

Pay Monthly

MOBILE DEVICE INSURANCE

Terms and Conditions



■■■■■[®]
POLICY ADMINISTRATION
SERVICES LIMITED
■■■■■


premierplan[®]
pay monthly

premierplan pay monthly cannot be sold to under 18's

Welcome to premierplan

Welcome to premierplan, Phones 4u's exclusive insurance policy for pay monthly mobile phones & USB modems. We know how important your mobile is to you, and that's why we've developed this policy to help keep you talking.

Policy Administration Services is one of the leading suppliers of mobile insurance in the UK. With over seven years' experience, you can rest assured that if the worst happens to your mobile our efficient and straight forward service will have you mobile again in no time.

And now with our improved premierplanplus package, you can also cover other gadgets, like your MP3 player, digital camera or sat nav against theft, breakdown and damage.

How would you cope if you lost all the information on your mobile?

Most of us don't rely on memory when we need to get in touch because our mobile does all the work for us. We can also save important dates, add notes and even create to-do lists on our phones making them more than a means to keep in touch. But what would you do if you lost all that personal information? We have just the answer! Storemynumbers is an over-the-air secure back-up facility that allows you to store, edit and enter all your mobile phone's valuable information from anywhere in the world.

Storemynumbers lets you:

- Transfer and store personal information from your phone to our server and vice versa
- Manage your personal information online, enabling you to add, delete and update entries
- Access the system from anywhere in the world
- Store information from multiple phones



How does it work?

Your phone will need Sync ML and GPRS capabilities to enable you to transfer information between the phone and our secure server. Once your phone is connected to our server, you can transfer your numbers, calendar details, notes and tasks at the touch of a button. It's that simple and your mobile's memory is backed up! Visit www.policyadmin.co.uk for full details.

Cover for your device

These days, people rarely leave home with less than one 'device', be it the latest music player, sat nav system or digital camera. That's why our new premierplanplus policy now covers an additional device as well as your mobile phone.

Tech Protect allows you to:

- Cover any portable electronic device, worth up to £300, against theft, accidental damage or breakdown
- Register your cover online and change what device is covered by the policy at any time
- Access, register and start a claim from anywhere in the world
- Cover not just the device, but up to £50 worth of accessories as well!



How does it work?

As long as the device is portable, electronic and worth £300 or under it can be covered through your premierplanplus insurance policy. All you need to do to take advantage of this great benefit is register your device's details online at www.policyadmin.co.uk. Once that's done your cover will start 14 days later.

For full details about using storemynumbers and Tech Protect, visit www.policyadmin.co.uk

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

The cost of the policy and level of cover will depend on the USB modem purchased or the make and model of the phone purchased.

Cover		premierplan®	premierplanplus™
<p>Mobile phone cover Either one mobile phone (and SIM Card), USB modem or data card*</p>	<ul style="list-style-type: none"> • The cost of repair or replacement in the event of: <ul style="list-style-type: none"> - Loss - Theft - Accidental damage - Water or liquid damage - Malicious damage - Electrical or mechanical breakdown • Unauthorised calls up to £10,000 per claim • Accessories up to £500 per claim • Worldwide cover 	✓	✓
<p>Tech Protect** One portable device with an original purchase value of £50 to £300 (inc VAT) This can be either one of the following: PDAs, digital cameras, sat nav, portable DVD players, camcorders, handheld games consoles, USB modems, data cards, and portable sound and vision devices</p>	<ul style="list-style-type: none"> • The cost of repair or replacement in the event of: <ul style="list-style-type: none"> - Theft - Accidental damage - Water and liquid damage - Malicious damage - Electrical or mechanical breakdown • Accessories up to £50 per claim • Worldwide cover 	X	✓
<p>Storeynumbers***</p>	Data backup of contacts, calendar and notes**	✓	✓

Cost per month	premierplan®		premierplanplus™
	USB modem	Mobile Phone	USB modem & Mobile Phone
	£4.99	£7.99	£9.99
	Subject to a policy excess of £25	Subject to a policy excess of £50	Subject to a policy excess of £50

* Only **USB modems** or data cards covered as a **mobile phone** under the **mobile phone** definition (section A of the Policy Document) shall be covered against loss and **unauthorised calls**.

