



Vodafone Business Standard Insurance Including Rapid

This insurance, administered by Lifestyle Service Group Limited (LSG) and underwritten by Assurant General Insurance Limited, covers the mobile device purchased from Vodafone and registered with us which must be owned by you.

This policy has been designed for Vodafone Business customers. We recognise that mobile devices are so much more than just a device to make and receive calls. As a benefit of being a Vodafone Business Standard Insurance Rapid customer, we will repair or replace the insured mobile device in the circumstances summarised below. These are explained in full detail in the Insurance Policy Document.

Where the policyholder of this insurance is a business or corporate entity references to “you” or “your” shall mean the policyholder and any employee or person who has been authorised by the policyholder to use the insured device. This policy is designed to cover the device which is connected to the Vodafone airtime contract. You must have a Vodafone airtime contract in place throughout the duration of this policy for the insured device.

Vodafone Business Standard Insurance Including Rapid Policy Document

Where the policyholder of this insurance is a business or corporate entity references to “you” or “your” shall mean the policyholder and any employee or person who has been authorised by the policyholder to use the insured device. This policy is designed to cover the device which is connected to the Vodafone airtime contract.

This is your mobile device insurance policy and in this document you will find everything you need to know about your cover. Please read this carefully to make sure this policy is right for you and if you have any questions call us on 0333 304 3346. This policy constitutes an agreement between you and the insurer, Assurant General Insurance Limited. The insurer has appointed Lifestyle Services Group Limited to administer the policy. References to ‘we/us/our’ relates to Assurant General Insurance Limited and Lifestyle Services Group Limited.

Changing your mobile device

If you purchase or upgrade to a new mobile device and want to cover it under this policy please contact us on 0333 304 3346. If you do not contact us then the new mobile device will not be covered.

To transfer this insurance the mobile device must have been provided by Vodafone, be connected to the Vodafone mobile network, and subject to a Vodafone airtime contract.

You will need to provide the following information when registering your device:

- Make
- Model
- IMEI or Serial number
- Telephone number

Who is this cover designed for?

For many of us, our mobile device is much more than a device for making calls. It means you can stay in contact wherever you are, stores valuable memories, provides entertainment on the move and so much more.

This policy has been designed for Vodafone Business customers who have a mobile device provided by Vodafone that is not already covered under another insurance policy and you want to cover the cost of repairing or replacing your mobile device against loss, theft, damage and breakdown (including faults). Successful claims are subject to an excess payment by you and you should take this into consideration when deciding if this policy is suitable for you. You must have a Vodafone airtime contract in place throughout the duration of this policy for the insured device.

It is important to note that this insurance is offered on the understanding that you will take care of your mobile device.

Having insurance does not mean that you can take risks with your mobile device which you would not take if your mobile device was not insured as doing so may result in your claim being declined. Further details can be found in the section 'What you are NOT covered for'.

We do understand that every claim can be quite different 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

Your registered mobile device is covered for:

- **Loss**
- **Theft**
- **Damage**
- **Breakdown (including faults)**

occurring anywhere in the world

Benefits you receive

Insurance cover for the mobile device purchased from Vodafone and registered with us which must be owned by you.

If your mobile device is damaged or breaks down we will either:

1. repair the mobile device (where possible) or
2. replace it with a mobile device of the same make, model and memory size. If we cannot do this you will be given a choice of models with an equivalent specification

If you are unable to provide the damaged mobile device to support your claim for a damage or breakdown incident, then this will be classified as a lost mobile device claim.

If your mobile device is lost or stolen we will replace it with a mobile device of the same make, model and memory size. If we cannot do this you will be given a choice of models with an equivalent specification.

Replacements

1. Where we replace the mobile device the replacement may be a refurbished (not brand new) device
2. We will attempt to replace your device with one of the same colour but we can't guarantee to do this or replace any limited or special edition mobile devices

Where we send you a replacement or repaired item, this will only be sent to a UK address.

If your mobile device is replaced in the first three months of your contract we will only deliver to your billing address.

