

Pay Monthly
**MOBILE DEVICE
INSURANCE**



premierplan™
worldwide insurance



premierplan cannot be sold to under 18s

Introducing premierplan...

Being left without your mobile device and losing the ability to keep in touch with friends, family or colleagues whilst out and about is one problem that just doesn't bear thinking about.

What do you get with premierplan?

The comfort of knowing your mobile device is covered for:

- Loss
- Theft
- Accidental and malicious damage
- Electrical and mechanical breakdown
- Unauthorised charges up to £10,000 per claim, in case someone else uses your lost or stolen device

And that's not all...

Your premierplan policy comes with two great additional benefits; storemynumbers™ and Identity Theft Cover. More information about these can be found opposite.

What you'll find in this booklet

In short, everything you need to know about your premierplan insurance. Please take some time out to have a read through and familiarise yourself with the contents.

Summary of Cover - pages 4 - 6

Mobile Device Insurance - pages 10 - 12

Storemynumbers™ - page 12

Identity Theft Cover - pages 12 - 14

Storemynumbers™

This great peace-of-mind facility allows you keep a secure online back-up of the essential data stored on your mobile phone such as:

- Phone numbers and contact details
- Calendar entries
- Task lists
- Reminders

If your mobile phone is then lost, stolen or damaged beyond use, you won't have to worry about replacing all of your stored data. In some cases you'll be able to transfer it onto a new handset at the touch of a button.

Please note, storemynumbers™ is subject to device compatibility and network availability.

For full details on how to use and register for storemynumbers™, see page 12.



Identity Theft Cover

Identity fraud is the UK's fastest growing crime¹ so it's reassuring to know that we provide Identity Theft Cover as part of your premierplan policy. This includes:

- Access to specialist advice and assistance on how you can reduce your risk of becoming a victim
- Up to £50,000 of cover to reimburse you for any pre-approved costs involved in helping you to recover your identity such as; legal fees, replacing your passport and driving licence and re-submitting failed loan applications
- When making a claim, you'll be assigned a dedicated case specialist who will work with you to recover your identity

For details on what you need to do if you think your personal details have been stolen and used fraudulently, see pages 12 - 14 of the policy document.



¹Source: 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 (which will be sent to **you** after purchase and is available upon request).

The cost of the policy and level of cover will depend on the make and model of the **mobile device** purchased.

Main Benefits

Mobile Device Insurance

For one **mobile device**
and **SIM Card**,

or

For one **mobile phone** and **SIM Card** plus one **tablet** with no **SIM Card**

Unauthorised charges cover only applies where the **mobile device** is originally purchased with a **SIM Card** for that specific **mobile device**

- The cost of repair (or replacement if a repair cannot be made) in the event of:
 - Accidental damage
 - Water or liquid damage
 - Malicious damage
 - **Electrical or mechanical breakdown**
- The cost of replacement as a direct result of:
 - Loss
 - Theft
- **Unauthorised charges** up to £10,000 per claim
- **Accessories** up to £500 per claim
- Cover wherever **you**, **your** family member or staff employed by **you** are in the world. Repair or replacement will be arranged upon return to the UK

Identity Theft Cover

- Specialist advice and assistance on how **you** can reduce **your** risk of **identity theft**
- 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 in respect of:
 - Up to £2,000 for **loss of income** per claim
 - Up to £2,500 of **irrecoverable losses** per claim
 - Authorised legal fees and **expenses** involved in restoring **your** credit history
 - The costs involved in assisting **you** in removing incorrect information held on **your** credit record
 - The cost of replacing **your** passport and/or driving licence should they be lost or stolen
 - The cost of protective registration with CIFAS
 - The costs involved in re-submitting failed loan applications
- In the event of a claim:
 - **we** will appoint a dedicated Case Specialist for **you**
 - **we** will provide advice and assistance in writing letters and completing documentation

Storeynumbers™**

- Data backup of contacts, calendar and notes**

• The cost of the policy is dependant on the make and model of the **mobile device(s)** **you** purchase (this includes any taxes or additional charges which may apply). The **monthly payment** is separate from any payment made to an airtime-provider. The policy is automatically renewed each month with the **monthly payment** being taken by Direct Debit.

