

Vodafone Insurance

Vodafone Business Theft and Loss Insurance



Vodafone
Power to you



Vodafone Business Theft and Loss Insurance

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 Theft and Loss Insurance customer, we will 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.

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 and theft. 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 and theft 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:

- Replacement of your mobile device in the event of any of the following incidents:
 - Loss
 - Theft
- 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 every time you make a successful claim on your insured device which is determined by the make of your mobile device, this will be:

Mobile device	Excess
Apple devices	£50
Non-Apple devices	£25

This is the excess. **Your excess** will be added to your next Vodafone bill after the claim has been settled.

- Loss or theft 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 month's 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
- The policy will also cancel in the event that there are 3 successful claims 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 or theft 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 Theft and Loss 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.

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 replacing your mobile device against loss or theft. 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 subscription 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: – Loss – Theft 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 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, 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 every time you make a successful claim on your insured device which is determined by the make of your mobile device, this will be:</p> <ul style="list-style-type: none">• Apple - £50• Non Apple - £25 <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 or theft 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 or theft 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

All of these examples increase the risk of it being lost or stolen and may result in your claim being declined. The examples are to help you understand what's covered, and are not the only reasons a claim could be rejected.

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 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 or theft 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 or theft.</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 or theft 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:	In the event of your mobile device being lost or stolen we will blacklist the mobile device to prevent it from being used.

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
- 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 or stolen items are recovered after the claim is approved, they shall become the property of the insurer and must be returned to us immediately
- Lifestyle Services Group Limited handles all claims on behalf of the insurer

What if your claim is rejected?

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

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 month's 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

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.

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.

© November 2014 Vodafone Limited. Registered office:
Vodafone House, The Connection, Newbury, Berkshire RG14 2FN.
Registered in England No. 1471587

