

# Premierplan

## Mobile Phone Insurance

This policy covers:

- Theft
- Loss
- Damage
- Breakdown

Please see page 8 for details





## How to contact us

**By phone****0844 871 0600\***

Monday - Friday

8.00am - 8.00pm

Saturday - Sunday

9.00am - 6.00pm

**By email****[premierplan@policyadmin.co.uk](mailto:premierplan@policyadmin.co.uk)****By post**

Policy Administration Services Ltd

PO Box 99

Blyth

NE24 9DN

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



## Policy Summary

We want you to get the most out of this policy, and that means you need to be clear on what is and isn't covered. The Summary of Cover and Policy Document contained in this booklet provide details of the insurance policy and it's important you read them to ensure that the policy meets your needs. Full terms of the policy can be found in the Policy Document. You may need to review this Policy periodically to ensure it continues to meet your requirements.

### What you are covered for

- Replacing or repairing your mobile phone in the event of:
  - loss
  - theft
  - damage
  - breakdown
- Unauthorised network charges from the point that your mobile phone was lost or stolen for up to 24 hours after discovery of the loss or theft, up to a maximum value of £1,000 (including VAT) per claim
- Mobile phone accessories that are lost, stolen or damaged at the same time as your mobile phone, up to a maximum value of £100 (including VAT) per claim

### What you are NOT covered for

- You need to pay a £50 excess for every accepted claim
- Theft, loss, damage or breakdown where you have knowingly put your mobile phone at risk or you have not taken care of it. Examples are provided in the "What you are NOT covered for" section of the Policy Document, which you should read to help you understand the cover

### Price of your insurance

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 and model of the mobile phone covered and 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 you make to an airtime provider.

## Cancelling your insurance

- You have the right to cancel your insurance at any time. If the policy does not meet your requirements, please telephone our Customer Services team as soon as possible using the contact details at the start of this booklet
- If you want to change your mind after you purchase, you can cancel the policy within 14 days after receipt of this Policy Document. We will refund your payment unless you have made a successful claim. After 14 days you will not receive a refund and if you cancel the cover the policy will end immediately
- This policy does not end at the same time as your mobile phone contract and will continue until you cancel it

## If you need to claim

- You must tell us about your claim as soon as possible and in any event within 28 days of becoming aware of the loss, theft, damage, or breakdown, and inform the Police and your airtime provider where you're claiming for loss or theft. Claims outside this time frame will still be considered, however it makes it difficult for us to investigate your claim
- You may need to send us proof that the mobile phone is yours, or is your responsibility which should include the make, model and IMEI number
- You can make a claim by:
  - logging onto our website at [policyadmin.co.uk](http://policyadmin.co.uk)
  - telephoning **0844 871 0600\***If you are unable to log onto our website, we will be able to email a claim form to you when you call

## If you change your phone

- You must contact us to change the mobile phone you have on cover. If you do not notify us of a change to the mobile phone you wish to be insured then we may not accept your claim
- If you have made a claim, the replacement mobile phone will automatically be covered under your policy unless you have asked for it not to be covered

## Got a question? Need to make a Complaint?

We want to make sure you're happy. Should you need to talk to us, call **0844 871 0600\*** or email [relations@policyadmin.co.uk](mailto:relations@policyadmin.co.uk). If after making a complaint you are still unhappy, you may contact the Financial Ombudsman Service. Further details are provided in the Complaints section of the policy.



### **Need another copy**

This document is also available in large print, audio and Braille, so get in touch using the contact details at the start of this booklet if you'd like to request a copy in one of these formats. The same applies if you just need a replacement.

### **Choice of law**

English law applies to this policy. It's written in English and all communication with you will be in English.

### **Compensation scheme**

London General Insurance Company Limited and Policy Administration Services Limited 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.

Web: [fscs.org.uk](https://www.fscs.org.uk)

Telephone: **0800 678 1100** or **0207 741 4100**

### **Status disclosure**

Phones 4u Limited (FRN 404471) is an appointed representative of Policy Administration Services Limited who is authorised and regulated by the Financial Conduct Authority. The insurance cover has been arranged by Policy Administration Services Limited (FRN 307406) with a single insurer, London General Insurance Company Limited (LGI) (FRN 202689). LGI is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

Registration details can be checked on the Financial Services Register.

