

Price Plan Guide



Vodafone Small Business Plans 36

Vodafone Business Customers

This Price Plan Guide applies to the Vodafone Small Business Plans and is incorporated into the Commercial Terms between Vodafone and Customer. The Commercial Terms together with the General Terms or VPS General Terms if you are a VPS Customer, Mobility Service Terms, Service Specific Terms, Order and any applicable policies and guidelines shall form the Agreement for the Vodafone Small Business Plan.

The Vodafone Small Business Plans, are only available to small businesses to use the plans for business purposes. The Vodafone Small Business Plans are not available to customers who require a plan for their own personal use. If you require a plan for your own personal use please visit www.vodafone.co.uk/personal.

Please note that Customers cannot change their Small Business Plan until the Minimum Term (as set out in the Commercial Terms) has been fulfilled.

All Charges detailed in this Price Plan Guide are Standard List Price and subject to change.

1. Small Business Plans 36 Overview

	Business Value 1	Business Premier 1	Business Premier 2	Business Premier 3
Calls to UK mobiles and UK landlines (starting 01, 02, 03)	Unlimited	Unlimited	Unlimited	Unlimited
Standard UK text message	Unlimited	Unlimited	Unlimited	Unlimited
UK Data Allowance	1GB	4GB	20GB	Unlimited
Roaming	Inclusive Small Business Traveller Europe	Inclusive Small Business Traveller Europe	Inclusive Small Business Traveller Europe	Inclusive Small Business Traveller Europe
Secure Net Basic	Inclusive Secure Net Basic	Inclusive Secure Net Basic	Inclusive Secure Net Basic	Inclusive Secure Net Basic
Insurance		Inclusive Insurance Damage Only	Inclusive Insurance Damage Only	Inclusive Insurance Damage Only
Vodafone Rapid		Inclusive Vodafone Rapid	Inclusive Vodafone Rapid	Inclusive Vodafone Rapid
International		Business International 100 min	Business International 100 min	Business International 100 min
Non-Geo		Inclusive 300 non-geo minutes	Inclusive 300 non-geo minutes	Inclusive 300 non-geo minutes

2. Unlimited Minutes and Texts

- 2.1 Each Voice Connection on a Vodafone Small Business Plan has unlimited calls to UK mobiles and UK landlines (starting 01, 02, 03) and standard UK text messages made or sent (as applicable) from and to the UK.
- 2.2 All other call and text types on the Vodafone Small Business Plan shall be charged the out of bundle Charges set out in this Price Plan Guide.
- 2.3 Calls made through the return call service via voicemail are not included in the Customer's allowance.

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3. Inclusive Small Business Traveller Europe

- 3.1 All Vodafone Small Business plans include Small Business Traveller which allows Customer to take their UK minutes, texts and data to Vodafone's Europe Zone 1 and 2 for free and to Vodafone's World Zone for £5 (excluding VAT) a day on all small business plans.
- 3.2 By opting into Vodafone Small Business Traveller:
 - (a) Customer will be automatically opted out of the 50 euro spend data cap and associated notifications whilst in the World Zone; and
 - (b) Customer will still be opted into the monthly spend limit in countries outside the World Zone.
- 3.3 Customer can opt out of Small Business Traveller at any time and will revert back to Standard List Price Roaming Charges and the 50 euro monthly spend data cap and associated notifications whilst in the World Zone. Customer will not lose their Europe Zone 1 and 2 benefit.
- 3.4 The Small Business Traveller price plan guide applies to Customer's use of Small Business Traveller (please see www.vodafone.co.uk/workingabroad).
- 3.5 If you have a Business Premier Unlimited plan, data usage when roaming is capped at 25GB per billing month in Small Business Traveller destinations. We will notify you as you approach this limit. If you reach this limit, you will need to purchase an additional data bundle to continue using data in a Small Business Traveller destination until your monthly allowance renews. Please go to [www.vodafone.co.uk/mobile/extras] for details of our additional data bundles. Alternatively, you can opt out of Small Business Traveller and continue using data at Standard List Price Roaming charges. Small Business Traveller is intended for periodic travel such as holidays, short breaks, and short business trips, and is not for users roaming on a semi-permanent or permanent basis.