Summary	Description
Excess	<p>You need to pay a contribution of £50 every time you make a successful claim on the insured device.</p> <p>This is the excess. Your excess will be added to your next Vodafone bill after the claim has been settled.</p>
More than 3 claims in a 12 month period	<p>There is a limit of 3 successful claims on the insured device in any twelve month period, beginning from the date of the first claim. When we have settled the third claim then this policy will automatically cancel.</p> <p>For example if you make your first claim on the 1st January, you are limited to only two more claims up until 1st January the following year. The policy will cancel on the date which we settle your third claim</p>
Loss, theft, damage or breakdown as a result of not taking care of your mobile device	<p>We know how important your mobile device is to you and we expect that you will take care of it. If you don't take care of your mobile device then we may not pay your claim.</p> <p>Taking care of your mobile device means –</p> <ul style="list-style-type: none">• Not knowingly leaving your mobile device somewhere it is likely to be lost, stolen or damaged. Just think would you leave your wallet or purse there?• If you need to leave your mobile device somewhere then we expect you to lock it away out of sight if at all possible. If you cannot lock it away then you must leave it with someone you trust or concealed out of sight in a safe place.• Making reasonable enquiries to find your device if you think you have lost it. <p>If you knowingly leave your mobile device where others can see it but you cannot and your mobile device 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 device. If we believe you have not taken care of your mobile device, and have knowingly taken a risk with it, we may decline your claim.</p> <p>If you knowingly leave your mobile device somewhere you can't see it but others can, we may decline your claim for not taking care of your mobile device – for example:</p> <ul style="list-style-type: none">• in a cafe or pub you leave your mobile device on the table when you go to the bar to pick up your drink instead of taking it with you• leaving your mobile device on display in your car• leaving your mobile device in the care of someone you don't know well

Loss, theft, damage or breakdown as a result of not taking care of your mobile device - continued

- if you are at the gym and you leave your mobile device on a bench in the changing rooms rather than taking it with you or storing it in a locker
- intentionally damaging your device

All of these examples increase the risk of it being lost, stolen or damaged 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.

Breakdown covered by the manufacturer's warranty

This policy does not provide cover for problems with your mobile device that are covered by the manufacturer warranty.

If your mobile device does develop a fault whilst still under warranty you should follow the warranty returns process as specified by the manufacturer.

Cosmetic damage

We only cover damage if it stops the normal functioning of your mobile device. If it is just a scratch or dent, and your mobile device still works as expected, then we will not repair or replace it.

We know scratches and scrapes to your mobile device aren't nice but we are here to fix your mobile device when it isn't working, so if it still functions as you would expect then we can't help. For example, a scratched screen would not be covered but a cracked screen would be covered.

Contents of your mobile device

We only cover the mobile device, 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. This also means that if any of the data or information stored on your phone is used to access any existing accounts or opening new accounts through fraud, we do not cover any financial losses as a result of these acts.

There are lots of ways to back up the contents of your mobile device and we suggest you do this regularly so if you have a claim and you lose your mobile device's contents as a result, you can download it on to your replacement mobile device and be up and running again in no time.

Unauthorised network charges

You should report the loss or theft of your mobile device to Vodafone as soon as possible to limit unauthorised network charges (calls, data etc) as this is not covered under this insurance.

Other losses**Any cost or losses that can't be resolved by the repair or replacement of your mobile device**

We don't cover any loss of profit, opportunity, goodwill or similar losses. We just cover the mobile device.

Modifications**If your mobile device has been modified in any way we will only replace the mobile device, we do not cover the modifications that have been made.**

Modifications are anything that changes the way your mobile device looks or operates from the original specifications. This includes things like adding gems, precious metals or making software changes such as unlocking your mobile device from a network.

