

Vodafone Insurance

Vodafone Business Standard
Insurance Including Rapid



Vodafone
Power to you



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 Business UK airtime subscription in place throughout the duration of this policy for the insured device.

Your demands and needs

By purchasing insurance you will have come to your own decision as to whether this product meets your particular demands and needs for insuring your mobile device, purchased direct from Vodafone, against loss, theft, damage and breakdown. You are also aware that the replacement of your mobile device may be from refurbished stock. You have therefore decided to proceed with insurance cover for loss, theft, damage and breakdown at the cost and terms indicated on a non-advised sales basis, which means that no advice on the suitability of this insurance has been given by Vodafone.

Policy Summary

We want you to get the most out of this policy and that means you being clear on what is and isn't covered. This Policy Summary and the Policy Document provide details of the insurance cover, which you must read carefully to ensure that the policy meets your needs. Full terms and conditions can be found in the Policy Document. You should review this policy on a regular basis to ensure it continues to meet your requirements.

What you are covered for

This policy provides worldwide cover for the mobile device you purchased from Vodafone and registered with us. The policy includes the following features:

- Repair or replacement of your mobile device in the event of any of the following incidents:
 - Loss
 - Theft
 - Damage
 - Breakdown (including faults)
- Cover wherever you are in the world where the duration of any single trip outside the UK is 30 days or less

What you are NOT covered for

- You need to pay a contribution of £50 every time you make a successful claim on the insured device. This is the excess. **Your excess** will be added to your next Vodafone bill after the claim has been settled.
- Loss, theft, damage or breakdown where you have knowingly put your mobile device at risk or you have not taken care of it. More information on what we mean by not taking care of your device can be found in the “What you are NOT covered for” section of the Policy Document.
- This policy does not provide cover for problems with your mobile device that are covered by the manufacturer warranty.
- This policy does not provide cover for unauthorised network charges (calls, data etc)
- We will cancel your policy in the event that 3 successful claims are made in any continuous 12 month period. A full description is in the “What you are NOT covered for” section of the Policy Document.

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 of the Policy Summary for more information. After this three month minimum term this insurance policy will continue to run on a monthly basis until one of the following events happens:

- You cease to have a Vodafone airtime contract
- At the end of the 60 month period after the purchase date of your insurance
- 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.

If you need to claim

- If your mobile device is lost or stolen you should:
Contact Vodafone immediately to block your SIM card and handset in order to prevent it from being used by calling 0333 304 0191 (or +44 7836 191 191 from abroad)
- If stolen contact the Police (or local authority if the incident happens outside of the UK) as soon as possible and obtain a reference number as we will need this to assess your claim
- You should tell us about your claim as soon as possible after becoming aware of the loss, theft, damage, or breakdown by calling 0333 304 3346 (or +44 7836 191 191 from abroad).

Got a question? Need to make a Complaint?

We want to make sure you're happy. Should you need to talk to us, you can call 0333 304 3346 or email Vodafone.insurance@lifestylegroup.co.uk If after making a complaint you are still unhappy, you may contact the Financial Ombudsman Service.

Need another copy?

This document is also available in large print, audio and Braille, so get in touch with us on 0333 304 3346 if you'd like to request a copy in one of these formats. The same applies if you just need a replacement.

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 fca.org.uk/register

Financial Services Compensation Scheme (FSCS)

Assurant General Insurance Limited and Lifestyle Services Group Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event they cannot meet their liabilities to you. General insurance contracts are covered for 90% of the entire claim with no upper limit. Further information is available from the FSCS by calling 0800 678 1100 and online at fscs.org.uk.

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 and be connected to the Vodafone mobile network.

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?

Summary	Description
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	Benefits you receive
Your registered mobile device is covered for: <ul style="list-style-type: none">– Loss– Theft– Damage– Breakdown (including faults) occurring anywhere in the world	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: <ol style="list-style-type: none">1. repair the mobile device (where possible) or2. 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 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 <ol style="list-style-type: none">1. Where we replace the mobile device the replacement may be a refurbished (not brand new) device2. 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. Worldwide cover is only eligible where the duration of any single trip outside the UK is 30 days or less.

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 or stolen. 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.