4. Inclusive Roaming Fair Usage Policy

- 3.1 Inclusive European Roaming services in Europe Zone 1 and 2 are intended for use during periodic travel and not for customers roaming across foreign networks on a semi-permanent or permanent basis.
- 3.2 If Customer or Customer's Users use their mobile in Vodafone's Europe Zone 1 and 2 for more than 50% of the time in any 4 month rolling period, they will receive a text requesting more moderate use of Vodafone's roaming services.
- 3.3 If Customer or Customer's Users usage in Vodafone's inclusive Europe Zone 1 and 2 continues to exceed 50% as described above, over the 2-week period following the first notification, Customer may be charged for further use or Vodafone may bar them from using its roaming services. Customer will be notified before Vodafone applies the bar.

5. Inclusive Secure Net

- 5.1 Inclusive Secure Net is free in all Vodafone small business plans and helps protect against viruses, malware and phishing when Customer and Customer's employees browse the internet, download files or use email on their mobile devices.
- 5.2 Additional terms are applicable for this service please see www.vodafone.co.uk/terms.

6. RPI

- 6.1 Vodafone will, in April of each year, apply an increase to Access Fees by the Retail Price Index ("RPI") published by the Office for National Statistics in January of that year. If the RPI rate is a decrease, Access Fees will not be adjusted and if that index is not published for the given month, Vodafone may use a substituted index or index figures published by that office for that month.

7. International (100 Minutes)

Business International is included in all Business Premier plans.

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Countries included in International (100 minutes)				
Austria	Germany	Netherlands	USA	
Belgium	Gibraltar	Norway	Canada	
Bulgaria	Greece	Poland		
Canary Islands	Hungary	Portugal (inc. Madeira)		
Croatia	Iceland	Romania		
Cyprus	Ireland	Slovakia		
Czech Republic	Italy (inc. Vatican City)	Slovenia		
Denmark	Latvia	Spain (inc. Balearic Islands)		
Estonia	Liechtenstein	Sweden		
Finland	Lithuania	Faroe Islands		
France (inc. Monaco)	Luxembourg	Switzerland		
French Territories	Malta	Turkey		
European destinations excluded from the proposition:				
Channel Islands	Isle of Man			

Out of bundle Charges for Business International are set out in this Price Plan Guide.

8. Inclusive Non-Geo minutes

- 8.1 Normally starting with 084 and 087, non-geographic numbers are often helplines for organisations like banks, insurance companies, utilities and charities. Calls to these numbers are not usually included in Customer's monthly minutes allowance, however Business Premier plans include 300 of these minutes for free.

9. Inclusive Insurance (Accidental Damage and Breakdown)

- 9.1 Inclusive Insurance is included in Business Premier plans.
- 9.2 This cover is administered by Lifestyle Service Group Limited with a sole provider, Assurant General Insurance Limited. Lifestyle Service Group Limited administers and handles 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 Service Group Limited is authorised and regulated by the Financial Conduct Authority, Financial Services Register No. 315245.
- 9.3 As part of Vodafone Business Premier price plans, the insurance benefit will be shown on the bill as a separate line to the main tariff to comply with tax requirements.
- 9.4 This insurance element of the tariff is inclusive in Customer's price plan and may not be treated as a separate item, nor may it be discounted, removed or upgraded whilst on a relevant Small Business Plan.

*Note that this policy does not provide cover for problems with Customer's mobile devices that are covered by the manufacturer warranty.

10. Vodafone Rapid

- 10.1 Vodafone Rapid is provided to Customer on behalf of Vodafone by Lifestyle Services Group Limited, and is included on Business Premier plans.

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- 10.2 Vodafone Rapid aims to provide Customer with the rapid replacement of its mobile devices on each successful claim for accidental damage or breakdown in accordance with its Insurance terms and conditions. This service does not cover device warranty claims.
- 10.3 Vodafone Rapid will aim to deliver to most UK mainland and Northern Ireland locations within a 4-hour period, but some exclusions apply, please see “**Conditions and Limitations of the Rapid Service**” section in the Vodafone Rapid Service Terms at www.vodafone.co.uk/terms.

11. 5G

- 11.1 5G is available to customers on certain Business Premier plans and with compatible devices, in specific geographic regions. Please see <https://www.vodafone.co.uk/business/why-vodafone/5g-for-business> for a list of compatible devices, availability and more information on 5G.