Actions you will need to take on the loss, theft, breakdown or damage to your mobile device

Summary	Description
Tell Vodafone if your mobile device is lost or stolen as soon as you can	You may be held liable for any unauthorised network charges (calls, data etc.) made after your device is lost or stolen so it is important to block your device and SIM card with Vodafone as soon as possible. You can do this by calling us on 0333 304 0191 or from abroad; +44 7836 191 191
If your mobile device is stolen report it to the Police	Tell the Police about any stolen mobile device as soon as you can. We will ask you to provide the Police reference number before we will pay any claim for theft. If you have difficulty reporting your incident to the police please contact us and we can provide advice on what to do. If you are outside of the UK when the mobile device is stolen, please contact the relevant local authorities to report the incident and obtain a reference number from them.
Report your claim to us as soon as you can	Tell us about a claim as soon as you can. We expect you to tell us about any claim as soon as possible after discovery of the loss, theft, breakdown or damage. You can log your claim by calling us on 0333 304 3346 from any phone. If you're abroad call +44 7836 191 191.
Report any Loss or theft to the place you believe it has been lost or stolen from	We expect you to report your mobile device as lost or stolen to the place you think it has been lost or stolen from. Often mobile devices are handed in to the place they were found at. We expect you to report the loss or theft of your mobile device to the place you think it was lost or stolen from or is most likely to be handed back to. We may ask you to provide the details of where your handset was lost or stolen from and actions you have taken to try to recover it.

Summary	Description
Step One:	Please make sure you have read the "Actions you will need to take on loss, theft, breakdown or damage to your mobile device" section as this tells you what we may need from you in order to settle your claim.
Step Two:	You should tell us about your claim as soon as you can after discovering the incident. You can do this by calling us on 0333 304 3346 or from abroad; +44 7836 191 191.
Step Three:	We will walk you through the simple claims process and tell you what information you will need to provide for us to assess your claim. You may be asked to complete a claim form or provide additional information in order to progress Your claim. Failure to do so may result in Your claim being delayed
Step Four:	You will need to pay your excess for every accepted claim on the insured device. Your excess will be applied to your next Vodafone bill.
Step Five:	We will either repair your mobile device or send you a replacement. In the event of your mobile device being lost or stolen we will blacklist the mobile device to prevent it from being used. We will confirm at this point whether or not this claim can benefit from the Vodafone Rapid Service. Further information on conditions and limitations of this service can be found in the 'Vodafone Rapid Service' section of these terms and conditions. If you are sending your damaged device to us you must remove any locking mechanism (e.g. Find My iPhone) before we receive it. If this is not done it will delay your claim and we will not be able to complete a claim until we can confirm the security features have been removed.

What you need to know about the claims process

- Where we replace the mobile device the replacement may be a refurbished (not brand new) device
- Any postage costs incurred in sending your mobile device to us for repair are not covered under this insurance
- If we are unable to replace your device with the same make and model, we will contact you to discuss an alternative claim settlement
- 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 devices, parts and materials replaced by us shall become the property of the insurer
- A free courtesy phone may be available for you to use whilst your mobile device is being repaired, please note this phone is subject to availability and is available in-store only.
- Lifestyle Services Group Limited handles all claims on behalf of the insurer
- The Vodafone Rapid Service will aim to deliver to most UK mainland and Northern Ireland locations within a 4 hour period. Some exclusions apply, please refer to the 'Vodafone Rapid Service' section of this document.

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.

Fraud

We do not tolerate any aspect of fraudulent activity.

We work closely and share data with other insurers, law enforcement agencies, fraud prevention agencies, public bodies and airtime providers to identify fraud and support prosecution where appropriate evidence exists.

We, and other organisations, may access and use the information recorded by fraud prevention agencies, from both the UK and from other countries. 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 fulfilment of your claim.