• **Accessories** are covered where they have been lost, stolen or damaged at the same time as the **mobile device**, or where they are incompatible with a **mobile device** replaced as a result of a valid claim.

** **Storeynumbers™** functionality requires a compatible **mobile phone** which has been enabled to use GPRS data services. **Storeynumbers™** is a web based product and **you** will need Internet access and an email address to use **storeynumbers™**. Visit www.policyadmin.co.uk for further details. For information on how to register for this service, please see section D1 of the Policy Document.

Full details of the Mobile Device Insurance can be found in section C of the Policy Document.

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

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

Price

The cost of the policy will be either £7.99, £9.99, £11.99, £13.99 or £17.99 per month depending on the make and model of the **mobile device(s)** purchased (this includes any taxes or additional charges which may apply). The **monthly payment** is separate from any payment **you** make to an airtime provider. The policy is automatically renewed each month, with the **monthly payment** being taken by Direct Debit.

If **you** wish to change the **mobile device** and/or **SIM Card** on cover **you** must telephone **us** as the policy only covers **you** for the **mobile device(s)** stated on **your certificate**. If **you** change the **mobile device** to a different model, and/or **SIM Card** different terms may apply. The **mobile device** and/or **SIM Card** will not be covered for the period of 14 days after **you** advise **us** of the change of the **mobile device**, unless **you** have purchased the **mobile device** from Phones 4u, where cover will start immediately.

Main Exclusions - Mobile Device Insurance

Mobile Device Insurance does not include:

- The policy **excess** payable by **you** upon each successful claim for each insured **mobile device**. The **excess** varies depending on the cost of **your** policy:
 - £7.99 & £9.99 per month - the **excess** is £50, however this will reduce to £10 after 6 months[‡]
 - £11.99 & £13.99 per month - the **excess** is £75
 - £17.99 per month – the **excess** is £50
- ‡ 6 months starts from the original purchase date of **your** Policy or 6 months since the **incident** date of **your** last successful claim.
- Theft of the **mobile device** where it has been left visible in an unattended motor vehicle
- Theft of the **mobile device** from any unattended building or premises, unless evidenced damage was caused in gaining entry to, or exit from, the building or premises
- Theft or loss where the **mobile device** has been left negligently or deliberately in a public place or a place to which others have access
- Theft of, loss of or damage to the **mobile device** where it has been passed to someone else other than a family member or staff employed by **you**
- The replacement of any digital content stored in the memory of the **mobile device**, or on a hard disk, memory card or other storage media
- Any claim made for the **mobile device** where the **incident** date is during the period of 14 days after **you** change the **mobile device** or mobile phone number on cover, unless **you** have purchased the **mobile device** from Phones 4u, where cover will start immediately
- **Unauthorised charges** for **mobile devices** which are purchased without a **SIM Card**.

Full details can be found in sections C6, C7 and C8 of the Policy Document.

Main Exclusions - Identity Theft Cover

Identity Theft Cover does not include:

- The policy **excess** of £50 upon each successful **identity theft** claim
- 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
- Any **loss** where **your** identity has not been stolen and fraudulently used
- Any **loss of income**, costs, legal fees or **expenses** in connection with any claim 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

Full details can be found in section E6 of the Policy Document.

Storemynumbers™ registration

You can register for the **Storemynumbers™** service by visiting 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 Policy Document in section E. Please note the mobile handset is not covered under this service.

Mobile Device Insurance Claims

When making a claim in respect of the **mobile device**, please follow these simple steps:

1. **You** must inform the Police (or the relevant local authorities if **you**, **your** family member or staff employed by **you** are outside of the UK at the time of discovering the **incident**) within 24 hours of discovering any loss, theft or malicious damage for which **you** wish to make a claim, obtaining an incident reference number.
2. If the **mobile device** is lost or stolen, **you** must call the airtime provider within 24 hours of discovery to bar the **SIM Card**. Doing this will prevent any further **unauthorised charges** being added to **your** bill.
3. **You** must register a claim with **us** within 48 hours of discovering any **incident**, by calling **0844 871 0600***, unless **you**, **your** family member or staff employed by **you** are outside of the UK at the time of discovering the **incident** and are unable to contact **us**, then **we** must be contacted within the shorter of either:
 - i. 48 hours of return to the UK, or
 - ii. 30 days upon discovery of the **incident**Please have **your** policy reference 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 C2 and C3 of the Policy Document.