12. Flexi-Upgrade Fee

- 12.1 If Customer qualifies for ‘Flexi-upgrades’ (see Welcome Letter), Customer will need to pay a fee if upgrading early. The fee is based on the cost of the Equipment and the remaining time left in Customer’s Minimum Term, and can be calculated as follows:

Equipment Subsidy ÷ Minimum Term (months) X number of months remaining in Minimum Terms (months)

13. Paying for Equipment

- 13.1 If Customer ends the Agreement for Vodafone’s breach or if Vodafone is unable to permanently provide the Services to Customer during the Minimum Term, Customer will have to pay for the balance of the Equipment Subsidy. All the information required to calculate this cost is set out in Customer’s Commercial Terms or Order Form and Welcome Letter, including the original value, upfront Charge and subsidy on Customer’s Equipment. The amount Customer will pay will be 1/36 of the original value of the Equipment Subsidy, multiplied by the number of months left on the Minimum Term at the time the Agreement ends. Customer agrees to pay this as soon as requested by Vodafone after the Agreement ends.

14. Voice Calls, Internet and Messaging within the UK from UK Mobiles

Standard UK call Charges (1 minute minimum call Charge)	Charge per minute
Calls to any Vodafone UK mobile, standard UK landline (starting 01,02 or 03) and UK voicemail access	45.84p
Calls to other UK mobile networks	45.84p
Video calling to any Vodafone UK mobile	45.84p
Video calling to other UK mobile networks	45.84p
Video calling to international mobile networks	To Europe £1.25 To ROW £2.50
Standard UK text Charges	Charge per message
Standard UK text message	29.17p
Standard UK picture message	45.84p
Standard UK video message	45.84p

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Non-geographic call Charges (1 minute minimum call Charge)	Charge per minute
Non-geographic numbers starting 0500	45.84p
Non-geographic numbers starting 0870, 0871, 0872, 0843, 0844, 0845	54.16p a minute plus a service charge* (one-minute minimum call Charge)
Non-geographic numbers starting 0800, 0808	Free
Charity numbers	Free – more details
Radio-paging services (starting 076)	45.84p a call
Personal numbering services (starting 070)	Calls to other UK mobile networks rate (Personal numbering services (starting 070) are part of the Customer's UK minutes bundle inclusive in plan. Any out of bundle charges will be charged at the above rate).
Call forwarding services (e.g. 07744, 07755)	45.84p
Premium rate Charges	Charges
Premium rate services (starting 09)	54.16p a minute plus a service charge* (one-minute minimum call Charge)
Voice short codes. These are usually 5-7 numbers long and used for TV or radio shows, competition lines and information services. The service provider will let Customer/Customer's Users know the cost of the call.	Free to £2.00 per minute (one-minute call Charge)
Directory enquiries call Charges (1 minute minimum call Charge)	Charge per minute
Calls to Vodafone's preferred directory enquiry number (118 881)	54.16p a minute, plus a service charge of 80p a minute (one-minute minimum call Charge)
Calls to directory enquiries numbers (118)	54.16p a minute plus a service charge* (one-minute minimum call Charge)
UK internet usage in the UK	Cost per megabyte
Additional UK internet use on plans with internet included	£5.42 per 250MB

Where applicable, Charges have been rounded up to 2 decimal places to ensure accuracy of invoices.

* A service charge also applies for calls to numbers starting 084, 087, 09 or 118, as advertised by the organisation offering the service (such as a bank or travel agent). More information is available at www.ukcalling.info

15. International Calls, Texts and Video calls from the UK

International calls (1 minute minimum call Charge)	Charge per minute
Calls to the Europe Zone	£1.25

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International calls (1 minute minimum call Charge)	Charge per minute
Calls to USA and Canada	£2.50
Calls to Asia Pacific countries	£2.50
Calls to any other worldwide destination	£2.50
Text messages (per message)	Charge per text
Text message to any destination outside the UK	54.16p
Video calls (1 minute minimum call Charge)	Charge per minute
Calls to any destination outside of the UK	To Europe £1.25 To ROW £2.50

Where applicable, Charges have been rounded up to 2 decimal places to ensure accuracy of invoices.

16. Calls to the Channel Islands or Isle of Man from the UK

Making a call to the Channel Islands or the Isle of Man will not be included in Customer's monthly price plan.

Standard calls (one minute minimum call Charge)	Charge per minute
Calls to Channel Islands or Isle of Man numbers starting 01481, 01534 or 01624	45.84p
Text messages (per message)	Charge per text
Texts to Channel Islands or Isle of Man numbers starting 01481, 01534 or 01624	29.17p

Where applicable, Charges have been rounded up to 2 decimal places to ensure accuracy of invoices.