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	<p>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.</p> <p>You can do this by calling us on 0333 304 0191 or from abroad; +44 7836 191 191.</p>
If your mobile device is stolen report it to the Police	<p>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.</p> <p>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.</p>
Report your claim to us as soon as you can	<p>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.</p> <p>You can log your claim by calling us on 0333 304 3346 from any phone. If you're abroad call +44 7836 191 191.</p>
Report any Loss or theft to the place you believe it has been lost or stolen from	<p>We expect you to report your mobile device as lost or stolen to the place you think it has been lost or stolen from.</p> <p>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.</p>

How to make a claim

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:	<p>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.</p> <p>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.</p>
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:	<p>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.</p> <p>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.</p> <p>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.</p>

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 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 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 payment 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. If an excess has been paid this will not be returned, this is not a penalty this is to cover administration costs.
- Report you to the 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 bank or our distribution partner providing this service as part of a wider offering.
- 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 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.
- Recovering debt.
- 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.

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 of the Policy Summary 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
- At the end of the 60 month period after the purchase date of your insurance
- 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.

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.

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.

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</p> <p>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

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.

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 licence
- 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 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

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.

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).

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.

Availability of replacement device

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.

If you choose not to accept the alternative device offered then the Rapid Service and 4 Hour Period will not be made available.

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.

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. Registered in England No: 5114385. Registered Address: Assurant House, 6-12 Victoria Street, Windsor, Berkshire, SL4 1EN.

Correspondence Address: Vodafone Fast Replacement Service, PO Box 98, Blyth NE24 9DL.

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

Lifestyle Services Group Limited and Assurant General Insurance Limited are 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

Registered Office Details

Lifestyle Services Group Limited. Registered in England No. 5114385.

Registered Office: Assurant House, 6-12 Victoria Street, Windsor, Berkshire, SL4 1EN

Assurant General Insurance Limited. Registered in England No. 2341082.

Registered Office: Assurant House, 6-12 Victoria Street, Windsor, Berkshire, SL4 1EN

How we handle your personal information.

We, as data controller, are committed to preserving the privacy of our customers. Please read the following privacy notice to understand how we collect, use and protect the personal information that you provide to us. We may collect the following personal information either directly from you, such as name, address, telephone number, date of birth, bank account or credit card information, and proof of ownership or identity and police reports, for purposes of policy and claims administration and management, as well as to tell you

about products and services which may be of interest to you.

By purchasing this insurance from us you consent to the collection and use of your personal information as noted above under the terms of this privacy notice for the purposes of administering this insurance policy. The personal information you provide will be used by us to supply you with the services for which you have registered, and we may use such personal information to contact you to obtain your views on our services and to let you know about important changes to the services which we offer. The personal information you provide to us about you and the covered mobile device will be shared with the insurer. In order to prevent or detect fraud or other criminal activity we may share information with affiliates and subsidiaries within our company group, the insurer, other insurers, our regulators and fraud prevention agencies, such as the police or the National Crime Agency.

We may contact you by post, mobile phone, text, fax, or e-mail 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. Your personal information will not be used or disclosed other than in accordance with this privacy notice, or without your permission, unless required by law.

The details of covered mobile devices (such as make, model, IMEI, serial number, etc.) that are reported lost or stolen will be submitted, where applicable, to relevant government databases, such as the Immobilise UK National Property Register, to prevent further use. We may cooperate with the police and any other relevant law enforcement authorities or organisations in connection with any misuse or suspected misuse of the services provided by us or 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 of time relative to the original purpose for which we collected your personal data or for as long as the law requires. You have the right to ask for a copy of the personal information we hold about you and we are entitled by law to charge you a fee of £10.00 to meet our costs in providing you with details of this information. You may also ask us to make any necessary changes to your personal information to ensure that it is accurate and kept up-to-date. If you wish to access or

amend your personal information, please contact the Customer Helpline on 0333 304 3346.

Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted to us; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access.

From time to time, we may make changes to our privacy notice. If we make any material changes to our privacy notice, we will notify you by email or by other appropriate means prior to the change becoming effective, so that you may review the change before you continue to use the services. If you object to any changes in the privacy notice, you may close your account. All comments, queries and requests relating to our use of your information are welcomed and should be addressed to: Customer Services, Lifestyle Services Group Limited, PO Box 98, Blyth, NE24 9DL. In addition, you may call us at 0333 304 3346 or send an email to Vodafone.insurance@lifestylegroup.co.uk.

If we transfer your information to a person, office, branch, organisation, service provider or agent in another country, we will make sure that they agree to apply the same levels of protection as we are required to apply to information held in the UK and to use your information only for the purposes that we have permitted.

If you would like more information about your rights in relation to your personal information or wish to make a complaint, please contact the UK Information Commissioner at www.ico.org.uk.

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