** Tech Protect and **storeynumbers** are web based products and **you** will need internet access and an email address to register a **portable device** and to use **storeynumbers**. Visit www.policyadmin.co.uk

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

This policy does not cover:

- The policy **excess** of £25 for each **USB modem** or £50 for each **mobile phone** or **portable device** (excluding **USB modems**) upon a successful claim
- Theft of the **phone** or **portable device** where they have been left visible in an unattended motor vehicle
- Theft of the **phone** or **portable device** from any unattended building or premises, unless evidenced damage was caused in gaining entry to, or exit from, the building or premises
- Theft where the **phone** or **portable device** has been left negligently or deliberately in a public place or a place to which others have access
- Theft of or damage to the **phone** or **portable device** where it has been passed to someone else other than a **family** member
- The replacement of any digital content stored in the memory of the **phone** or **device**, or on a hard disk, memory card or other storage media
- Any claim made for a **portable device** where the **incident** date is during the period of 14 days after registration, or a period of 14 days after **you** change the **device** on cover. If **you** change the **mobile phone** on cover, the same 14 day period will apply unless **you** have purchased the **phone** from Phones 4u, where cover will start immediately
- Loss and **unauthorised calls** made from a **USB modem** or data card covered as a **portable device** under the **portable device** definition (section A of the Policy Document)
- Loss of the **phone** where the it has been left negligently or deliberately in a public place or a place to which others have access
- Loss of the **phone** where it has been passed to someone else other than a **family** member
- Loss of the **portable device**
- Loss of a **USB modem** or data card covered as a **portable device** under the **portable device** definition (Section A of the Policy Document)

Full details can be found in sections I, J, & K of the Policy Document.

Further cover details:

- The cost of the policy is dependant on the make and model of **phone you** purchase (this includes any taxes or additional charges which may apply). The policy is automatically renewed each month, with the **monthly payment** being taken by Direct Debit. The **monthly payment** is separate from any payment made to an airtime-provider
- **Accessories** are covered where they have been lost (**mobile phone** only), stolen or damaged at the same time as the **phone** or **device**, or where they are incompatible with a **phone** or **device** replaced as a result of a valid claim
- **Portable devices** must have a minimum original purchase value of at least £50 (inc VAT) and a maximum original purchase value of £300 (inc VAT), be no more than 2 years old (from the date of original purchase as new) at the time of registration and no more than 5 years old (from the date of original purchase as new) during the **period of insurance**
- Where loss is mentioned, this applies only to **mobile phone** cover. There is no cover for the loss of a **portable device**

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

Storeynumbers registration

You can register for this insurance 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 on page 4.

Tech Protect registration

If **you** are a premierplanplus policyholder, **you** will need to register the **portable device** by visiting www.policyadmin.co.uk. Cover will start 14 days after the date of registration, and **you** can register from the day after **you** purchase this policy.

Please see section D 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 **0870 900 6444***. 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 L of the Policy Document.

Claims

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

1. **You** must inform the Police within 24 hours of discovering any loss (**mobile phone** only), theft or malicious damage for which **you** wish to make a claim, obtaining an incident reference number.
2. If the **phone**, **USB modem** or data card 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 calls** being made. **Unauthorised call** cover only applies to **mobile phones** as defined in section A of the Policy Document.
3. **You** must register a claim with **us** within 48 hours of discovery of an incident, using the following methods:
 - online at www.policyadmin.co.uk for a Tech Protect or a **mobile phone** claim
 - alternatively **mobile phone** claims can be registered by calling **0870 900 6444***
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 E of the Policy Document.

Enquiries

Should **you** have an enquiry or complaint, **you** can contact **us** on **0870 900 6444***. 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 N of the Policy Document.

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 **0870 900 6444***.

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 (FRN 307406) with a single provider, London General Insurance Company Limited (LG) (FRN 202689). LGI is authorised and regulated by the Financial Services Authority. FSA registration details can be checked on the FSA website at www.fsa.gov.uk/register or by phoning **0845 606 1234**. If **you** need to register a complaint, please contact the Customer Relations Department, 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.

Your Demands and Needs

You are the owner or are responsible for a **mobile phone**, and where applicable a **portable device**, and believe protection against loss (for **mobile phones** only), theft, breakdown or damage to the **phone** or **device** would be beneficial to **you**. **You** have been advised of the details of the policy in the Policy Summary, 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 Policy Summary, 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 **Mobile Phone** and **USB modem** Insurance as it will provide protection against the risks specified in this statement in relation to the **phone** and where applicable a **portable device**.

Storeynumbers 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 at 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 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 part of the entire mobile phone cover 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 **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**.

Policy Document

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, who deals with the administration of this insurance, including the collection of premium 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 **service** 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**. These terms detail what is covered and what is not covered, how claims are settled and other important policy information.

