



Vodafone Covered

Protection for your equipment

Summary of cover

Updated: March 2016

This is only a summary of the main features and benefits that apply. Please ensure You read this summary with the full terms and conditions in this guide or online at www.vodafone.co.uk/insurance

You'll be covered in respect of Your Equipment which contains Your Vodafone authorised SIM for:

Theft or Accidental Loss – Your Equipment will be replaced with new or refurbished Equipment of a similar specification

Accidental or Malicious Damage – Your Equipment will be repaired or replaced with new or refurbished Equipment of a similar specification.

Accessories – Up to £200 for accessories Accidentally Lost, Stolen or Damaged at the same time as Your Equipment

World wide cover – Up to 30 days per trip travelling abroad

Other users – Anyone authorised to use Your Equipment is also covered

Your policy will Extend automatically every month up to a maximum of 59 months unless terminated in accordance with the conditions of Your policy

If You terminate Your airline agreement with Vodafone, Your entitlements and benefits under Your policy will end immediately without notice

You may be asked to complete a claim form or provide additional information in order to progress Your claim. Failure to do so will result in Your claim not being assessed

You must be at least 18 years of age at the time of purchasing your policy, a permanent resident in the United Kingdom at the start of your policy and at all times during the period of insurance and have a Vodafone UK Pay monthly airline subscription in place at all times during the period of insurance

You won't be covered for

Significant Exclusions applicable	Please refer to the relevant terms and conditions
ACE will cancel Your policy in the event that 3 successful claims are made in any continuous 12 month period.	See Things that aren't covered – page 4
The amount of excess You need to pay towards any successful claim	See Things that aren't covered – page 4
Theft or Accidental Loss of Your Equipment not equipped with Your Vodafone authorised SIM at the time of incident	See Things that aren't covered – page 4
Theft or Accidental Loss of Your Equipment not reported to the Administrator and/or police authorities within 72 hours after discovery	See Things that aren't covered – page 4
Malicious Damage to Your Equipment not reported to the Administrator within 72 hours after discovery	See Things that aren't covered – page 4
Accidental Damage to Your Equipment not reported to the Administrator within 14 days after discovery	See Things that aren't covered – page 4
Loss or Theft of Your Equipment if intentionally left away from Your person, unless reasonable precautions were taken	See Things that aren't covered – page 4
The cost of repairs covered by any manufacturer's warranty	See Things that aren't covered – page 4
Accidental Loss, Theft or Damage of smart wearable items (e.g. Apple Watch)	See Things that aren't covered – page 4

How much does it cost?

The price of Vodafone insurance depends on the cost of Your Equipment. Equipment is banded by cost where Tier 2 is the lowest cost and Tier 1 is the highest cost. The excess payment You will need to make if You make a successful claim also varies by price tier.

Equipment Tier	Monthly premium	Excess
Tier 1	£12	£60
Tier 2	£8	£50

Insurance premiums are inclusive of insurance premium tax (IPT) at the applicable rate

It's easy to make a claim

It can be a hassle if Your Equipment is Stolen, Accidentally Lost or Damaged. Luckily, getting it sorted out with Vodafone insurance isn't:

- If Your Equipment is Stolen or Maliciously Damaged, whether in the UK or abroad, You should notify the Police and obtain a crime number within 72 hours of discovery where possible.
- If Your Equipment is Accidentally Lost whether in the UK or abroad, You should notify the Administrator within 72 hours of discovery, where possible.
- If Your Equipment is Stolen or Maliciously Damaged whether in the UK or abroad, You should notify the Administrator within 72 hours of discovery, where possible.
- Once You have notified the Administrator of a Theft or Accidental Loss claim Your Equipment will be barred.
- If Your Equipment is Accidentally Damaged, whether in the UK or abroad, You should notify the Administrator within 14 days of discovery, where possible.
- Simply call 0333 304 3346 from any phone or, if You are abroad call +44 7836 191 191.
- When returning any items in order for repair to be carried out, please ensure that You have removed any locking mechanism (e.g. 'Find my iPhone') before You send Your device to us. If this isn't removed this may affect the processing of Your claim and the handset may be returned to You for the block to be removed before the claim can be assessed.