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

- Reject the claim and we may cancel your policy. If an excess has been paid this will be returned.
 - Report you to relevant authorities and take legal action, if necessary, to recover any money already paid to you under this insurance policy.
 - Pass the details onto your network or our distribution partner providing this service as part of a wider offering.
 - Share details of the fraudulent claim with a number of industry wide fraud prevention databases. A list of participants and the name and address of the operators are available on request.
 - Pass details to fraud prevention agencies.
 - Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
 - Checking details on applications for credit and credit related accounts or facilities.
 - To prevent and detect fraud.
 - Managing credit and credit related accounts or facilities.
 - Checking details on proposals and claims for all types of insurance.
 - Checking details of job applicants and employees.
- We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. Please contact us at 0333 304 3346 for details of the relevant fraud prevention agencies.

Price of your insurance

The price of this insurance is based upon the model and type of device you purchased, this includes any taxes or additional charges which may apply. The monthly premium will be collected by Vodafone on behalf of the insurer Assurant General Insurance Limited and is added to your Vodafone network bill. The amount you pay for this insurance is confirmed within your welcome literature and also by viewing your online bill at Vodafone.co.uk/myvodafone

Duration of this Policy

This insurance has a three month minimum term beginning on the day you purchase the insurance. You can cancel this insurance within 30 days of receiving these terms and conditions without paying any extra fees or charges and the first months premium will be refunded. Please refer to the "Cancelling your insurance" section for more information. After this three month minimum term this insurance policy will continue until one of the following events happens:

- You cease to have a Vodafone airtime contract
- You contact us to cancel the insurance
- You fail to pay the monthly premium
- The insurer cancels the insurance
- In the event 3 successful claims are made in a continuous 12 month period.

Cancelling your insurance

You may cancel the insurance within the 30 days after you receive the insurance documents and providing you have not made a claim you will receive a full refund of any premiums paid.

After the 30 day period you cannot cancel your insurance without paying the monthly premiums due for the 3 month minimum period. After this 3 month minimum period you can cancel at any time. No refund will be given for any unused period of insurance for the month in which you cancel.

To cancel this insurance policy please contact Lifestyle Services Group Limited on 0333 304 3346.

The insurer can cancel the insurance without notice if you do not pay the monthly premium when due or if you make a claim which we believe to be fraudulent. Otherwise the insurer can cancel your insurance by giving you 30 days written notice to your last known address or an email to the email address you provided.

This policy will be cancelled if the Vodafone airtime contract that the device is registered to is no longer in place.

The Vodafone Rapid Service

The Vodafone Rapid Service (“**Rapid Service**”) is provided to you on behalf of Vodafone Limited by Lifestyle Services Group Limited (“**LSG**”/“**we**”/“**our**”). “You”/“Customer” is the Vodafone Customer as defined in the Vodafone General Terms.

The Rapid Service aims to provide Customers with Vodafone Business Insurance and an eligible Vodafone tariff with the rapid replacement of their mobile device on each successful claim for accidental damage, mechanical breakdown, theft or loss in accordance with its Vodafone Business Insurance terms and conditions. Please note this service does not cover device warranty claims.

The Rapid Service will aim to deliver to most UK mainland and Northern Ireland locations within a 4 hour period, but some exclusions apply. For deliveries to locations which are not eligible for the Rapid Service, we will make alternative arrangements with you using our standard service delivery options in accordance with your Vodafone Business Insurance terms and conditions. This may include next day or 48 hour deliveries to non-billing registered addresses subject to stock availability and proof of ID being provided. Please refer to the “Conditions and Limitations of the Rapid Service” section of these Service Terms below for further details.

What does the Rapid Service provide?

Summary	Description
A replacement mobile device within 4 hours of your claim being approved and confirmation of eligibility for the rapid service	<p>When your insurance claim is approved before the Daily Claim Cut Off Time, and you have been notified that the delivery of your handset is eligible for the Rapid Service, the service desk agent will confirm the following details with you for delivery:</p> <ul style="list-style-type: none">• The address you wish your replacement device to be delivered to and if this is an eligible location• Confirmation your device is in stock, or agree with you an alternative device to be delivered• The approximate time you can expect the device to be delivered• Re-confirm your contact details should the courier or claims agent need to contact you <p>We will then arrange the delivery of your replacement device and aim to get it to you within 4 hours (the “4 Hour Period”). For full information regarding eligibility for the Rapid Service please refer to the “Conditions and Limitations of the Rapid Service” section of this document. The mobile device will only be delivered to you or a nominated person. Further information on a nominated person can be found later in this section.</p>
Late Delivery Service Credit promise	<p>If we are unable to get you a replacement mobile device within the 4 Hour Period we will give you a credit of £10 for every full hour we are outside of the 4 Hour Period up to a maximum of £40. This credit may appear on your next monthly bill depending upon your current monthly billing cycle date. If a credit has been agreed with you and does not appear on your bill 2 months after the event, please contact the customer services number below who will arrange for this to be applied.</p>