Identity Theft Insurance Claims

When making a claim in respect of **identity theft**, please follow this simple step:

1. If **you** believe **your** identity has been stolen and/or fraudulently used, **you** should call **us** on **0844 871 0600*** and follow the procedure detailed in sections E2, E3 and E4 of the Policy Document.

Please refer to section E2 to E5 of the Policy Document.

Cancellation

You have the right to cancel this policy within the first 14 days after receiving the Policy Document by contacting Customer Services on **0844 871 0515***. **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.

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 the Policy Document. 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 liabilities. Most general insurance contracts 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 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 (FRN 307406) with a single provider, London General Insurance Company Limited (LGI) (FRN 202689). LGI is authorised and regulated by the Financial Services Authority. 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 Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if **we** cannot meet **our** liabilities.

Your Demands and Needs

You are the owner or are responsible for a **mobile device(s)**, and believe protection against **unauthorised charges**, loss, theft, breakdown or damage to the **mobile device** 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 Policy Document to cancel the policy 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 this cover as it will provide protection against the risks specified in this statement.

Policy Document

These terms and conditions 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 premium and the handling of claims.

This product is governed by this Policy Document. This Policy Document provides 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 **service** provided by **us**, and insurance cover provided by the **insurer**, are subject to the Policy Document 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 **monthly payment** in advance for each **period of insurance**
- **You** must inform **us** if **you** have changed the **mobile device(s)**, or **you** wish to cover a different **mobile device** or **SIM Card**. A different **mobile device** will only be covered, and cover will only commence, after **you** have contacted **us** and **we** have agreed **your** cover. Registration periods apply
- **You** must ensure that all payments due to **us** have been made without deduction or set-off
- **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 14 days after receipt of this Policy Document. **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. 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 **mobile device(s)** stated on the **certificate** must be **your** property or responsibility, or the property or responsibility of an **authorised user**. **You** must contact **us** if **you** wish to change the **mobile device(s)** or **SIM Card** on cover
- Identity Theft Cover applies specifically to **you** (the person named on the **certificate**)

You can request another copy of this Policy Document. 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

Accessories

All accessories up to a combined retail price of £500 including VAT for a **mobile device** (**proof of purchase** must be provided with **your** claim). The retail price will be the standard selling price applicable on the original day of purchase. Accessories are covered where they have been lost, stolen or damaged at the same time as the **mobile device**, or where they are incompatible with a **mobile device** replaced as a result of a valid claim.

Authorised User

A family member or staff employed by **you**. 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.

Certificate

Certificate of Insurance and Service Agreement.

Electrical or Mechanical Breakdown

The actual breaking or burning out of any part of the **mobile device** 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.

Establishment

The building, company, factory, site, office, residence, workplace, method of transport etc where **your mobile device** was lost, stolen or damaged.

Excess

For Mobile Device Insurance

The amount payable by **you** upon each successful claim for each insured **mobile device**. The **excess** varies depending on the cost of **your** policy:

- £7.99 & £9.99 per month - the **excess** is £50, however this will reduce to £10 after 6 months[‡]
- £11.99 & £13.99 per month - the **excess** is £75
- £17.99 per month – the **excess** is £50

[‡] 6 months starts from the original purchase date of **your** Policy or 6 months since the **incident** date of **your** last successful claim.

For Identity Theft Cover

The first £50 for each successful **identity theft** claim.

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 notarisising 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**

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.

IMEI Number

International Mobile Equipment Identity Number

The unique serial or identification number that **we** will use to identify the **mobile device**.

Incident

Any event that may lead to a claim being made for repair or replacement of the **mobile device**. Any incident involving loss, theft or malicious damage must be reported to the Police (or relevant local authorities if **you** are outside of the UK at the time of discovering the incident). **You** must obtain an incident reference number.

Insurer

London General Insurance Company Limited (FRN 202689), whose main business is general insurance.

Registered Office: 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 **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 Device

Either a **mobile phone** or **tablet** with connected **SIM Card**, or a **mobile phone** and **tablet** with a single connected **SIM Card**.