ACE will cancel Your policy in the event that 3 successful claims are made in any continuous 12 month period.

Get more support from Vodafone

You'll also get these valuable benefits alongside Your Vodafone Insurance.

Courtesy phone

Free courtesy phone while Your Equipment is being repaired (subject to availability and in store only)

Things You need to know

What is Vodafone insurance?

Vodafone insurance is an insurance policy provided by ACE European Group Limited (ACE) which extends automatically every month up to a maximum of 59 months. Your premium is paid monthly. ACE European Group Limited is registered in England and Wales registered number 01112892, registered office 100 Leadenhall Street, London, EC3A 3BP. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, reference number 202803. This can be checked on the Financial Services Register at www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

What if You change Your mind?

You have 30 days from taking out Vodafone insurance to cancel Your policy without charge, as long as You have not reported a claim. If You do not cancel Your policy within that 30 day period, Your policy will extend automatically every month up to a maximum of 59 months' unless terminated in accordance with "Our conditions". Any premium will not be refunded for the period the Your policy was valid prior to such a cancellation (see 'Cancelling Your policy' section in the full terms).

What if You change Your Equipment?

If You upgrade or change Your Equipment, You will need to call Vodafone Limited (Vodafone) on 191 from a Vodafone Mobile or 0333 3040191 from any other phone. ACE can then register Your new Equipment for Your policy. This is really important as You will only be covered for Theft, Accidental Loss and Damage to the Equipment which contains Your Vodafone authorised SIM and which is registered with ACE.

Terms and conditions

The important stuff

If Your Equipment has been Stolen, Accidentally Lost or Damaged during the Period of Insurance then subject to the following definitions, exclusions and terms and conditions ACE European Group Limited (ACE) will, at its discretion and in return for Your continued payment of the monthly premium, either repair Your Equipment or replace Your Equipment to an equivalent specification.

In the event that ACE replaces Your Equipment, then this may be by way of refurbished Equipment.

Where and when

Your Equipment is covered all the time it's with You in the UK, or if You've taken it temporarily out of the country, it will be covered for 30 consecutive days.

Which words mean what

a. Accidental Damage means physical breakage, destruction or failure of Your Equipment due to an unforeseen event which causes physical Damage to Your Equipment and that prevents it from operating correctly. Accidental Damage extends to include Damage as a result of Your Equipment being in contact with water and other liquids.

b. Damage / Damaged means Accidental Damage and Malicious Damage.

c. Accidental Loss / Accidentally Lost means:

- (i) You have accidentally or unintentionally left Your Equipment in any location and it has then disappeared; or
- (ii) Your Equipment is in a known location, but You are not reasonably able to retrieve it; or
- (iii) Your Equipment has disappeared and You are not sure how.

What if You need to make a complaint?

ACE is dedicated to providing You with a high quality service, and wants to maintain this at all times. If You feel that ACE has not offered You a first class service or You wish to make an enquiry regarding this insurance, please contact Lifestyle Services Group Limited, which is the Administrator of the scheme by phone on 0333 304 3346, by email at Vodafone.insurancecomplaints@lifestylegroup.co.uk or write to them at: Vodafone Insurance, Lifestyle Services Group Limited, PO Box 98, Blyth, NE24 9DL.

If You are not satisfied with our final response, You can approach the Financial Ombudsman Service (FOS) You will need to contact the FOS within six months of the final response from the Administrator. The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Telephone 0800 023 4 567 or 0300 123 9 123 (calls to this number cost no more than calls to 01 and 02 numbers) Website www.financial-ombudsman.org.uk Email complaint.info@financial-ombudsman.org.uk

Details of compensation schemes

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) in the unlikely event that ACE cannot meet its obligations. The FSCS will meet 90% of the entire claim without any upper limit. Further details can be obtained from www.fscs.org.uk Their contact details are: Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU. Tel. 0800 678 1100.