Late Delivery Service
Credit promise - continued

Time over the 4 Hour Period	Service Credit
0 - 60 minutes	£10
61 - 120 minutes	£20
121 – 180 minutes	£30
181+ minutes	£40

Please note that it could take up to 48 hours to investigate late deliveries and confirm if you are eligible for a credit.

A new SIM card if you need one

In the event your device has been lost or stolen we will provide a replacement SIM card with the replacement mobile device so you can get reconnected quickly.

Delivery to a nominated person

You can choose for the mobile device to be delivered to someone else on your behalf at the time your claim has been approved. It is your responsibility to make sure that your nominated person is aware of the delivery details. Deliveries to a nominated person can only be made to your registered billing address.

We may ask for proof of identity to be provided, and further information can be found in the “**Conditions and Limitations of the Rapid Service**” section below on what will be required.

Damaged device replacement

In the event that your claim is for damage or breakdown of your device, then we will collect the insured device at the same time we deliver a replacement device to you. The Rapid Service covers out of warranty device failures only. This service does not cover or deliver for warranty claims.

Conditions and Limitations of the Rapid Service

There are certain circumstances where we are unable to provide the Rapid Service. These are detailed within the table below.

Summary	Description
Your Business Insurance	You must have a valid Vodafone Business Insurance policy with an eligible Vodafone tariff to use the Rapid Service. You are entitled to the Rapid Service provided your claim has been accepted according to the terms and conditions of your Business Insurance policy. Please note that this service does not cover device warranty claims.

Rapid Service Opening Times and Daily Claim Cut Off Times

As long as your claim has been approved by the "Daily Claim Cut Off Time" specified below we can deliver within the 4 Hour Period.

Period	Service Desk Opening Hours	Delivery Times	Daily Claim Cut-Off Time
Monday-Friday	8am - 8pm	8am-8pm	4pm
Saturday	9am - 6pm	9am-6pm	2pm
Sunday	Not available	Not available	Not available
Christmas Day, Boxing day, Easter Sunday, New Year's Day	Not available	Not available	Not available
Other Bank Holidays	9am - 6pm	9am-6pm	2pm

Geographical Restrictions

We are able to provide this service to UK mainland and Northern Ireland except for any locations which fall into any of the following postcodes:

GY1 - 10	HS1 - 9	IM1 - 9	JE2-3	KA27-28	KW15-17
PA20	PA41 - 49	PA60 - 78	PH42-44	PO30 - 41	TR21 - 25
ZE1 - 3					

Proof of Identity

Proof of identity will be requested in the event that:

- you have asked for the replacement device to be delivered to any other address other than the one detailed as your Vodafone billing address
- the delivery is being accepted by your nominated person

We will ask to see a valid proof of identity for you or the person you have nominated to receive the device on your behalf.