Mobile phone/Phone

The handset and **SIM Card** specifically identified by the **IMEI number** and the **SIM Card** mobile phone number, as detailed on the **certificate**, which has been provided via the Phones 4u transaction, or any such revised handset **IMEI number** which **you** have received due to a claim, handset exchange or warranty repairs. To change the mobile phone on cover due to any other reason **you** must contact **us**. The mobile phone must be owned by **you** or be **your** responsibility. **We** do not cover SIM free mobile phones under this policy.

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.

Proof of purchase

The till receipt provided at the point of sale that details the **mobile device** or **accessories**, or similar documentation that provides proof of ownership.

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 mobile phone number and SIM Card number, the use of which, in conjunction with the **mobile device**, enables services to be charged to **your** or the **mobile device** owner's account. **Your** SIM Card will not be covered unless it has been inserted into the SIM Card slot of the specific **mobile device** which is covered for **unauthorised charges**.

Storemynumbers™

Web based mobile mobile device data backup facility provided to **you** under the contract of insurance.

Tablet

A tablet shaped mobile computer device, equipped with a touch sensitive screen, identified by the **IMEI number** and/or the **SIM Card** mobile phone number, as detailed on the **certificate**, which has been provided via the Phones 4u transaction, or any such revised device **IMEI number** which **you** have received due to a claim, device exchange or warranty repairs. To change the tablet on cover due to any other reason **you** must contact **us**. The tablet must be owned by **you** or be **your** responsibility.

Unauthorised Charges

Calls, messages, data and download charges, made from the **mobile device** after being lost or stolen and whilst not barred by the **airtime-provider**. The payment of unauthorised charges is subject to a valid claim for the **mobile device** under the Policy Document and **you** reporting the **incident** within the given timescales. Unauthorised charges will not be covered if **you** have a different mobile phone number and connected **SIM Card** in the **mobile device** at the time of the **incident**, to the **mobile device** or **SIM Card** registered on the policy. Unauthorised charges are not covered for **mobile device(s)** purchased without a connected **SIM Card**.

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 will be either £7.99, £9.99, £11.99, £13.99 or £17.99 per month, depending on the make and model of the **mobile device(s)**. The **mobile device** makes and models applicable to each price below will be provided by Phones 4u at the time of purchase. The cover will be for either: **mobile phone** and **SIM Card**, **tablet** and **SIM Card** or **mobile phone** and **SIM Card** plus **tablet**. Details of the **mobile device(s)** covered will be confirmed on **your certificate**. Please see the table below for price details.

Insurance Premium - payable under Contract (i)	£5.99	£7.99	£9.99	£11.99	£15.99
Service Charge - payable under Contract (ii)	£2.00	£2.00	£2.00	£2.00	£2.00
Total cost per month	£7.99	£9.99	£11.99	£13.99	£17.99

The cost detailed above is inclusive of any taxes or additional charges which may apply. Identity Theft Cover is an inclusive benefit provided under this policy. The policy is automatically renewable each month, with the **monthly payment** being taken by Direct Debit. The **monthly payment** is separate from any payment made to an **airtime provider**.

If **you** wish to change the **mobile device** or **SIM Card** on cover **you** must contact **us**. Please refer to section C4. If **you** change the **mobile device** or **SIM Card** to a different make and model, different terms may apply.

C) Mobile Device Insurance Cover

C1) Cover will be provided for:

1. The **mobile device(s)** as detailed on **your certificate** and the **SIM Card**.
2. The cost of replacement as a direct result of theft.
3. The cost of replacement as a direct result of loss.
4. The cost of repair (or replacement if a repair cannot be made) where accidental damage, water or liquid damage, or malicious damage has occurred.
5. The cost of repair (or replacement if a repair cannot be made) where damage has been caused by **electrical or mechanical breakdown**.
6. Cover wherever **you** or the **authorised user** are in the world, repair or replacement will be arranged upon return to the UK.
7. The cost of **unauthorised charges** up to a maximum of £10,000, per claim, including VAT for the qualifying covered **mobile device**.
8. The replacement of **accessories** for the same risks (see points 2 to 7 above) as the **mobile device**. This includes the replacement of the **accessories** if the replacement is an alternative model as a result of a successful claim and the **accessories** are no longer compatible with the replacement.