Our part of the contract is as follows:

- Cover 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** of one month
- **You** must inform **us** if **you** have changed the **phone** or **device**, or **you** wish to cover a different **phone** or **device**. A different phone or 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 these terms
- If **you** do not believe the policy is suitable for **you**, **you** can cancel it within 14 days after receipt of these terms. **We** will refund **your** payment although if a claim has been made during this period, **you** may be required to pay for the **services** provided. 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 **phone** and/or **device** stated on the **certificate** must be **your** property or responsibility, or the property or responsibility of a **family** member or member of staff employed by **you**. **You** must contact **us** if **you** wish to change the **phone** or **device** on cover

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 **0870 900 6444*** 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 phone** and £50, including VAT, for a **portable device** (**proof of purchase** must be provided with **your** claim). The original purchase price will be the standard selling price applicable on the original day of purchase.

Certificate

Certificate of Insurance and Service Agreement.

Electrical or Mechanical Breakdown

The actual breaking or burning out of any part of the **phone** or **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 phone** or **device** was lost (**mobile phone** only), stolen or damaged.

Excess

The first £25 for each **USB modem** or £50 for each **mobile phone** or **portable device** (excluding **USB modems**) upon a successful claim.

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.

IMEI Number

(International Mobile Equipment Identity Number)

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

Incident

Any event that may lead to a claim being made for repair or replacement of the **phone** or **device**. Any incident involving loss (**mobile phone** only), theft or malicious damage must be reported to the Police. **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.

Mobile phone/Phone

Either one of the following mobile devices; mobile phone and **SIM Card**, **USB modem** or data card which is specifically identified by the **IMEI number** as detailed on the **certificate**. The mobile device covered will be the one as identified by the **IMEI number** from the Phones 4u transaction, or any such revised mobile device **IMEI number** which **you** have received due to a claim, exchange or warranty repairs. To change the phone on cover due to any other reason **you** must contact **us**. The phone must be owned by **you** or be **your** responsibility.

Please note: If **you** have chosen to cover a **USB modem** or data card as a **portable device/device** under the **portable device** definition (section A), **unauthorised calls** and loss will not be covered.

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.

Portable device/Device

A self contained, portable electronic media device which is covered under the Tech Protect section of the policy, which is identified by the **serial number** as detailed on the **certificate**. The portable device must be no more than 2 years old (from the date of original purchase as new) at the time of registration, and can be no more than 5 years old (from the date of original purchase as new) during the **period of insurance** (in the event of a claim **proof of purchase** will be required to confirm this). The device must be owned by **you** or be **your** responsibility.

This policy is designed to cover:

1. The following or similar portable devices which are self supporting and not be dependent upon any other type of physical device for its operation: PDAs (Personal Digital Assistant), digital cameras, portable satellite navigation systems, portable DVD players, portable camcorders, handheld games consoles, and portable sound and vision devices.

This section of the policy does not cover the following portable devices: **mobile phones** or devices which have GSM/GPRS/3G functionality (these items must be covered under the **mobile phone** section of this policy) unless the device is a **USB modem** or data card, in-car entertainment, accessories or systems permanently fitted to a vehicle.

2. A **USB modem** or data card.

Proof of purchase

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

Serial number

The unique serial or identification number that **we** will use to identify the **portable device**. The serial number will be requested at the time of registration and must be shown on the **proof of purchase**.

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, the use of which, in conjunction with the **phone**, enables services to be charged to **your** or the **phone** owner's account. **Your** SIM card will not be covered unless it has been inserted into the SIM card slot of the **phone**.

Storeynumbers

Web-based **mobile phone** data backup facility provided to **you** under the contract of insurance (i).

Unauthorised calls

Calls, messages, data and download charges, made from the **phone** after being lost or stolen and whilst not barred by the airtime-provider. The payment of unauthorised calls is subject to a valid claim for the **phone** under the terms and conditions and **you** reporting the **incident** within the given timescales. Unauthorised calls will not be covered if **you** have a different mobile phone number and connected **SIM card** in the **phone** at the time of the **incident**, to the one registered on the policy.

USB modem

A device which connects a personal computer or similar device to a mobile broadband network, which is identified by the **serial number** or **IMEI number** as detailed on the **certificate**.

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 determined by the **USB modem** purchased or the make and model of **phone** purchased. Please see the table below for details.

	premierplan®		premierplanplus™
	USB modem	Mobile Phone	USB modem & Mobile Phone
Insurance Premium - payable under Contract (i)	£2.99	£5.99	£7.99
Service Charge - payable under Contract (ii)	£2.00	£2.00	£2.00
Total	£4.99	£7.99	£9.99

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 made to an airtime-provider.