Valid proof of identity that we will accept are:

- An up to date driving license
- An up to date passport
- A credit or debit card

Restricted building access

In the event that your chosen delivery location has restricted access and our courier cannot access all areas of the building (for example, but not limited to, a place of work that has security access restrictions, army barracks, prisons, hospitals, venues that require ticket access such as theatres, sporting venues etc), then in order to be able to use

Restricted building access - continued	the Rapid Service you or the nominated person will need to make yourselves available to an area where the general public can gain access when the courier arrives with your device.
Collection of a damaged device	We will not be able to provide the Rapid Service in the event you do not have the damaged device available for collection at the time the claim is approved.
Adverse weather conditions	In the event of extreme weather conditions which cause disruption to rail, road or air transport the 4 Hour Period will not be applicable.
Outdoor events and venues	<p>We can only deliver to a valid building address in the areas of the UK and Northern Ireland that are not within the exclusions detailed in these Service Terms.</p> <p>We are unable to provide the Rapid Service to any outdoor venues or events (for example, but not limited to, festivals, parks, outdoor sporting events etc).</p> <p>In the event that the address you would like us to deliver to is impacted by any of these events then we will not be able to provide the Rapid Service and we will advise you at the time your claim is accepted if this is the case.</p>
Availability of replacement device	<p>As part of the insurance claims process we will aim to provide you with a replacement device in accordance with your Business Insurance terms and conditions. In the event we do not have an exact make, colour, model or memory size in stock, or your device is no longer available, we will offer an alternative device of a similar specification.</p> <p>If you choose not to accept the alternative device offered then the Rapid Service and 4 Hour Period will not be made available.</p> <p>In such circumstances, we will aim to deliver to you a device that meets your needs via our standard next-day delivery service, however this is subject to stock availability and your location.</p>
Your availability at the agreed time of delivery	Once we have agreed your eligibility for the Rapid Service and have arranged a time for delivery, either you or your nominated person must be available at the arranged time and place. Once our courier arrives it will wait for a maximum of 10 minutes. After this time the delivery will fail and you will need to call 03300 416 515 to rearrange delivery. If we have to re-arrange a delivery due to you or your nominated person failing to be available to receive the replacement device, the late delivery service credit will not be applicable (unless the courier has exceeded the 4 Hour Period for delivery).
Major traffic incidents	In the event there is a major traffic incident that involves total closure of a road which results in us being delayed, then we will not provide £10 per full hour up to a maximum of £40 credit to your Vodafone account.

FAQ's

What happens if my delivery is delayed?

When your claim is approved, we will endeavour to get your device to you within the 4 Hour Period. In the event that we are late due to circumstances beyond our control, our service desk agent will keep you informed of progress and the estimated delivery time. If the delay is caused by a reason highlighted within the "Conditions and Limitations of the Rapid Service" section of these Service Terms we will be unable to refund you the late delivery service credit of £10 for every full hour we are outside of the 4 Hour Period.

What happens if my claim is approved after the Daily Claim Cut Off Time?

In these circumstances, we will schedule a delivery for the next service operating day according to our opening times.

- Monday - Friday - 8am to 8pm
- Saturday - 9am to 6pm
- Sunday - Closed
- Christmas Day, Boxing Day, New Year's Day - Closed
- Other Bank Holidays - 9am to 6pm

The 4 Hour Period will start from the next service desk Opening Time. If however you do not want delivery within that next day period, the "Late Delivery Service Credit promise" outlined above will not be applicable.

How do I cancel the Rapid Service?

You have the right to cancel your Rapid Service within 30 days from the day you are informed that this was added to your account.

If you wish to cancel you will need to contact Vodafone on 191 from a Vodafone mobile or 08700 700 191 from any other phone or write to: Vodafone Limited PO Box 549, Newbury, Berkshire, RG14 2DQ.

After the initial 30 days, you or we may cancel your Rapid Service by giving 30 days' notice to each other. We won't refund any service premium for the period the Rapid Service was valid prior to such a cancellation.

Who provides the Rapid Service?

The Rapid Service is arranged and serviced by Lifestyle Services Group Limited.

Correspondence Address: Vodafone Fast Replacement Service, PO Box 98, Blyth NE24 9DL,
Vodafone.insurance@lifestylegroup.co.uk,
0333 304 3346

Making an enquiry or complaint

We will always try to be fair and reasonable. If you believe we have not provided you with a satisfactory level of service, please tell us so that we can do our best to resolve the problem. The easiest way to contact us is to call 0333 304 3346. We will do everything possible to ensure that your query is dealt with promptly.