C2) Making a claim

1. To make a claim:
 - a. **mobile phone** claims can be registered by logging onto **our website** at **www.policyadmin.co.uk** or telephoning **0844 871 0600***
 - b. **tablet** claims can be registered by telephoning **0844 871 0600***
 - c. **identity theft** claims, please see section E2 of the Policy Document
2. If the **mobile device** is lost or stolen, call the airtime provider within 24 hours of discovery to bar the **SIM card** - doing this will prevent any further **unauthorised charges** being made.
3. If **your claim** relates to loss, theft or malicious damage, **you** must inform the Police (or relevant local authorities if **you** or the **authorised user** are outside of the UK at the time of discovering the **incident**) within 24 hours of discovery of the **incident** and ask for an incident reference number.
4. **You** must notify **us** within 48 hours of discovery of any **incident** for which **you** wish to make a claim, unless **you** or the **authorised user** are outside of the UK at the time of discovering the **incident** and are unable to contact **us**, then **we** must be contacted within the shorter of either:
 - 48 hours of **your** return to the UK, or
 - 30 days upon discovery of the **incident**Please have **your** policy reference number to hand.
5. If **your claim** relates to loss or theft whilst **you** were in an **establishment**, **you** should advise them of the **incident** as soon as possible and within 24 hours of discovery of the **incident**.
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** for **unauthorised charges** incurred on a monthly airtime contract, **you** must provide the monthly mobile phone bill(s) covering the period of **unauthorised charges**, and the bill for the month prior to the **unauthorised charges**.
9. **You** must return the damaged **mobile device** and **accessories** to **us** for inspection before **your claim** will be assessed. **You** must send them by secure means, as described in the claim documentation. They are **your** responsibility until **we** have received them.
10. **You** must ensure that no one but **our** approved agent carries out repairs to, or maintenance of, the **mobile device** or **accessories** if **you** intend to make a claim for the work carried out.
11. **You** must provide the **proof of purchase** for the **mobile device**, if it has been replaced since **your** policy started and **you** must have notified **us** of the change at the time of change.
12. **You** must provide the **proof of purchase** for the **accessories** at the time of **your** claim.
13. The policy **excess** payable by **you** upon each successful claim for each insured **mobile device**. The **excess** varies depending on the cost of **your** policy:
 - £7.99 & £9.99 per month - the **excess** is £50, however this will reduce to £10 after 6 months[‡]
 - £11.99 & £13.99 per month - the **excess** is £75
 - £17.99 per month - the **excess** is £50

[‡] 6 months starts from the original purchase date of **your** Policy or 6 months since the **incident** date of **your** last successful claim.

C3) What will happen when your claim is approved

1. Replacement **mobile devices** and **accessories** will come from available stock (which may be refurbished). If the same model is not available, the replacement will be of a similar specification and quality, which will be determined by **us**.
2. **We** may settle **your claim**, at **our** discretion, by repair, replacement, or cash settlement. **We** will advise **you** of the method of settlement at the time **your claim** is authorised.
3. If the **mobile device** 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 charges** 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.
4. If **you** need to claim as a result of an **incident** outside the UK, the **mobile device** and/or **accessories** will be repaired or replaced upon return to the UK.
5. If any lost, stolen or damaged equipment is recovered after the claim is approved, it shall become the property of the **insurer** and must be returned to **us** immediately.
6. Damaged **mobile devices** and **accessories**, parts and materials replaced by **us** shall become the property of the **insurer**.
7. The details of **mobile device** reported lost or stolen will be submitted to the IMEI Database to prevent further use.
8. **We** reserve the right to discontinue cover if **you** have made two successful claims in any rolling 12-month period.

C4) Changing the mobile device on cover

1. You must contact us to change the **mobile device** you have on cover on **0844 871 0600***. If you do not notify us of a change to the **mobile device** you wish to be insured then we may not accept your claim.
2. After you change the **mobile device**, it will not be covered for a period of 14 days from the time of the change, unless the **mobile device** was purchased from Phones 4u, where the cover will begin from the time of purchase.
3. If you have made a claim, the replacement **mobile device** will automatically be covered under your policy unless you have asked for it not to be covered.

C5) Important things that you must do

1. Use the **mobile device** and **accessories** in accordance with the manufacturer's instructions.
2. Take reasonable care to prevent loss of, theft of, or damage to, the **mobile device** and **accessories**. 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, you wish to cover an alternative **mobile device**, or the mobile phone number changes.
4. Inform us of any loss, theft or damage covered by your policy within the given timescales.
5. Advise us by telephone if you intend to cancel your policy and/or Direct Debit on **0844 871 0515***.