Looking after Your Equipment

Your manufacturer's warranty protects You from faults in Your Equipment caused by design, material or workmanship. However, You're not covered for everything, which is why it's really important to look after Your Equipment. Keep it away from liquid, moisture and avoid other wear and tear by using a case and Your Equipment should last well.

d. Administrator means: Lifestyle Services Group Limited, PO Box 395, Crewe, CW1 6WT.

e. Equipment means any Mobile Phone or Tablet, identified via the International Mobile Equipment Identity number (IMEI), supplied to you by Vodafone, and which contains your Vodafone authorised SIM. This will also include any accessory that fits with Your Equipment that has been supplied by Vodafone, but does not include any vehicle installation materials, fixed installation material, software, wearables (e.g. Apple Watch) and content downloads.

f. Excess means the amount which shall be paid by You following each successful claim.

g. Malicious Damage means where Damage is deliberately caused to Your Equipment by someone other than You.

h. Period of Insurance means an initial period of three calendar months and thereafter additional periods of one calendar month up to a total of fifty-nine (59) months provided You pay the required premium or unless Your policy is cancelled within the terms of "Our conditions" below.

i. Theft or Stolen means the taking of Your Equipment by persons known or unknown with the intention of unlawfully and permanently depriving You of possession of Your Equipment.

j. You/Your The person shown on the Vodafone airtime agreement and any person who has been authorised by the person shown on the Vodafone airtime agreement to use the Equipment.

Things that are covered

You'll be covered in respect of Your Equipment which contains Your Vodafone authorised SIM for:

Theft or Accidental Loss – Your Equipment will be replaced with new or refurbished Equipment of a similar specification at ACE's discretion

Accidental or Malicious Damage – Your Equipment will be repaired or replaced, at ACE's discretion, with new or refurbished Equipment of a similar specification.

Accessories – Up to £200 for accessories Accidentally Lost, Stolen or Damaged at the same time as Your Equipment

World wide cover – Up to 30 days per trip travelling abroad

Other users – Anyone authorised by You to use Your Equipment is also covered

Things that aren't covered

ACE shall not be liable for:

1. General – Applicable to all Theft, Accidental Loss and Damage cover

a. ACE will cancel Your policy in the event that 3 successful claims are made in any continuous 12 month period.

b. The excess amount for each successful claim. The excess amounts applicable are as follows:

Equipment Tier	Monthly premium	Excess
Tier 1	£12	£60
Tier 2	£8	£50

c. Loss of use or reconnection costs or subscription fees of any kind, any expense incurred as a result of not being able to use Your Equipment, or any loss other than the repair or replacement costs of Your Equipment.

d. Any Accidental Loss, Theft or Damage to smart wearables e.g. Apple Watch.

e. The cost of:

(i) Charges for which the manufacturer, supplier or distributor are liable in accordance with their standard contractual obligations.

(ii) Any process of cleaning, repair, alteration, restoration, delay, confiscation or detention by order of any government public or Police authority.

f. Theft or Damage directly or indirectly caused by:

(i) War, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, or military or usurped power, nationalisation, confiscation, requisition, seizure or destruction by the government or any public authority;

(ii) Ionising radiations or contamination by the radioactivity from any nuclear waste from the combustion of nuclear fuel or the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;

(iii) Pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds;

(iv) Terrorism, regardless of any other cause or event contributing concurrently or in any other sequence to the loss. For the purpose of this exclusion, terrorism means any act including but not limited to the use of force or violence or the threat thereof of any person or group of persons whether acting alone or on behalf of or in connection with any organisation or government committed for political, religious, ideological or similar purposes including the intention to influence any government or to put the public or any section of the public in fear.

2. Theft

a. Theft of Your Equipment not equipped with Your Vodafone authorised SIM at the time of the incident, unless the SIM has been removed from Your Equipment for temporary and legitimate purposes;

b. Theft of Your Equipment not reported to the Administrator within 72 hours after discovery unless extenuating circumstances apply;

c. Theft from a vehicle unless forced entry to the vehicle is evident and Your Equipment has been secured in either the glove box or car boot. Proof will be requested that the vehicle has been forcibly entered;

d. Theft from any property not accompanied by evidence of forced entry or exit;

e. Theft of Your Equipment deliberately left away from Your person, unless reasonable precautions were taken to protect Your Equipment;

f. Theft not reported to the Police within 72 hours after discovery, unless extenuating circumstances apply;

g. Theft of any accessory, unless Your Equipment is Stolen as part of the same event.