Web: [fca.org.uk/register](https://www.fca.org.uk/register)

Telephone: **0800 111 6768** or **0207 066 1000**

## Premierplan Mobile Phone Insurance Policy

This is your mobile phone insurance policy, in this document you will find everything you need to know. Please read this carefully to make sure this policy is right for you. If you have any questions get in touch using the contact details at the start of this booklet. This policy constitutes an agreement between you and the insurer, London General Insurance Company Limited. The insurer has appointed Policy Administration Services Limited (PAS) to administer the policy. References to 'we/us/our' relates to London General Insurance Company and PAS.

### Who is this policy suitable for?

For many of us, our mobile phone is much more than a device for making calls. It means you can stay in contact with friends and family wherever you are, it stores valuable memories and so much more. This policy is suitable if you have a mobile phone that is not already covered under an insurance policy and you want to cover the cost of repairing or replacing your mobile phone against loss, theft, damage and breakdown (subject to payment by you of the excess for every accepted claim).

It is important to note that mobile phone insurance is offered on the understanding that you will take care to avoid loss, theft, damage or breakdown to your mobile phone. Having insurance does not mean that you can take risks with your mobile phone which you would not take if your mobile phone was not insured, as doing so may result in your claim being declined.

We do understand that circumstances of the claim can be quite different when a claim event happens and we will make every effort to take this into consideration when we review a claim.



## The cover you receive

Risks you are covered for	Benefits you receive
<p>Your mobile phone is covered against:</p> <ul style="list-style-type: none"> <li>• <b>Theft</b></li> <li>• <b>Loss</b></li> <li>• <b>Damage</b></li> <li>• <b>Breakdown</b></li> </ul>	<p>If your mobile phone is damaged or breaks down we will either:</p> <ol style="list-style-type: none"> <li>(1) repair the mobile phone (where possible) or</li> <li>(2) replace it with a mobile phone of a similar specification</li> </ol> <p>If your mobile phone is lost or stolen we will replace it with a mobile phone of a similar specification.</p> <p><b>Replacements</b></p> <ul style="list-style-type: none"> <li>• Where we replace the mobile phone the replacement may be a remanufactured (not brand new) handset, and we can't guarantee to replace any limited or special edition mobile phones, or the handset colour</li> <li>• Where we send you a replacement or repaired item, this will be to a UK address</li> </ul>
<p>If you make a successful claim for loss or theft and as a result have incurred <b>unauthorised network charges</b> you are covered for these up to a value of £1,000 (including VAT) per claim</p>	<p>In the event that you suffer unauthorised network charges as a result of your mobile phone being stolen or lost, we will pay those charges incurred during the period between:</p> <ol style="list-style-type: none"> <li>(1) the moment of loss or theft and</li> <li>(2) the moment 24 hours after the loss or theft is discovered</li> </ol>
<p>If any <b>accessories</b> for your mobile phone are lost, stolen or damaged at the same time as your mobile phone you are covered for these up to a value of £100 (including VAT). That's a case, headphones, Bluetooth headsets and similar</p>	<p>If your accessories are lost, stolen or damaged at the same time as your mobile phone we will replace them with accessories of a similar specification</p>

## What you are NOT covered for

Summary	Description
Excess	You need to pay a £50 contribution every time you make a successful claim, this is the excess. <b><u>Your excess is payable for every accepted claim and must be paid before your claim will be settled.</u></b>
Loss, theft or damage as a result of not taking care of your mobile phone	<p><b>We know how important your mobile phone is to you and we expect that you will take care of your mobile phone. If you don't take care of your mobile phone then we may not pay your claim.</b></p> <p>Taking care of your mobile phone means –</p> <ul style="list-style-type: none"> <li>• Not knowingly leaving your mobile phone somewhere it is likely to be lost, stolen or damaged (would you leave your wallet or purse there?)</li> <li>• If you need to leave your mobile phone somewhere then we expect you to <b><u>lock it away out of sight</u></b> if at all possible. If you cannot lock it away then you must leave it with <b><u>someone you trust</u></b> or <b><u>concealed out of sight in a safe place</u></b></li> <li>• Making reasonable enquiries to find your phone if you think you have lost it</li> </ul> <p>If you knowingly leave your mobile phone where others can see it but you cannot, and your mobile phone is then lost or stolen, we may not pay your claim.</p> <p>We will always take into account where you are and what you are doing when we assess whether you have taken care of your mobile phone. If we believe you have not taken care of your mobile phone, and have knowingly taken a risk with it, we may decline your claim.</p> <p>For example, if you knowingly do any of the below we may decline your claim for not taking care of your mobile phone:</p> <ul style="list-style-type: none"> <li>• leaving your mobile phone on display in your car</li> <li>• leaving your mobile phone somewhere you can't see it but others can</li> <li>• leaving your mobile phone in the care of someone you don't know well</li> </ul>

