

Pay Monthly

# Mobile Device Insurance



**premierplan<sup>®</sup>**  
worldwide insurance



## 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.

The cost of the policy and level of cover will depend on the make, model and type of the **mobile device(s)** purchased and will be confirmed on **your certificate**.

	Main Benefits	Main Exclusions
<p><b>Premierplan Mobile Device Insurance</b></p> <p>For one <b>mobile phone</b>, one <b>tablet</b> or one <b>laptop</b>, &amp; <b>SIM card</b></p> <p>or</p> <p>For one <b>mobile phone</b> and <b>SIM card</b> plus one <b>tablet</b> with no <b>SIM card</b></p> <p>or</p> <p>For one <b>USB modem &amp; SIM card</b> plus a <b>laptop</b></p> <p><b>Unauthorised charges</b> cover only applies where the <b>mobile device</b> is originally purchased with a <b>SIM card</b> for that specific <b>mobile device</b></p>	<ul style="list-style-type: none"> <li>The cost of repair (or replacement if a repair cannot be made) in the event of:           <ul style="list-style-type: none"> <li>Accidental damage</li> <li>Water or liquid damage</li> <li>Malicious damage</li> <li><b>Electrical or mechanical breakdown</b></li> </ul> </li> <li>The cost of replacement as a direct result of:           <ul style="list-style-type: none"> <li>Loss</li> <li>Theft</li> </ul> </li> <li><b>Unauthorised charges</b> up to £10,000 per claim</li> <li><b>Accessories</b> up to £500 per claim. <b>Accessories</b> are covered where they have been lost, stolen or damaged at the same time as the <b>mobile device</b>, or where they are incompatible with a <b>mobile device</b> replaced as a result of a valid claim</li> <li>Cover wherever <b>you</b>, <b>your</b> family member or staff employed by <b>you</b> are in the world. Repair or replacement will be arranged upon return to the UK</li> </ul>	<ul style="list-style-type: none"> <li>The policy <b>excess</b> which is payable by <b>you</b> upon each successful claim for the amount of:           <ul style="list-style-type: none"> <li>£100 if <b>you</b> are claiming for a <b>mobile device</b> manufactured by Apple</li> <li>£50 if <b>you</b> are claiming for any other type or make of <b>mobile device</b> not covered by the other <b>excess</b> levels</li> <li>£25 if you have a premierplan Lite policy</li> <li>£10 if you are claiming for a <b>USB Modem</b></li> </ul> </li> <li>Theft of the <b>mobile device</b> where it has been left visible in an unattended motor vehicle</li> <li>Theft of the <b>mobile device</b> from any unattended building or premises, unless evidenced damage was caused in gaining entry to, or exit from, the building or premises</li> <li>Theft or loss where the <b>mobile device</b> has been left negligently or deliberately in a public place or a place to which others have access</li> <li>Theft of, or damage to the <b>mobile device</b> where it has been passed to someone else other than the <b>authorised user</b></li> <li>The replacement of any digital content stored in the memory of the <b>mobile device</b>, or on a hard disk, memory card or other storage media</li> <li>Any claim made for the <b>mobile device</b> where the <b>incident</b> date is during the period of 14 days after <b>you</b> change the <b>mobile device</b> or mobile phone number on cover, unless <b>you</b> have purchased the <b>mobile device</b> from Phones 4u, where cover will start immediately</li> <li><b>Unauthorised charges</b> for <b>mobile devices</b> which are purchased without a <b>SIM card</b></li> <li>At the time of registration the <b>laptop</b> 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.</li> </ul>
<p><b>Premierplan Lite Mobile Device Insurance</b></p>	<p>Similar cover to premierplan above, with the following changes:</p> <ul style="list-style-type: none"> <li><b>Accessories</b> up to £50 per claim</li> <li><b>Unauthorised charges</b> up to £1,000 per claim</li> </ul> <p>Should <b>you</b> wish to upgrade <b>your</b> policy to the increased level of cover, please contact <b>us</b></p>	
<p><b>Storemynumbers™</b></p>	<ul style="list-style-type: none"> <li>Data backup of contacts, calendar and notes</li> <li><b>Storemynumbers™</b> is a web-based product and <b>you</b> will need Internet access and an email address to use <b>Storemynumbers™</b>. Functionality requires a compatible <b>mobile device</b> which has been enabled to use data services.</li> </ul> <p>For further details please visit <a href="http://www.policyadmin.co.uk">www.policyadmin.co.uk</a></p>	

Full details of the Mobile Device Insurance benefits can be found in section C, and full details of the exclusions can be found in sections H, I and J, of the Policy Document.