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17. Calls, Texts and Data outside the UK

Vodafone divides the world into Roaming Zones which carry different Charges. As zones, countries and Charges change from time to time, please check Vodafone's website before travelling at www.vodafone.co.uk/workingabroad.

Zone	Making calls & Sending texts within Europe Zones and Back to the UK; Using the internet		Making Calls & Sending SMS from Europe Zones to any other Zone				Sending Picture messages	Receiving calls		
Europe Zone 1 & 2	Usage taken from inclusive UK allowance, or charged at home rate		Usage charged at International rates				Usage taken from inclusive UK allowance, or charged at home rate	Free		
Zone	Making calls back to the UK (per min)	Making calls to the Europe Zones (per min)	Making calls to Rest of World Zones (per min)				Receiving Calls (per min)	Sending Texts (per text)	Sending Picture messages (per picture message)	Using the Internet
			Zone 1	Zone 2	Zone 3	Zone 4				
Zone 1	50p	£1.25	50p	£1.67	£1.67	£1.67	30p	7p	55p	10p per MB
Zone 2	£1.00	£1.25	£1.67	£1.00	£1.67	£1.67	60p	25p	55p	50p per MB
Zone 3	£2.00	£2.00	£2.00	£2.00	£2.00	£2.00	£1.30	50p	55p	£1.50 per MB
Zone 4	£2.00	£2.00	£2.00	£2.00	£2.00	£2.00	£1.50	50p	55p	£6.00 per MB

- 17.1 In Europe Zone 1 and Europe Zone 2 Vodafone will charge Customer their Standard List Price domestic rates. Calls to non-standard UK numbers (premium rate, directory enquiry, non-geographical, etc.) are charged **3.9p** per min. Calls to UK FreePhone numbers (0800, 0808) are **free of charge**. UK Non-geographic minutes bundles can't be used in Europe Zone 1 and Europe Zone 2. Any applicable international Add-ons and/or inclusive international minutes apply for usage charged at international rates.
- 17.2 In Rest of World Zone 1, Rest of World Zone 2, Rest of World Zone 3 and Rest of World Zone 4 Vodafone will charge Customer for the calls Customer makes in 1 minute increments with a 1 minute minimum call Charge. For receiving calls, Vodafone will charge Customer in increments (depending on Customer's price plan) with a minimum call Charge.
- 17.3 Premium rate and satellite calls are excluded and additional Charges (including network handling fees) may apply. If Vodafone is charged an admin fee from a foreign network operator for Customer to receive a text, Vodafone will pass this charge to Customer.
- 17.4 Customer may use roaming services from other providers, but Customer acknowledges that any such use is outside this Agreement and shall not contribute to any Target Spend (where applicable).
- 17.5 List of Countries by Roaming Zone:
- (a) **Europe Zone 1:** Austria, Azores, Belgium, Bulgaria, Canary Islands, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (Incl. Corsica), French Guiana, Germany, Gibraltar, Greece, Guadeloupe, Hungary, Iceland, Ireland, Italy (Incl. Vatican City), Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg,