3. Accidental Loss

a. Any loss of Your Equipment not equipped with Your Vodafone authorised SIM at the time of incident, unless the SIM has been removed from Your Equipment for temporary and legitimate purposes;

b. Loss of Your Equipment if this is a result of Your Equipment being deliberately left away from Your person unless reasonable precautions were taken to protect Your Equipment;

c. Any loss of Your Equipment not reported to the Administrator within 72 hours after discovery unless extenuating circumstances apply;

d. Any loss of any accessory, unless Your Equipment is lost as part of the same event.

4. Damage

a. Any cosmetic Damage to Your Equipment including repairs to interior or exterior paintwork caused by scratching or chipping of paintwork or polished surfaces;

b. Any Damage to Your Equipment arising as a result of You not keeping Your Equipment in a proper state of repair;

c. Any Accidental Damage to Your Equipment not reported to the Administrator within 14 days after discovery, unless extenuating circumstances apply;

d. Any Malicious Damage to Your Equipment not reported to the Administrator within 72 hours after discovery, unless extenuating circumstances apply;

e. Any Malicious Damage to your Equipment not reported to the Police within 72 hours after discovery, unless extenuating circumstances apply

f. Any Damage to any accessory, unless Your Equipment is Damaged as part of the same event;

g. Any Damage to Your Equipment caused by wear and tear, depreciation, insects, vermin, fungus or atmospheric or climatic conditions gradually operating cause;

h. Any Damage caused by Your Equipment failing to correctly recognise data representing a date in such a way it does not work properly or at all;

i. Any Damage to Your Equipment caused by a virus. For the purpose of this exclusion, 'virus' includes Trojan horses, worms, logic bombs or any program or software which prevents Your Equipment's operating system software or content download working properly or at all.

Our conditions

a. Term of cover

Your policy will extend automatically up to a maximum of 59 months unless terminated in accordance with ACE's conditions. You terminate Your airtime agreement with Vodafone.

immediately without notice.

b. Indemnity

ACE may choose to either repair or replace Your Equipment (which may be by way of refurbished Equipment), and accessories with a Vodafone retail value of up to £200 or the cost to ACE of providing You with Equipment of an equivalent specification, as close as possible, in the opinion of ACE.

c. Reasonable precautions

You shall take all reasonable precautions to protect Your Equipment and keep it in a proper state of repair.

d. Not telling the truth

(i) If You (or anyone acting for You) makes a claim under Your policy knowing the claim to be false or fraudulently exaggerated in any respect or 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 Accidental Loss, Theft or Damage caused by Your wilful act or with the intent to defraud ACE, then Your claim will be declined and Your policy will be cancelled without notice with no refund of premium;

(ii) ACE may be entitled to recover from You the cost of any claim already paid under Your policy (if necessary the cost may be recovered through the instigation of court proceedings). ACE may also be entitled to recover from You the cost of any investigation into a fraudulent claim under Your policy (if necessary the cost may be recovered through the instigation of court proceedings) and;

(iii) ACE may inform the Police, Government or regulatory bodies of the circumstances. Details of fraudulent claims will be put on a register of claims through which insurers share information to prevent fraudulent claims. A list of participants' names and addresses are available on request.

e. Making a claim

As soon as You discover any incident that You need to claim for under Your policy You must, if reasonably possible:

(i) In the case of Theft or Malicious Damage, notify the Police (or if You are abroad, the local equivalent of the Police) within 72 hours of the discovery of the Theft, or Malicious Damage and obtain a crime reference number or a Police report where available/required. You can contact the Administrator by calling on 0333 304 3346 or, if You are abroad calling +44 7836 191 191;

(ii) In the event of any Accidental Loss claim under this policy, notify the Administrator as soon as possible but not later than 72 hours after the discovery of the Accidental Loss. You can do this by calling the Administrator on 0333 304 3346 or, if You are abroad calling +44 7836 191 191.

(iii) In the event of any Accidental Damage claim under this policy, notify the Administrator as soon as possible but not later than 14 days after the discovery of the Accidental Damage. You can do this by calling the Administrator on 0333 304 3346 or, if You are abroad calling +44 7836 191 191.