C6) Loss, theft, damage and unauthorised charges

Cover will not be provided for:

1. Theft from an unattended motor vehicle where the **mobile device** 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.
2. Theft from any unattended building or premises unless evidenced damage was caused in gaining entry to, or exit from, the building or premises.
3. Theft or loss where the **mobile device** has been left negligently or deliberately in a public place or a place to which other people have access.
4. Theft of, loss of or damage to the **mobile device** where it has been passed to someone else other than an **authorised user**.
5. The cost of **unauthorised charges** whilst the **mobile device** was not in your custody or the custody of an **authorised user**, where the theft or loss of the **mobile device** has not been reported to the airtime provider and the Police within 24 hours, and to us within 48 hours, of you discovering the **incident**. **Unauthorised charges** will not be covered if you have a different mobile phone number and connected **SIM card** in the **mobile device** at the time of the **incident**, to the one registered on the policy.
6. The cost of **unauthorised charges** if the **mobile device** has not been lost or stolen and an incident reference number obtained from the Police (or relevant local authorities if you or the **authorised user** are outside of the UK at the time of discovering the **incident**).
7. Theft of, loss of, or damage to **accessories** not lost, stolen, or damaged at the same time and under the same circumstances as the **mobile device**.
8. **Unauthorised charges** for **mobile devices** which are purchased without a **SIM Card**.

C7) Electrical or mechanical breakdown

Cover will not be provided for:

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

C8) General Exclusions

Cover will not be provided for:

1. Any loss (business or personal) resulting from loss of use.
2. The policy **excess** payable by you upon each successful claim for each insured **mobile device**. The **excess** varies depending on the cost of your policy:
 - £7.99 & £9.99 per month - the **excess** is £50, however this will reduce to £10 after 6 months[‡]
 - £11.99 & £13.99 per month - the **excess** is £75
 - £17.99 per month - the **excess** is £50[‡] 6 months starts from the original purchase date of your Policy or 6 months since the **incident** date of your last successful claim.
3. The replacement of any data, images, games, logos, wallpaper, files, music, videos, downloads or digital content stored in the memory of the **mobile device**, or on a hard disk, memory card or other storage media. It is recommended that a back up copy of all data is kept.
4. Any claim made for a **mobile device** where the **incident** date is during the period of 14 days after registration, or a period of 14 days after you change the **mobile device** or **SIM Card** on cover, unless you have purchased the **mobile device** from Phones 4u, where cover will start immediately.
5. Where the **IMEI number** cannot be determined from the **mobile device**, or **proof of purchase** cannot be provided to prove ownership of the **mobile device**.
6. In car entertainment, satellite navigation or similar systems permanently fitted into a vehicle.
7. Loss or damage due to wear and tear, depreciation or gradual deterioration.
8. Loss or damage due to any process of cleaning, adjustment, repair, maintenance or dismantling.
9. Installation, removal, or subsequent relocation of the **mobile device** in a vehicle, or any **electrical or mechanical breakdown** as a result of such.

10. The cost of cosmetic repairs.
11. Loss, 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.
12. Loss, theft, damage, or breakdown arising out of any wilful act or negligence of the user.
13. 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 of the **mobile device** by any Police, Customs or Government Authority.
14. People who are not permanently resident in the UK.
15. Loss resulting from events that are indirect or remote to the **incident**.

D) Storeynumbers™

Upon **your** purchase of Mobile Device Insurance **you** also receive the inclusive benefit of **storeynumbers™**.

Storeynumbers™ is a web based service, which provides data backup of contacts, calendar entries and notes.

Storeynumbers™ functionality requires a compatible mobile phone which has been enabled to use GPRS data services.

Storeynumbers™ is a web based product and **you** will need Internet access and an email address to use **storeynumbers™**. Visit www.policyadmin.co.uk for information on how to register for this service, or please see section D1 below.

D1) Registration

You will need to register to take advantage of this cover, and registration will be available the day after **your** purchase of Mobile Device Insurance policy. **We** have arranged for access to this service through the link on the Member's area of **our** website: www.policyadmin.co.uk. If **you** have ported the mobile 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 policyholder 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 an inclusive benefit of the Mobile Device Insurance policy package and the level of service is dependent upon the compatibility of the phone.