If **you** wish to change the **phone** or **device** on cover **you** must contact **us**. Please refer to section G of this Policy Document. If **you** change the **phone** or **device** to a different make and model, different terms may apply.

C) Tech Protect registration (premierplanplus cover only)

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 through the link on the Member's Area of **our** website at www.policyadmin.co.uk, and **we will require the following information:**

- The type of **device**
- The make and model of the **device**
- The **serial number** of the **device**

If **you need to make a claim**, **you must be able to provide the proof of purchase.**

The **portable device** will not be covered until 14 days after **you** have registered the item. At the time of registration the **portable device** must be no more than 2 years old (from the date of original purchase as new) and can be no more than 5 years old (from the date of original purchase as new) during the **period of insurance**. No reduction in price is available if **you** do not register for this part of the cover.

D) Cover

Cover will be provided for:

		premierplan®	premierplanplus™
1. One mobile phone		✓	✓
2. One portable device with an original purchase value of up to £300, including VAT. The device must have a minimum original purchase value of £50, including VAT. At the time of registration the portable device must be no more than 2 years old (from the date of original purchase as new) and can be no more than 5 years old (from the date of original purchase as new) during the period of insurance .		X	✓
3. The cost of replacement as a direct result of theft.	Mobile phone	✓	✓
	Portable device	X	✓
4. The cost of replacement as a direct result of loss.	Mobile phone	✓	✓
	Portable device	X	X
5. The cost of repair (or replacement if it cannot be repaired) where accidental damage, water or liquid damage, or malicious damage has occurred.	Mobile phone	✓	✓
	Portable device	X	✓
6. The cost of repair (or replacement if it cannot be repaired) where damage has been caused by electrical or mechanical breakdown .	Mobile phone	✓	✓
	Portable device	X	✓
7. Cover wherever you are in the world, repair or replacement will be arranged upon return to the UK.	Mobile phone	✓	✓
	Portable device	X	✓
8. The cost of unauthorised calls up to a maximum of £10,000 per claim including VAT.	Mobile phone	✓	✓
	Portable device	X	N/A
9. The replacement of accessories for the same risks (see points 3 to 8 above) as the phone or 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.	Mobile phone	Up to £500 per claim inc VAT	Up to £500 per claim inc VAT
	Portable device	X	Up to £50 per claim inc VAT
10. Storeynumbers . Data backup of contacts, calendar and notes. You will need a compatible phone which is GPRS enabled, Internet access and an email address to make use of this facility.		✓	✓

E) Making a claim

- To make a claim:
 - visit **our** website at www.policyadmin.co.uk for a Tech Protect or **mobile phone** claim
 - alternatively **mobile phone** claims can be registered by telephoning **0870 900 6444***
- If the **phone** (or **USB modem** or data card covered under the Tech Protect section (section C)) 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 calls** being made. **Unauthorised call** cover only applies to the **mobile phones** covered under the mobile phone definition (section A).
- If **your** claim relates to loss (**mobile phone** only), theft or malicious damage, **you** must inform the Police within 24 hours of discovery and ask for an incident reference number.
- You** must notify **us** within 48 hours of discovery of the **incident**. Please have **your** policy reference number to hand.
- 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.
- 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.
- 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.
- To support **your** claim for **unauthorised calls** incurred on a monthly airtime contract, **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 return the damaged **phone, 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 **phone, 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 **phone**, if it has been replaced since **your** policy started and **you** must have notified **us** of the change.
12. **You** must provide the **proof of purchase** for the **portable device** at the time of **your** claim.
13. **You** must provide the **proof of purchase** for the **accessories** at the time of **your** claim.
14. **You** must pay the policy **excess** of £25 for each **USB modem** or £50 for each **mobile phone** or **portable device** (excluding **USB modems**) upon a successful claim.

F) What will happen when your claim is approved

1. Replacement **phones, 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 **phone** 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. If **you** have chosen to cover a **USB modem** or data card under the **portable device** under the **portable device** definition (section A), **unauthorised calls** and loss will not be covered.
4. If **you** need to claim as a result of an **incident** outside the UK, the **phone, device** and/or **accessories** will be repaired or replaced once 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 **phones, devices, accessories**, parts and materials replaced by **us** shall become the property of the **insurer**.
7. The details of **phones** reported lost or stolen will be submitted to the Central Equipment Identity Register 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.