(iv) When any event occurs which gives rise to a claim under Your policy Your Equipment must be repaired or replaced by ACE or an authorised repairer nominated ACE. If You don't do this, any liability of ACE that would have arisen as a result of such claim shall be forfeited;

(v) When You report the Theft or Accidental Loss of Equipment to Vodafone, ACE shall be entitled to request Vodafone to blacklist the Equipment.

(vi) You may be asked to complete a Claim Form or provide additional information in order to progress Your claim. Failure to do so will result in Your claim not being assessed.

f. Your age and where You live

You must be at least 18 years of age at the time of purchasing Your policy and a permanent resident in the United Kingdom at the start of Your policy and at all times during the Period of Insurance. You must have a Vodafone UK Pay monthly airtime subscription in place at all time during the Period of Insurance.

g. Letting ACE know if You change Your Equipment

If You change Your Equipment You must tell Vodafone. You can contact Vodafone on 191 from a Vodafone Mobile or 0333 3040191 from any other phone. ACE will not be liable for the cost of repairing or replacing any Equipment not registered with Vodafone under Your policy.

h. Cancelling Your policy

You have a right to cancel Your policy, which extends for 30 days from the later of:

(i) The day You are informed that Your policy has commenced; or

(ii) The day on which You receive the full terms and conditions of Your policy. On receipt of Your notice to cancel You will receive a refund of any premiums already paid unless ACE has already been notified of a claim. You need to contact Vodafone on 191 from a Vodafone Mobile or 0333 3040191 from any other phone or write to: Vodafone Limited PO Box 549 Newbury Berkshire RG14 2DQ. After the initial 30 days, You or ACE may cancel Your policy by giving 30 days notice to each other. ACE won't refund the premium for the period Your policy was valid prior to such a cancellation including any minimum initial duration.

ACE have the right to cancel your policy at any time where there is a valid reason for doing so by giving you a minimum of 30 days' notice in writing. Valid reasons may include but are not limited to; non-payment of premium or where we reasonably suspect fraud. We will write to you at your last known address informing you of the reason for cancellation. If we cancel the policy we will refund any unused premium you have paid for the cancelled period provided you have not made a claim under the policy during the current period of insurance.

ACE will cancel Your policy in the event that 3 successful claims are made in any continuous 12 month period.

i. Changes to Your policy

ACE may alter the terms and conditions of Your policy, including but not limited to the premium, excess charges, claims processes or cancellation rights for future periods of cover at any time giving You no less than 30 days notice via a durable medium.

We will write to You with details at least 30 days before We make any changes. You will then have the option to continue with, or to cancel the Policy.

j. What to do if You're not happy with ACE

ACE is dedicated to providing You with a high quality service, and wants to maintain this at all times. If You feel that ACE has not offered You a first class service or You wish to make an enquiry regarding this insurance, please contact Lifestyle Services Group Limited (LSG) who act on behalf of ACE as Administrator of the scheme by phone on 0333 304 3346, by email at Vodafone.insurancecomplaints@lifestylegroup.co.uk or write to them at: Vodafone Insurance Lifestyle Services Group Limited, PO Box 98, Blyth NE24 9DL.

If You are not satisfied with our final response. You can approach the Financial Ombudsman Service (FOS) You will need to contact the FOS within six months of the final response from the Administrator.

The Financial Ombudsman Service, Exchange Tower,
London, E14 9SR. Telephone 0800 0239 123 (calls to this
number are no more than calls to 01 and 02 numbers).
Website www.financial-ombudsman.org.uk
Email complaint.info@financial-ombudsman.org.uk

If you arranged your policy online or through other electronic
means, you can also register your complaint on the European
Online Dispute Resolution platform
– <http://ec.europa.eu/consumers/odr/>.
Your complaint will then be directed to us to be dealt
with in the same way as noted above.

k. Demands and needs

Your insurance policy meets the demands and needs of an
individual who wishes to purchase protection against the risks of
Theft, Accidental Loss and Damage to their Equipment purchased
or rented from Vodafone.