Alternatively, you can email

Vodafone.insurance@lifestylegroup.co.uk or write to:

Vodafone Insurance,
Lifestyle Services Group Limited,
PO Box 98,
Blyth
NE24 9DL

Please quote your mobile phone number in any correspondence.

Lifestyle Services Group Limited handles all queries and complaints on behalf of the insurer.

If you are not happy with our decision you can, within 6 months of our final decision, refer your complaint for an independent assessment to the Financial Ombudsman Service. You can contact them at; The Financial Ombudsman Service, Exchange Tower, Harbour Exchange, London, E14 9SR
Telephone: 0800 023 4567 / 0300 123 9123,
Email: complaint.info@financial-ombudsman.org.uk
Web: financial-ombudsman.org.uk

Nothing in these terms, including referral to the Financial Ombudsman Service affects your statutory rights.

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 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, to proportionately reflect other legitimate cost increases or reductions associated with providing the cover.

Financial Services Compensation scheme

Assurant General Insurance Limited is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if they cannot meet their obligations. General insurance contracts are covered for 90% of the entire claim, without any upper limit. You can get more information about the compensation scheme arrangements by contacting the FSCS on 0207 741 4100 or 0800 678 1100 or by visiting their website at www.fscs.org.uk

Status disclosure

This cover is administered by Lifestyle Services Group Limited with a sole provider, Assurant General Insurance Limited. Lifestyle Services Group Limited administer and handle claims on behalf of Assurant General Insurance Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No. 202735. Lifestyle Services Group Limited is authorised and regulated by the Financial Conduct Authority, Financial Services Register No. 315245. All firms' register details can be checked on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register FCA's website www.fca.org.uk/register

Company details

Lifestyle Services Group Limited. Registered in England & Wales No.5114385.
Registered Office: Emerald Buildings, Westmere Drive, Crewe, Cheshire, CW1 6UN.

Assurant General Insurance Limited. Registered in England & Wales No. 2341082.
Registered Office: Emerald Buildings, Westmere Drive, Crewe, Cheshire, CW1 6UN.

Data Protection – How We Handle Your Personal Information

Assurant General Insurance Limited (part of the Assurant, Inc. group of companies), registered in England & Wales No. 2341082, with mailing address at PO Box 98, Blyth, NE24 9DL, is committed to preserving the privacy of our customers. Please read the following privacy notice to understand how we, as a data controller, collect, use and protect the personal information that you ("Policyholder" or "you") provide to us for purposes of providing the insurance policy ("Policy") to you.

Personal information that we collect from you

We collect and use the following personal information from you as part of providing your Policy to you:

- Name and contact details (e.g., postal address, telephone number, mobile number, email address, etc.);
- Policyholder information (e.g., policy number, certificate number, billing and payment history, etc.);
- Claims information (e.g., claim number, date of loss and reason, call history, loss details, Police reference number and supporting documentation, etc.);
- Covered device information (e.g., make, model, serial number, IMEI, etc.);
- Records of any correspondence regarding any specific enquiry; and
- Feedback that you provide on our services (including through customer experience surveys).

You can choose whether or not you provide this information to us, but if you decide not to do so, we will be unable to provide services under this Policy to you.

This information is intended to be used by Assurant General Insurance Limited for the following purposes:

- Performance of our obligations under the Policy and provision of the benefits under this Policy and including claims management. We use your information for these purposes where necessary for the performance of your contract of insurance with us.
- For statistical analysis, customer experience surveys (where permitted and in compliance with applicable laws), performing internal administrative functions, handling customer enquiries, managing customer relationships and evaluating the appropriateness of this Policy and its benefits. We use your information for these purposes where necessary for pursuit of our legitimate interests (monitoring and improving our offerings and our customer experience and administering our internal processes).
- Risk evaluation and management (including operational risk), debt recovery, fraud and payment default prevention and evidence management. We use your information for these purposes where necessary for pursuit of our legitimate interests (protecting our business from fraudulent activity and recovering sums due).
- Anti-money laundering, anti-terrorism efforts and sanctions screening. We use your information for these purposes where necessary for compliance with our legal obligations.