## Price

The cost of the policy will be provided at the time of the sale and will be confirmed on your **Certificate**. The price will depend on the make, model and type of the **mobile device(s)** covered and 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** or **SIM card** on cover you must telephone us as the policy only covers you for the **mobile device** stated on your **certificate**. If you change the **mobile device** to a different model or **SIM card**, different terms and costs may apply. The **mobile device** or **SIM card** will not be covered for the period of 14 days after you advise us of the change of the **mobile device** or **SIM card**, unless you have purchased the **mobile device** from Phones 4u, where cover will start immediately.

## Storemynumbers™ registration

You can register for the **Storemynumbers™** service by visiting [www.policyadmin.co.uk](http://www.policyadmin.co.uk), from the day after you purchase this policy. Full details can be found in the Policy Document in section K. Please note the mobile handset is not covered under this service.

## Making a claim

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

- The Police must be informed (or the 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 discovering any theft or malicious damage for which you wish to make a claim, obtaining an incident reference number.
- If the **mobile device** is stolen, the airtime provider must be informed within 24 hours of discovery to bar the **SIM card**. Doing this will prevent any further **unauthorised charges** being made.
- 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:
  - 48 hours of return to the UK, or
  - 30 days upon discovery of the **incident**

Please have your policy reference number to hand.

- Claims can also be registered by logging onto [policyadmin.co.uk](http://policyadmin.co.uk)
- 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.

**Mobile phone** claims can also be registered by logging onto our website at [www.policyadmin.co.uk](http://www.policyadmin.co.uk)

Please refer to sections D and E 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 L of the Policy Document.

## Enquiries/Complaints

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 N 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. **You** are covered for 90% of the entire claim without any upper limit. **You** can get more information about the compensation scheme arrangements by contacting the FSCS on **0207 892 7300** or by visiting their website at [www.fscs.org.uk](http://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/](http://www.fsa.gov.uk/register/) or by phoning **0845 606 1234**. If **you** need to register a complaint, please contact the **Customer Relations Department, Policy Administration Services Ltd, PO Box 99, Blyth NE24 9DN** or call **0844 871 0600\***. 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.

## 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 the **insurer's** 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. Upon cancellation, **your** cover under this policy will terminate immediately
- 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.

**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 Ltd, PO Box 99, Blyth NE24 9DN.**

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

The value of accessories varies depending on the cost of **your** policy. For customers on premierplan Lite, accessories are covered up to a combined retail price of £50 including VAT for a **mobile device**. For all other customers accessories are covered 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

The policy excess which is payable by **you** upon each successful claim for the amount of:

- £100 if **you** are claiming for a **mobile device** manufactured by Apple
- £50 if **you** are claiming for any other type or make of **mobile device** not covered by the other excess levels
- £25 if **you** have a premierplan Lite policy
- £10 if **you** are claiming for a **USB Modem**

### 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**

and **accessories**. Any incident involving theft or malicious damage must be reported to 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 the given timescales. **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.

### Laptop

A portable computer with an integrated screen, keyboard and mouse pointer device, powered by battery and/or mains power, which has the ability for connection to networks and peripheral devices. The laptop is specifically identified by the serial number as detailed on the certificate. The laptop must be owned by **you** or be **your** responsibility.

### Mobile device

Either a **mobile phone** or **tablet**, or **USB modem** and **laptop**, 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.

### 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.

### Serial number

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

### Service charge

The amount of £2 per month, which is payable by **you** under the terms, to **us** for **our services**. This amount is included in **your monthly payment** and is not an additional payment.

### 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 phone 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**, **serial number** 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**.

### **USB modem**

A device (and SIM card) which connects a personal computer, laptop or similar device to a mobile broadband network, which is identified by the **serial number** or **IMEI number** as detailed on the **certificate**. The USB modem must be owned by **you** or be **your** responsibility.