Summary	Description
	<ul style="list-style-type: none"> <li>• if you are at the gym and you leave your mobile phone on a bench in the changing rooms rather than taking it with you or locking it in a locker</li> <li>• in a cafe or pub you leave your mobile phone on the table when you go to pick up your drink instead of taking it with you</li> </ul> <p>All of these examples increase the risk of it being stolen and may result in your claim being declined. The examples are to help you understand what's covered, and are not the only reasons a claim could be rejected.</p>
Cosmetic damage	<p><b>We only cover damage if it stops the normal functioning of your mobile phone. If it is just a scratch or dent, and your mobile phone still works as expected, then we will not repair or replace it.</b></p> <p>We know scratches and scrapes to your mobile phone aren't nice but we are here to fix your mobile phone when it isn't working, so if it still functions as you would expect then we can't help.</p>
Contents of your mobile phone	<p><b>We only cover the mobile phone, we don't cover the contents. This means that any pictures, software, downloads, apps, music or any other content is not covered by this policy so make sure you back it up regularly.</b></p> <p>There are lots of ways to back up the contents of your mobile phone and we suggest you do this regularly so if you have a claim and you lose your mobile phone's contents as a result you can download it on to your new mobile phone and be up and running again in no time.</p>
Other loss	<p><b>Any cost or loss that can't be resolved by the repair or replacement of your mobile phone.</b></p> <p>We don't cover any loss or profit, opportunity, goodwill or similar losses. We just cover the mobile phone, unauthorised network charges and accessories.</p>
Modifications	<p><b>If your mobile phone has been modified in any way we will only replace the mobile phone, we do not cover the modifications that have been made.</b></p> <p>Modifications are anything that changes the way your mobile phone looks or operates from the original specifications. This includes things like adding gems, precious metals or making software changes such as unlocking your mobile phone from a network.</p>

## Actions you will need to take on loss, theft, breakdown or damage to your mobile phone

Summary	Description
Tell your airtime provider if your mobile phone is lost or stolen	<p><b>Tell your airtime provider if your mobile phone is lost or stolen as soon as you can.</b></p> <p>We only pay for unauthorised network charges from the point your mobile phone is lost or stolen for up to 24 hours after you discover the loss or theft. If you don't tell your airtime provider within the 24 hour period, you will be responsible for any further charges.</p>
If your mobile phone is lost or stolen report it to the Police	<p><b>Tell the Police about any lost or stolen mobile phone as soon as you can, we will ask you to provide the Police reference number before we will pay any claim for loss and theft.</b></p>
Report your claim to us as soon as you can and in any event within 28 days	<p><b>Tell us about a claim as soon as you can. We expect you to tell us about any claim as soon as possible and within 28 days of discovery of the loss, theft, breakdown or damage.</b></p> <p>If you don't do this, we will still consider you claim, however it makes it difficult for us to investigate your claim, recover your mobile phone if it lost or stolen or stop any further damage to your mobile phone. You can log your claim online or by telephone, it is really simple.</p>
Proof of ownership	<p><b>We need to know that you either own the phone (and accessories) or it's your responsibility. You will need to provide some form of proof of ownership.</b></p> <p>You will need to be able to tell us the make and model, and IMEI number of the phone, and we may ask to see something that tells us that the items you are claiming for belong to you or are your responsibility.</p> <p>The IMEI number is the unique serial number for your mobile phone. You can find it by inputting *#06# into your mobile phone. It should also be noted on the documentation that came with your mobile phone when you purchased it. Your airtime provider may also be able to provide it to you.</p> <p>Proof of ownership could include a till receipt, documentation from your airtime provider or the box it came in. If you don't have any proof of ownership we may decline your claim. If your mobile phone was sold to you by Phones 4u, we will be able to identify it.</p>

