** in connection with any claim not agreed in advance by **us**.
11. Authorised account transactions or trades that **you** have disputed, or are disputing, based on the execution (or non-execution) of electronic transfers, trades or other verbal or written instructions or directions.
12. Any **loss** that was not incurred or did not commence during the **period of insurance**.
13. Any cost of investigation that does not result in a claim for a **loss** under this policy.
14. Any **expenses** incurred where identity fraud has not been committed.
15. Any **loss** where **your** identity has not been stolen and fraudulently used.

#### **E7) General terms relating to Identity Theft Insurance**

##### **Other Insurance**

If **you** have any other valid insurance, which would apply in the absence of the benefits provided under this policy, then this policy shall only contribute its rateable proportion to the cost involved.

##### **Identity verification**

For this policy to operate **we** will verify **your** identity prior to acceptance of **your** policy.

##### **Subrogation**

In the event of any payment under this policy, **we** shall subrogate all **your** rights of recovery against any person or organisation, and **you** shall execute and deliver instruments and papers and shall take whatever other actions that are necessary to secure such rights for **us**. **You** shall not take any action after the discovery of any loss that would prejudice such rights.

##### **Restoring of your credit history**

In assisting **you** to restore **your** credit history, **we** will take all action reasonably and legally possible under English Law. There may be occasions which are due to events beyond **our** control, where **your** credit history cannot be fully restored.

##### **Claims of Confidentiality or Proprietary Rights**

**You** agree that any information or data disclosed or sent to **us** is not confidential or proprietary to **you**.

## F) Cancelling the policy

1. If the policy does not meet **your** requirements, please telephone **our** Customer Services team immediately on **0844 871 0515\***, Monday - Friday 9.00am - 6.00pm or write to: **Customer Services, Policy Administration Services Limited PO Box 290, CREWE, CW1 6YF**
2. **You** have the right to cancel this policy within the first 14 days after receipt of these terms. **We** will refund **your** **monthly payment**, although if a claim has been made during this period, **you** may be required to pay for the **services** provided. The full payment will be retained if the policy is cancelled after 14 days.
3. **We** may cancel this policy with immediate effect by sending a recorded delivery 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.
4. **You** may cancel this policy by telephoning Customer Services on **0844 871 0515\***. No refund of payments will be made under any circumstances outside of the initial 14-day period and cancellations or amendments will take immediate effect (subject to any registration periods).
5. 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.
6. **Storemynumbers™**: **we** may alter the terms of the facility or remove the facility by giving **you** 30 days' notice by e-mail or SMS text message to the details registered on **our** records. Access to **storemynumbers™** will be withdrawn at the same time this policy is cancelled.

## G) Fraud

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

If **you** receive information that **your** details have been used for fraudulent purposes, please call Customer Services on **0844 871 0600\*** and ask to be transferred to the Security and Investigations Department. Alternatively, **you** can write to: **Security and Investigations, Policy Administration Services Limited, PO Box 290, CREWE, CW1 6YF**.

The personal details which **you** supply to **us** during the application process will be used to combat fraud. These details will be retained for legal reasons for a reasonable period after **your** policy expires, 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 a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect
  - make a statement in support of a claim knowing the statement to be false in any respect, or submit a document in support of a claim knowing the document to be forged or false in any respect
- or
- make a claim in respect of any theft or loss 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)
- and
- **we** may inform the Police, Government or regulatory bodies of the circumstances. Details of claims may be put 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.

### CIFAS fair processing notice

- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies
- Law enforcement agencies may access and use this information
- **We** and 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** at **0844 871 0600\*** if **you** want to receive details of the relevant fraud prevention agencies.

**We** and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

## H) 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.

The easiest way to contact **us** is to call **our** Customer Relations team on **0844 871 0600\***.

Alternatively, **you** can write to **us** at the following address, quoting the mobile phone number in all correspondence:  
**Customer Relations, Policy Administration Services Limited, PO Box 290, CREWE, CW1 6YF.**

**Our** staff will attempt to resolve **your** query immediately. If this is not possible, **we** promise to acknowledge **your** query within 5 working days of receiving it. In the unlikely event that **your** query has not been resolved within 4 weeks of **our** 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 Manager on **0844 871 0600\***.

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 6 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 these contracts 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.

**You** are entitled to contact the **insurer** if **you** wish. Following this procedure will not affect **your** statutory rights. Further information can be obtained at their website: [www.financial-ombudsman.co.uk](http://www.financial-ombudsman.co.uk)

The parties to these contracts 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: [www.fscs.org.uk](http://www.fscs.org.uk)

## I) Status disclosure

Phones 4u Limited (FRN 404471) is an appointed representative of Policy Administration Services Limited who is authorised and regulated by the Financial Services Authority (FSA). The insurance cover has been arranged by Policy Administration Services Limited (FRN 307406) with a single provider, London General Insurance Company Limited (LGI) (FRN 202689). LGI is authorised and regulated by the FSA. FSA registration details can be checked on the FSA website at [www.fsa.gov.uk/register/](http://www.fsa.gov.uk/register/) or by phoning **0845 606 1234**. If **you** need to register a complaint, please contact the **Customer Relations Department, Policy Administration Services Limited, PO Box 290, CREWE, CW1 6YF**. If Policy Administration Services Limited cannot settle **your** complaint, **you** may be entitled to refer it to the Financial Ombudsman Service. **We** are covered by the Financial Services Compensation Scheme. **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 Policy Administration Services Limited.

## J) Other Information

### Who is CIFAS?

CIFAS, the UK's fraud prevention service, is a non-profit-making organisation dedicated to the prevention of financial crime. Among other initiatives, CIFAS helps prevent the misuse of individuals' identities through the sharing of information and the use of identity protection tools.

The organisations that co-operate with CIFAS are committed to sharing information and expertise to develop best practice in the field of fraud prevention. The company is managed by a board of directors. The voting directors are elected by the membership. The company works closely with the National Consumer Council, The Information Commissioner, The Office of Fair Trading and the Police. More information can be obtained from the CIFAS website [www.cifas.org.uk](http://www.cifas.org.uk)

\*0844 calls will be charged at a maximum of 5p a minute from a BT line. Calls may be recorded or monitored for quality purposes and for the prevention/detection of crime. Details correct at time of creation.



# ***Making a SIM card claim***

Once you've discovered what's happened to your mobile phone, here's what you need to do...

## **Within 24 hours**

Contact your network provider so that they can put a block on the SIM Card - doing this will prevent any further unauthorised calls from being made.

Notify the Police and obtain an incident reference number.

## **Within 48 hours**

Call us to register the details of your claim. Lines are open between 8.00am and 8.00pm, Monday to Friday, or between 9.00am and 6.00pm, Saturday to Sunday.

Please refer to the terms and conditions for details on how to register a claim if the incident happens whilst you're not in the UK.

call us on **0844 871 0600\***

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***We'll find the right deal 4u.***

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