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- Madeira, Malta, Martinique, Mayotte, Monaco, Netherlands, Norway, Poland, Portugal, Reunion, Romania, Saint Martin, Slovakia, Slovenia, Spain (Incl. Balearic Islands), Sweden
- (b) **Europe Zone 2:** Faroe Islands, Guernsey, Isle of Man, Jersey, San Marino, Switzerland, Turkey
 - (c) **Rest of World - Zone 1:** Afghanistan, Albania, Anguilla, Antigua and Barbuda, Argentina, Armenia, Aruba, Australia, Azerbaijan, Bahamas, Bahrain, Bangladesh, Barbados, Benin, Bermuda, Bhutan, Bonaire, Bosnia and Herzegovina, Botswana, Brazil, British Virgin Islands, Brunei, Burkina Faso, Cambodia, Cameroon, Canada, Cayman Islands, Central African Republic, Chad, Chile, China, Colombia, Democratic Republic of Congo, Peoples Republic of Congo, Costa Rica, Curacao, Dominica, Dominican Republic, Ecuador, Egypt, El Salvador, Fiji, French Polynesia, Gabon, Georgia, Ghana, Grenada, Guam, Guatemala, Guyana, Haiti, Honduras, Hong Kong, India, Indonesia, Iran, Iraq, Israel, Ivory Coast, Jamaica, Japan, Jordan, Kazakhstan, Kenya, Korea, Kuwait, Laos, Lesotho, Macau, Macedonia, Madagascar, Malaysia, Mexico, Moldova, Mongolia, Montenegro, Montserrat, Morocco, Mozambique, Myanmar, New Zealand, Nicaragua, Niger, Nigeria, Oman, Pakistan, Palestine, Panama, Papua New Guinea, Paraguay, Peru, Philippines, Puerto Rico, Saudi Arabia, Qatar, Russia, Rwanda, Saba (Netherlands Antilles), Samoa Western, Serbia, Seychelles, Singapore, Sint Eustatius (Netherlands Antilles), Sint Maarten (Netherlands Antilles), Solomon Islands, South Africa, South Sudan, Sri Lanka, St Kitts and Nevis, St Lucia, St Vincent, Suriname, Swaziland, Taiwan, Tajikistan, Tanzania, Thailand, Togo, Tonga, Trinidad & Tobago, Turks & Caicos, Uganda, Ukraine, United Arab Emirates, United States of America, Uruguay, US Virgin Islands, Uzbekistan, Vanuatu, Venezuela, Vietnam, Yemen, Zambia
 - (d) **Rest of World - Zone 2:** Algeria, Belarus, Bolivia, Cape Verde, Gambia, Guinea, Guinea-Bissau, Kyrgyzstan, Liberia, Malawi, Mauritania, Mauritius, Senegal, Sierra Leone, Zimbabwe
 - (e) **Rest of World - Zone 3:** Burundi, Libya, Mali, Namibia, Nepal, Sao Tome and Principe, Tunisia
 - (f) **Rest of World - Zone 4:** Angola, Belize, Comoros, Cook Islands, Cuba, Djibouti, East Timor, Equatorial Guinea, Ethiopia, Falkland Islands, Greenland, Lebanon, Maldives, New Caledonia, Saint Helena

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18. Vodafone Business Premier Inclusive Damage and Breakdown Insurance (Inclusive within Vodafone Business Premier price plan)

18.1 The following Terms and Conditions apply:

- (a) 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.
- (b) This tariff 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 Premier Inclusive Damage and Breakdown Insurance customer, we will repair or replace the insured mobile device in the circumstances summarised below. These are explained in full detail in the Policy Document.
- (c) 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.
- (d) Customer must have a Vodafone airtime contract in place throughout the duration of this policy for the insured device. This policy will be cancelled if your Vodafone Business Premier price plan is cancelled or changed.

18.2 Your demands and needs:

This insurance is included as part of your Business Premier price plan and provides cover for the device purchased direct from Vodafone, against damage and breakdown. This means that no advice on the suitability of this insurance has been given by Vodafone. You are also aware that the replacement of your mobile device may be from refurbished stock.

18.3 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.

18.4 What you are covered for:

- (a) This policy provides worldwide cover for the mobile device you purchased from Vodafone. The policy includes the following features:
 - (i) Repair or replacement of your mobile device in the event of any of the following incidents:
 - (A) Damage
 - (B) Breakdown (including faults)
 - (ii) Cover wherever you are in the world where the duration of any single trip outside the UK is 30 days or less

18.5 What you are NOT covered for:

- (a) The policy excess is a contribution you need to pay every time you make a successful claim. Your excess will be added to your next Vodafone bill after the claim has been settled. This is detailed in the table below:

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



This excess needs to be applied to every claim made on the insured device.

- (b) 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.
- (c) This policy does not provide cover for problems with your mobile device that are covered by the manufacturer warranty.
- (d) 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.

18.6 Duration of this Policy:

- (a) This insurance is included within your Vodafone Business Premier price plan and is displayed on your monthly bill. You can cancel this insurance within 30 days of receiving these terms and conditions without paying any extra fees or charges. Please refer to the “Cancelling your insurance” section of the Policy Summary for more information. This insurance policy will continue to run on a monthly basis until one of the following events happens:
 - (i) The Vodafone Business Premier price plan you are on is cancelled or changed
 - (ii) At the end of the 60 month period after the purchase date of your insurance
 - (iii) You contact us to cancel the insurance
 - (iv) The insurer cancels the insurance
 - (v) In the event 3 successful claims are made in a continuous 12 month period.