## How to make a claim

- You should tell us about your claim as soon as you can, and within 28 days of discovering the incident. Claims outside this time frame will still be considered, however it makes it difficult for us to investigate your claim
- We will ask for proof that you have informed the Police (or the relevant local authorities if outside of the UK at the time of discovering the incident) and your airtime provider
- If you're claiming for damage or breakdown, you'll need to send us the mobile phone (and accessories if you're claiming for them), by secure means as described in the claim documentation
- You may need to send us proof that the mobile phone is yours, or is your responsibility
- You can make a claim by:
  - logging onto our website at [policyadmin.co.uk](https://policyadmin.co.uk)
  - telephoning **0844 871 0600\***

If you are unable to log onto our website, we will be able to email a claim form to you when you call
- If you make a claim for unauthorised network charges you will need to provide either the monthly mobile phone bill showing the charges and the bill for the month prior to the unauthorised network charges or proof of your mobile phones balance prior to the theft or loss
- You will need to pay your excess for every accepted claim. Your excess can be paid by Visa, MasterCard and debit cards and we can take this payment over the phone or you can send in your card details on your claim form

Please make sure you have read the "Actions you will need to take on loss, theft, breakdown or damage to your mobile phone" section as this tells you what we may need from you in order to settle your claim.

## What you need to know about the claims process

- Repairs may be made using readily available parts, or we may 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 phone ("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 phone, as necessary, in accordance with the terms of the applicable manufacturer's warranty for the unexpired period of the applicable manufacturer's warranty
- If any lost, stolen or damaged items are recovered after the claim is approved, they shall become the property of the insurer and must be returned to us immediately. Damaged mobile phones and accessories, parts and materials replaced by us shall become the property of the insurer
- PAS handle all claims on behalf of the insurer

## What if your claim is rejected?

If you're not happy with the claims decision, we want to hear from you as soon as possible. Please follow the complaints process.

## Tell us when your details change

If you change your mobile phone, or you move address, please tell us so we can keep our records up to date.

## Fraud

We do not tolerate any aspect of fraudulent activity. We work closely with Law Enforcement Agencies and airtime providers to identify fraud and support prosecution where the appropriate evidence exists. Our Fraud Team works tirelessly to prevent and detect fraud. We, and other organisations may access and use, from other countries, the information recorded by fraud prevention agencies.

It is important that when applying for insurance, or submitting a claim you or anyone acting on your behalf must take reasonable care to answer all questions honestly and to the best of your knowledge. Failure to do so may affect the validity of your policy or the settlement of your claim.

If false or inaccurate information is provided and fraud is identified then we will:

- Not honour the claim and we will cancel your policy
- Report you to the relevant authorities and take legal action, if necessary, to recover any money already paid to you under this insurance policy
- Put the details of the fraudulent claim 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
- Pass the details to fraud prevention agencies. Law enforcement agencies may access and use this information. Other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
  - Checking details on applications for credit and credit related or other facilities
  - Managing credit and credit related accounts or facilities
  - Recovering debt
  - Checking details on proposals and claims for all types of insurance
  - Checking details of job applicants and employees

Please contact us if you want to receive details of the relevant fraud prevention agencies using the contact details at the start of this booklet.

### Price of your insurance

- 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 and model of the mobile phone covered and 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 you make to an airtime provider

### Cancelling your insurance

- You have the right to cancel your insurance at any time. If the policy does not meet your requirements, please telephone our Customer Services team as soon as possible using the contact details at the start of this booklet
- If you want to change your mind after you purchase, you can cancel the policy within 14 days after receipt of this Policy Document. We will refund your payment unless you have made a successful claim. After 14 days you will not receive a refund and if you cancel the cover the policy will end immediately
- We may cancel this policy with immediate effect by sending a 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
- Cancellation or unsuccessful collection of the Direct Debit will be considered as a cancellation of your policy. We will attempt to collect the Direct Debit payment twice before the collection is considered unsuccessful

### Making an enquiry or complaint

We will always try to 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 complaint is dealt with promptly. The easiest way to contact us is to call our Customer Relations team on **0844 871 0600\*** or email us on **relations@policyadmin.co.uk**

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**

We will attempt to resolve your complaint immediately. If this is not possible, we promise to acknowledge your complaint within 5 working days of receiving it and we will keep you regularly updated. 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 which is shown on the back of this policy.