### **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 provided at the time of the sale and will be confirmed on **your Certificate**. The price will depend on the make, model and type of the **mobile device(s)** covered and this includes any taxes or additional charges which may apply. The cost is determined by the amount of the insurance premium which is payable under contract (i) to the **insurer**, and the **service charge** which is payable under contract (ii) to **us** for the service agreement.

The policy is automatically renewed each month, with the **monthly payment** being taken by Direct Debit. The **monthly payment** is separate from any payment **you** make to an airtime provider.

If **you** wish to change the **mobile device(s)** or **SIM card** on cover **you** must contact **us**. If **you** change the **mobile device** to a different make and model different terms and costs may apply. The **mobile device** and **SIM card** will not be covered for the period of 14 days after **you** advise

us of the change of the **mobile device** or **SIM card**, unless **you** have purchased the **mobile device** from Phones 4u, where cover will start immediately.

### C) Mobile Device Insurance Cover

Cover will be provided for:

1. The **mobile device(s)** and **SIM card** as detailed on **your certificate**.
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** is in the world, repair or replacement will be arranged upon return to the UK.
7. The cost of **unauthorised charges** up to a maximum value, per claim for the qualifying covered **mobile device**. Premierplan Lite customers are covered up to a maximum of £1,000 per claim including VAT. All other customers are covered up to a maximum of £10,000 per claim including VAT.
8. The cost of replacement of **accessories** for the same risks (see points 2 to 7 above) and in the same **incident** 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. Premierplan Lite customers are covered up to a maximum of £50 per claim including VAT. All other customers are covered up to a maximum of £500 per claim including VAT.
9. At the time of registration a laptop 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.

### D) 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](http://www.policyadmin.co.uk) or telephoning **0844 871 0600\***
  - b. **tablet** and **laptop** claims can be registered by telephoning **0844 871 0600\***

Monday - Friday 8.00am - 8.00pm  
Saturday - Sunday 9.00am - 6.00pm
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, 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 theft or malicious damage 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:
  - a. 48 hours of **your** return to the UK, or
  - b. 30 days upon discovery of the **incident**

Please have **your** policy reference number to hand.

5. You must pay the policy **excess** for each successful claim for the amount of:
  - a. £100 if **you** are claiming for a **mobile device** manufactured by Apple
  - b. £50 if **you** are claiming for any other type or make of **mobile device** not covered by the other **excess** levels
  - c. £25 if **you** have a premierplan Lite policy
  - d. £10 if **you** are claiming for a **USB Modem**
6. If **your** claim relates to theft or loss whilst in an **establishment**, the **incident** should be reported to a member of staff at the **establishment** as soon as possible and within 24 hours of discovering the **incident**.
7. 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.
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.
9. 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**.
10. If applicable, **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.
11. **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.
12. **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.
13. **You** must provide the **proof of purchase** for the **accessories** at the time of your claim.

### **E) 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 effect repairs using readily available parts, or provide refurbished products which may contain parts, which are of similar or equivalent specification, and which may include unbranded parts. This policy is provided in addition to any manufacturer's warranty that applies to **your mobile device** ("applicable manufacturer's warranty"). Nothing in this policy is intended to affect **your** rights under the applicable manufacturer's warranty or **your** statutory rights. If any repairs authorised by **us** under this policy invalidate the applicable manufacturer's warranty, **we** will repair or replace **your mobile device**, as necessary, in accordance with the terms of the applicable manufacturer's warranty for the unexpired period of the applicable manufacturer's warranty.
3. **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.
4. If **you** are claiming for **unauthorised charges**, **we** will provide reimbursement, at **our** discretion, by BACS transfer or cheque payable to **you**, or by direct payment to the airtime provider, for up to a maximum of either £1,000, including VAT, per claim for premierplan Lite customers or £10,000, including VAT, per claim for all other premierplan customers. **We** will advise **you** of the method of reimbursement when the claim is authorised.
5. If **you** need to claim as a result of an **incident** outside the UK, the **mobile device** or **accessories** will be repaired or replaced upon return to the UK.