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

- register for the **storeynumbers™** 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 **storeynumbers™** service, please contact **us** with any queries. If the phone is compatible, the above obligations are met, and the phone 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 for full details of how to use **storeynumbers™**.

E) Identity Theft Cover

Upon **your** purchase of Mobile Device 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. **loss of income** (up to a maximum of £2,000 per claim)
 - 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:
 - a. **we** will appoint a dedicated Case Specialist for **you**
 - b. **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 **Conditions on making a claim** in section E4 below.

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, but within 48 hours of **you** discovering that **your** identity may have been used for fraudulent purposes, by telephoning **us** on **0844 871 0600**.
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 **you** discovering that **your** identity may have been lost or stolen and/or used for fraudulent purposes. **You** must obtain an incident reference number from the Police.
4. **You** must agree to be registered with CIFAS.
5. **You** must request a statutory credit report from one 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 policy.
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 first £50 of each successful Identity Theft Cover claim.

Please note: **We** reserve the right to discontinue cover if **you** have made two successful claims in any rolling 12-month period under this policy.

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 or **you** change the documents **you** wish to register.
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** of £50 upon each successful Identity Theft Cover 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, or 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 maximum 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** where **your** identity has not been stolen and fraudulently used.
11. Any **loss of income**, costs, legal fees or **expenses** in connection with any claim not agreed in advance by **us**.
12. 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.

13. Any **loss** that was not incurred or did not commence during the **period of insurance**.
14. Any cost of investigation that does not result in a claim for a **loss** under this policy.
15. Any **expenses** incurred where identity fraud has not been committed.

E7) General terms relating to Identity Theft Cover

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*** 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 this Policy Document. **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. 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 email 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 team.

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 registration 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 loss, 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)
 - 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 **your** policy reference number in all correspondence: **Customer Relations Department, 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 the above number.

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.

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. Further information can be obtained at their website: www.financial-ombudsman.co.uk

You are entitled to contact the **insurer** if **you** wish. Following this procedure will not affect **your** statutory rights.

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. Most general insurance contracts are covered for 90% of the entire claim, without any upper limit. Further information can be obtained from their website: 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. 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 Financial Services Authority. FSA registration details 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, 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** liabilities.

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.

Other great insurance products available from Phones 4u



Pay Monthly USB Modem
& Laptop Insurance



SIM Only
Insurance



PAYG Mobile
Phone Insurance

Phones 4u Limited
Registered in England No. 3154198
Registered Office:
Osprey House
Ore Close
Lymedale Business Park
NEWCASTLE-UNDER-LYME
Staffordshire
ST5 9QD

Policy Administration Services Limited
Registered in England No. 3907386
Registered Office:
Osprey House
Ore Close
Lymedale Business Park
NEWCASTLE-UNDER-LYME
Staffordshire
ST5 9QD

London General Insurance Company Limited
Registered in England No: 1865673
Registered Office:
Integra House
Floor 2
Vicarage Road
EGHAM
Surrey
TW20 9JZ

* 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.

What's covered

Feature	Example of cover	
	MOBILE PHONE THEFT When your phone is stolen out of your bag whilst shopping.	
	LOSS When your phone is lost whilst out jogging.	
	UNAUTHORISED CHARGES Your bill is covered if your mobile device is lost or stolen and used by someone else to make calls or download data content.	
	ACCIDENTAL DAMAGE When you accidentally drop your mobile device and it no longer works.	
	LIQUID DAMAGE When you drop your mobile device accidentally into the bath or it falls out of your pocket into the toilet.	
	BREAKDOWN Examples of mechanical & electrical breakdown include your mobile device no longer charging or the camera breaking.	
	MALICIOUS DAMAGE When someone else damages your mobile device with malicious intent.	
	WORLDWIDE COVER You're not just covered in the UK, our policy also covers you when you are on holiday abroad.	
	ID THEFT Includes up to £50,000 of Identity Theft Cover.	
	STOREMYNUMBERS™ Have you ever lost your list of contacts? This back up facility allows you to store and edit your valuable mobile phone data.	

call us on **0844 871 0600***
 or visit **www.policyadmin.co.uk**