If you remain dissatisfied, you can, within 6 months of our final decision, refer your complaint for an independent assessment to:

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

Telephone: **0800 023 4567 / 0300 123 9123**  
Email: **complaint.info@financial-ombudsman.org.uk**  
Web: **financial-ombudsman.org.uk**

Once contacted, the ombudsman will contact us on your behalf, and once they have assessed your complaint, they will inform you directly of their decision. Referral to the Financial Ombudsman Service will not prejudice your right to take subsequent legal proceedings.

### **Important things you need to know**

- You must pay one monthly payment in advance for each month of cover
- We will continue to collect your monthly payment by Direct Debit until you cancel the policy, and your policy will not end when your airtime network agreement ends
- If you cancel the Direct Debit, this policy will end immediately
- When we collect your monthly payment, we hold the premium on behalf of the insurer
- You must contact us to change the mobile phone you have on cover. If you do not notify us of a change to the mobile phone you wish to be insured then we may not accept your claim
- If you have made a claim, the replacement mobile phone will automatically be covered under your policy unless you have asked for it not to be covered



## Choice of law

English law applies to this policy. It's written in English and all communication with you will be in English.

## If we need to change the terms of the policy

In the unlikely event that the insurer needs to change the terms we will give you 30 days' notice in writing to your last known address. This will only be for valid reasons such as to respond proportionately to changes in the law or decisions of the Financial Ombudsman Service, to meet regulatory requirements, industry guidance or codes of practice, or to proportionately reflect other legitimate cost increases or reductions associated with providing the cover.

## Compensation scheme

London General Insurance Company Limited and Policy Administration Services Limited 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.

Web: [fscs.org.uk](https://www.fscs.org.uk)

Telephone: **0800 678 1100** or **0207 741 4100**

## Status disclosure

Phones 4u Limited (FRN 404471) is an appointed representative of Policy Administration Services Limited who is authorised and regulated by the Financial Conduct Authority. The insurance cover has been arranged by Policy Administration Services Limited (FRN 307406) with a single insurer, London General Insurance Company Limited (LGI) (FRN 202689). LGI is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

Registration details can be checked on the Financial Services Register.

Web: [fca.org.uk/register](https://www.fca.org.uk/register)

Telephone: **0800 111 6768** or **0207 066 1000**

## How we handle your personal information

For the purposes of the Data Protection Act 1998, the Data Controller in relation to the personal data you supply is London General Insurance Company Limited and Policy Administration Services Limited.

We are committed to preserving the privacy of our customers. Please read the following privacy policy to understand how we will use and protect the information that you provide to us. By purchasing this policy, you consent to the collection and use of your information under the terms of this privacy policy for the purposes of effecting and administering this insurance policy. The information you provide to us about you will be shared with the Insurer. We may contact you by post, mobile phone, text, fax, or email. Your information will not be used or disclosed other than in accordance with this privacy policy, or without your permission, unless required by law. If you would prefer us not to contact you to obtain your views and/or you change your mind in the future and would like us to stop contacting you for this purpose, please write to:

Customer Services, Policy Administration Services Limited, PO Box 99, Blyth, NE24 9DN

We may co-operate with the Police and any other relevant authorities or organisations in connection with any misuse or suspected misuse of the services provided by us or other telecommunications services provided by any member of our group of companies. If necessary, we may divulge information about you for this purpose. We will retain your information for a reasonable period or as long as the law requires. Any changes to our privacy policy will be notified to you in the appropriate way. All comments, queries and requests relating to our use of your information are welcomed and should be addressed as specified above. You confirm that you consent to transfers of your data outside the EEA for the purposes described in this policy.







## This policy does NOT cover:

- Excess of £50 per successful claim
- Loss, theft or damage as a result of not taking care of your mobile phone
- Cosmetic damage
- Contents of your mobile phone

Please see page 9 for further details

### **Phones 4u Limited**

Registered in England No. 3154198

Registered Office:

Osprey House  
Ore Close  
Lymedale Business Park  
New -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

Policy Administration Services Limited  
is a Phones 4u group company

### **London General Insurance Company Limited**

Registered in England No: 1865673

Registered Office:

Integra House  
Floor 2  
Vicarage Road  
Egham  
Surrey  
TW20 9JZ