G) Changing the phone or device on cover

1. **You** must contact **us** to change the **phone** or **device** **you** have on cover. If **you** do not notify **us** of a change to the **phone** or **device** **you** wish to be insured then **we** may not accept **your** claim.
 - a. to change the **device** log on to **our** website at **www.policyadmin.co.uk**
 - b. to change the **phone** call **us** on **0870 900 6444***
2. After **you** change the **phone**, it will not be covered for a period of 14 days from the time of the change, unless the **phone** was purchased from Phones 4u, where the cover will begin from the time of purchase.
3. After **you** change the **portable device**, it will not be covered for a period of 14 days from the time **we** are informed of the change.
4. If **you** have made a claim, the replacement **phone** or **device** will automatically be covered under **your** policy unless **you** have asked for it not to be covered.

H) Important things that you must do

1. Use the **phone, device** and **accessories** in accordance with the manufacturer's instructions.
2. Take reasonable care to prevent loss of, theft of, or damage to, the **phone, 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 **phone** or **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 **0870 900 6444***.

I) Loss, theft, damage and unauthorised calls

Cover will not be provided for:

1. Theft from an unattended motor vehicle where the **phone** or **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 where the **phone** or **device** has been left negligently or deliberately in a public place or a place to which other people have access.
4. Theft of the **phone** or **device** where it has been passed to someone else other than a **family** member.
5. Loss of a **portable device**.
6. Loss of the **phone** where it has been left negligently or deliberately in a public place or a place to which others have access.
7. Loss of the **phone** where it has been passed to someone else other than a **family** member.

8. The cost of **unauthorised calls** whilst the **phone** was not in **your** custody, where the theft or loss of the **phone** 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 calls** will not be covered if **you** have a different mobile phone number and connected **SIM card** in the **phone** at the time of the **incident**, to the one registered on the policy.
9. The cost of **unauthorised calls** if the **phone** has not been lost or stolen and an incident reference number obtained from the Police.
10. The cost of **unauthorised calls** if **you** have chosen to cover a **USB modem** or data card under the **portable device** definition. (Section A of the Policy Document)
11. Theft of, loss of, or damage to **accessories** not lost, stolen, or damaged at the same time and under the same circumstances as the **phone** or **device**.

J) Electrical or mechanical breakdown

Cover will not be provided for:

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

K) 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 **USB modem** or £50 for each **mobile phone** or **portable device** (excluding **USB modems**) upon 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 **phone**, or on a hard disk, memory card or other storage media. It is recommended that a backup copy of all data is kept.
4. Any claim made for a **portable device** where the **incident** date is during the period of 14 days after registration, or a period of 14 days after **you** change the **device** on cover. If **you** change the **mobile phone** on cover, the same 14 day period will apply unless **you** have purchased the **phone** from Phones 4u, where cover will start immediately.
5. Where the **IMEI number** or **serial number** cannot be determined from the **phone** or **device**, or **proof of purchase** cannot be provided to prove ownership of the **phone** or **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 **phone** or **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 **phone** or **device** by any Police, Customs or Government Authority.
14. People who are not permanently resident in the UK.
15. Any consequential loss incurred by **you** during the administration of the policy or at the time of a claim.

L) Cancelling the policy

1. If the policy does not meet **your** requirements, please telephone **our** Customer Services team immediately on **0870 401 7657*** 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** 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 **0870 401 7657***. 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.

M) 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 **0870 900 6444*** 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 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.

N) 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 **0870 900 6444***.

Alternatively, **you** can write to **us** at the following address, quoting **your** policy reference 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 **0870 900 6444***.

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.

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

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 £2,000 of the claim, and 90% above this limit. Further information can be obtained from their website at www.fscs.org.uk

O) 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). 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** 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.

Calls may be recorded or monitored for Training/Customer Services purposes and/or the prevention or detection of crime.

*0870 calls will be charged at a maximum of 8p a minute from a BT line. Calls from a non-BT phone lines may vary.

Premierplan mobile device insurance

Available exclusively at Phones 4u, offers great value worldwide cover for your mobile phone or USB modem, plus accessories up to £500, against:

- Loss
- Theft
- Accidental damage
- Water and liquid damage
- Malicious damage
- Electrical or mechanical breakdown
- Unauthorised calls up to £10,000

Premierplan also comes with

storemynumbers™



To register your claim call us on 0870 900 6444*
or visit www.policyadmin.co.uk

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 Ltd

Registered in England No: 1865673
Registered Office: Integra House, Floor 2, Vicarage Road,
Egham, Surrey, TW20 9JZ

We'll find the right deal 4u.



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