l. Your insurer

This insurance is underwritten by ACE whose main business is
general insurance. ACE European Group Limited is registered
in England and Wales registered number 01112892, registered
office 100 Leadenhall Street, London, EC3A 3BP. Authorised
by the Prudential Regulation Authority and regulated by the
Financial Conduct Authority and the Prudential Regulation
Authority, reference number 202803. This can be checked on
the Financial Services Register at www.fca.org.uk/register or by
contacting the FCA on 0800 111 6768. It has appointed Vodafone
as administration agents. Any claim under Your policy will be
administered by Lifestyle Services Group who is authorised and
regulated by the Financial Conduct Authority. Financial Services
Register No. 315245. Full details can be found on the FCA's
website by visiting <http://www.fsa.gov.uk/register/home.do> or
by contacting the FCA on 0800 111 6768 and both may use the
resources of and assign obligations to other companies.

m. Details of compensation schemes

ACE is covered by the Financial Services Compensation Scheme
(FSCS). You may be entitled to compensation from the scheme
in the unlikely event that ACE cannot meet its obligations. The
FSCS will meet the 90% of Your claim in full without any upper
limit. Further details can be obtained from www.fscs.org.uk Their
contact details are: Financial Services Compensation Scheme,
10th Floor, Beaufort House, 15 St Botolph Street, London
EC3A 7QU. Tel: 0800 678 1100.

n. Your rights

Your rights as a customer to take legal action remain unaffected
by the existence or use of any complaints procedures referred
to above.

o. Keeping Your personal data personal

ACE European Group Limited is the data controller (as defined in the
Data Protection Act 1998) and We accept fully Our responsibility
to protect the privacy of customers and the confidentiality and
security of Personal Information entrusted to Us.

In this notice, where We refer to Personal Information, this means
any information that identifies an individual and includes any
sensitive Personal Information (e.g. information about health or
medical condition(s)).

Where we refer to 'You' or 'Your' Personal Information, this will
include any information that identifies another person whose
information You have provided to us (as We will assume that they
have appointed You to act for them). You agree to receive on their
behalf any data protection notices from Us.

We will use Your Personal Information for the purpose of providing
insurance services. By providing Personal Information, You
consent that Your Personal Information, will be used by Us, Our
group companies*, Our reinsurers, Our service providers/business
partners, and Our agents for administration, customer service,
claims handling, assistance services, customer profiling, and for
management and audit of Our business operations. We may also
pass Your Personal Information to other insurers and regulatory
and law enforcement bodies for the prevention of fraud, financial
crime or where the law requires us to do so. We will not share Your
Personal Information which is sensitive personal data (as defined
in the Data Protection Act 1998) unless We have either specific
consent from You or Your nominated personal representative or
We are required to do so by law.

We may transfer Your Personal Information to countries outside
the EEA which may not have the same level of data protection as
in the UK, but if We do, We will ensure appropriate safeguards are
put in place to protect Your Personal Information.

If You ask Us, We will tell You what Personal Information We hold
about You and provide it to You in accordance with applicable
law. We are permitted to charge a fee of £10 for this. Any Personal
Information which is found to be incorrect will be corrected
promptly. We may monitor and/or record Your communication
with Us either ourselves or using reputable organisations
selected by Us, to ensure consistent servicing levels and account
operation. We will keep information about You only for so long as
it is appropriate.

Marketing

Unless You have informed Us otherwise, We may contact You to
let You know about any goods, services or promotions that may
be of interest to You. If You decide You would prefer not to receive
promotional information from Us, You can contact us at the contact
address below, but if You do, You may miss out on special promotions.

For questions regarding your Personal Information,
please contact:

The Customer Services Manager
ACE Claims and Customer Service Centre
200 Broomielaw
Glasgow
G1 4RU

Telephone: 0845 841 0056

email: cust.servuk@acegroup.com

* The ACE Group of companies includes ACE European Group
Limited and ACE Europe Life Limited – insurance companies
registered in the United Kingdom, and wholly owned subsidiaries
of ultimate parent company ACE Limited, a company registered in
Switzerland and listed on the New York Stock Exchange.

p. What laws apply

This policy is to be governed by English law. The courts of
England and Wales shall have non-exclusive jurisdiction to settle
any dispute that may arise in connection with this policy. ACE
considers that English law is the basis for the establishment
of relations with You before the conclusion of the contract.

q. Other taxes or costs

ACE are required to notify You that other taxes or costs may exist
which are not imposed or charged by ACE.



A. J. Kendrick
President
ACE European Group Limited