6. 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.
7. Damaged **mobile devices** and **accessories**, parts and materials replaced by **us** shall become the property of the **insurer**.
8. The details of **mobile devices** reported lost or stolen will be submitted, where applicable, to the IMEI Database to prevent further use.
9. **We** reserve the right to discontinue cover if **you** have made two successful claims in any rolling 12-month period.

### F) 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.
4. At the time of registration a **laptop** 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.

### G) 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\***.

### H) 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 the **authorised user**.
5. The cost of **unauthorised charges** whilst the **mobile device** was not in **your** custody or the custody of the **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 discovering the **incident**. **Unauthorised charges** will not be covered if there is 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**.

### I) 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.

### J) General Exclusions

Cover will not be provided for:

1. Any loss (business or personal) resulting from loss of use.
2. The policy **excess** which is payable by **you** upon each successful claim for the amount of:
  - a. £100 if **you** are claiming for a **mobile device** manufactured by Apple
  - b. £50 if **you** are claiming for any other type or make of **mobile device** not covered by the other **excess** levels
  - c. £25 if **you** have a premierplan Lite policy
  - d. £10 if **you** are claiming for a **USB Modem**
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** or **serial 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. Damage due to wear and tear, depreciation or gradual deterioration.
8. Damage due to any process of cleaning, adjustment, repair, maintenance or dismantling.
9. The cost of cosmetic repairs.
10. 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.
11. Loss, theft, damage, or breakdown arising out of any wilful act or negligence of the user.
12. 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.
13. People who are not permanently resident in the UK.

14. Loss resulting from events that are indirect or remote to the **incident**.

### **K) Storemynumbers™**

Upon **your** purchase of **Mobile device** Insurance **you** also receive the inclusive benefit of **Storemynumbers™**. **Storemynumbers™** is a web-based service, which provides data backup of contacts, calendar entries and notes. **Storemynumbers™** functionality requires a compatible mobile phone which has been enabled to use data services. **Storemynumbers™** is a web based product and **you** will need Internet access and an email address to use **Storemynumbers™**. Visit [www.policyadmin.co.uk](http://www.policyadmin.co.uk).

#### **Storemynumbers™ Registration**

**You** will need to register to take advantage of this cover, and registration will be available the day after **your** purchase of the 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](http://www.policyadmin.co.uk). If **you** have ported the phone number **you** must contact **us** to update **our** records immediately as this may affect the **services** **we** supply.

This service uses **your** airtime provider's data service 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 **you** only and for the mobile phone number registered with **us**. There may be periods where 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 **Storemynumbers™** service **you** or the user of the phone are obliged to perform the following:

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

However, certain makes and models of phone are incompatible with the **Storemynumbers™** service, please contact **us** should **you** have 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 data transfer costs involved in synchronising the phone.

Please note, the mobile handset is not covered under the **Storemynumbers™** service.

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

### **L) 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 Ltd, PO Box 99, Blyth NE24 9DN**.
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. Any 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.

## 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 **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 Ltd, PO Box 99, Blyth NE24 9DN.

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 **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 Ltd, PO Box 99, Blyth NE24 9DN. **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](http://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 (FSCS). **You** may be entitled to compensation from the scheme if they cannot meet their liabilities. **You** are covered for 90% of the entire claim without any upper limit. **You** can get more information about the compensation scheme arrangements by contacting the FSCS on **0207 892 7300** or by visiting their website at [www.fscs.org.uk](http://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 registration details can be checked on the FSA website [www.fsa.gov.uk/register/](http://www.fsa.gov.uk/register/) or by phoning **0845 606 1234**.

If **you** need to register a complaint, please contact the **Customer Relations Department, Policy Administration Services Ltd, PO Box 99, Blyth NE24 9DN**. 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.

**Phones 4u Limited**

Registered in England No. 3154198

Registered Office:

Osprey House  
Ore Close  
Lymedale Business Park  
Newcastle-Under-Lyme  
Staffordshire ST5 90D

**Policy Administration Services Limited**

Registered in England No. 3907386

Registered Office:

Osprey House  
Ore Close  
Lymedale Business Park  
Newcastle-Under-Lyme  
Staffordshire ST5 90D

**London General Insurance Company Limited**

Registered in England No: 1865673

Registered Office:

Integra House  
Floor 2  
Vicarage Road  
Egam  
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.