Personal information that we collect from other sources

We also collect and use personal information about you

from third parties. We will receive your name, contact information (including postal address and telephone number), customer number and policy information (e.g., level of cover) from your mobile carrier (through whom you have procured this insurance product) to enable us to administer and perform your contract of insurance with us.

We also receive information about you (relating to your identity and previous claims made) from fraud prevention agencies and similar organisations to help us to make decisions on insurance policies and claims for you; trace debtors, recover debt, prevent fraud and to manage your insurance policy and any claims; check your identity to prevent money laundering; and undertake additional fraud searches, where necessary in pursuit of our legitimate interests in protecting our business from fraudulent activity and recovering sums due.

Who we share your personal information with

Your personal information will be disclosed to other Assurant group companies, our service providers (such as Lifestyle Services Group Limited, an Assurant group company located in the United Kingdom), other insurance companies (e.g., reinsurers), and to any other entity or service provider contractually obligated to us for the purpose of performing tasks that directly relate to the above-described purposes.

To fulfill your claim, we also share your name, contact details (including postal address, email address and mobile number), and IMEI of your covered device with the manufacturer. For example, if you have an iPhone, then we will share your device IMEI with Apple, and may also share your name and contact details as necessary.

In order to prevent or detect fraud or other criminal activity we share information about you with other organisations and public bodies including law enforcement agencies; within the Assurant group companies and with other insurers; with recognised centralised insurance industry claims review systems, where your details may be checked and updated; with fraud prevention agencies and databases - if you give us false or inaccurate information and we suspect fraud, we record this with fraud prevention agencies.

Your personal information will also be disclosed to public bodies and organisations to satisfy our legal and regulatory obligations, where required.

Where we send your personal information

With respect to the aforementioned purposes, your personal information may be transferred outside the European Economic Area to countries that do not have equivalent data protection laws (for example, if we share your data with Apple Distribution International – or ADI – that data will be processed and managed by Apple, Inc. which is located in the United States). To ensure an adequate level of security and protection, these transfers will be secured by standard contractual clauses adopted by the European Commission, in line with applicable law. The Policyholder may request information about these international transfers, and/or request access to a copy of the standard contractual clauses using the contact details provided below.

How long we keep your personal information

Your personal information will be retained as long as necessary for the performance of the contract of insurance and for as long as required or permitted by applicable law or regulation.

How and why we will contact you

We may contact you by post, mobile phone, text, or email to obtain your views on our services and to let you know about important changes to the services which we are providing or to ask you to complete a customer satisfaction survey. Any information that you provide to us in response to these communications will not be used or disclosed other than in accordance with this privacy notice, or without your permission, unless required by law. If you would prefer us not to contact you to obtain your views and feedback on the service or you change your mind in the future and would like us to stop contacting you for this purpose, you can request this at any time by calling us on 0333 304 3346 or in writing to: Lifestyle Services Group Limited, PO Box 98, Blyth, NE24 9DL.

Your rights

Pursuant to the General Data Protection Regulation and/or applicable local law, you have a right of notice, access, data portability, rectification, restriction of processing, erasure of the information we hold about you, as well as an objection right which you may exercise at any time by sending your request in writing to: Lifestyle Services Group Limited, PO Box 98, Blyth, NE24 9DL.

You may also submit your request in writing to Data Protection Officer, PO Box 98, Blyth, NE24 9DL, or by sending an email to DataProtectionOfficer@assurant.com.

Please note that the exercise of such rights is not absolute and is subject to the limitations provided by applicable law.

You may address a complaint or question concerning the processing of your personal information at the above-mentioned contact details. You may also lodge a complaint with your local data protection authority, which in the UK is the Information Commissioner's Office, in the country where you live, work, or where you consider the problem has occurred.