18.7 Cancelling your insurance:

- (a) You may cancel the insurance at any time. As there is no separate insurance premium payable for this policy and it is provided on an inclusive basis as part of your Business Premier price plan, no refunds will be due and this will not change the amount you pay for your Business Premier price plan.
- (b) To cancel this insurance policy please contact Lifestyle Services Group Limited on 0333 304 3346.
- (c) The insurer can cancel the insurance without notice 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.
- (d) This policy will be cancelled if your Vodafone tariff is cancelled or changed

18.8 If you need to claim

You should tell us about your claim as soon as possible after becoming aware of the damage, or breakdown by calling 0333 304 3346 (or +44 7836 191 191 from abroad).

18.9 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.

18.10 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.

18.11 Status disclosure:

- (a) 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.



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202735. Lifestyle Services Group Limited is authorised and regulated by the Financial Conduct Authority, Financial Services Register No. 315245.

- (b) All firms' register details can be checked on the Financial Services Register by visiting the FCA's website fca.org.uk/register

18.12 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.

19. Vodafone Business Premier Inclusive Damage and Breakdown Insurance Policy Document

- (a) 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.
- (b) 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.

19.2 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 insurance is included as part of your Business Premier plan and provides cover for the device purchased direct from Vodafone, against damage and breakdown This policy has been designed to cover the cost of repairing or replacing your mobile device against 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, included as part of your tariff, is suitable for you. You should review the terms and conditions of this policy regularly to ensure that this insurance meets your requirements.
It is important to note that this insurance is valid 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.

19.3 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"> • Damage • Breakdown (including faults) 	Insurance cover is included as part of the Business Premier price plan and covers the mobile device associated with this tariff which must be owned by you. If your mobile device is damaged or breaks down, we will either: (a) repair the mobile device (where possible) or



Risks you are covered for	Benefits you receive
occurring anywhere in the world	<p>(b) 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</p> <p>Replacements</p> <p>(a) Where we replace the mobile device the replacement may be a refurbished (not brand new) device</p> <p>(b) 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</p> <p>Where we send you a replacement or repaired item, this will only be sent to a UK address.</p> <p>If your mobile device is replaced in the first three months of your contract, we will only deliver to your billing address.</p> <p>.</p>
If any accessories that you purchased from Vodafone for your mobile device are lost, stolen or damaged at the same time as your mobile device you are covered for these up to a value of £200 (including VAT). This could be a case, headphones, Bluetooth headsets etc	If your accessories that have been purchased from Vodafone are lost, stolen or damaged at the same time as your mobile device we will replace them with accessories of a similar specification. If we are unable to provide a replacement of a similar specification, we will contact you to discuss an alternative settlement. Proof of ownership (e.g. receipts) for your accessories may be required in order for us to assess your claim.

19.4 What you are **NOT** covered for:

Summary	Description
Loss or Theft	<p>This policy provides insurance for damage or breakdown (including faults) only.</p> <p>The loss or theft of your mobile device is not covered under any circumstances.</p>
Excess	<p>You need to pay a contribution every time you make a successful claim on the insured device. This will be:</p> <ul style="list-style-type: none"> • Apple - £50 • Non Apple - £25 <p>This is the excess. <u>Your excess</u> 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>
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>

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Vodafone Business Customers

Summary	Description
	<ul style="list-style-type: none"> Following manufacturer instructions on the use of your phone Not knowingly leaving your mobile device where others can see it but you cannot and your mobile device could be damaged by another person Intentionally damaging your phone <p>These examples increase the risk of it being 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.</p>
Breakdown covered by the manufacturer's warranty	<p>This policy does not provide cover for problems with your mobile device that are covered by the manufacturer warranty.</p> <p>If your mobile device does develop a fault whilst still under warranty you should follow the warranty returns process as specified by the manufacturer.</p>
Cosmetic damage	<p>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.</p> <p>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.</p>
Contents of your mobile device	<p>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.</p> <p>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.</p>
Other losses	<p>Any cost or losses that can't be resolved by the repair or replacement of your mobile device</p> <p>We don't cover any loss of profit, opportunity, goodwill or similar losses. We just cover the mobile device.</p>
Modifications	<p>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.</p> <p>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.</p>

19.5 How to make a claim:

Summary	Description
Step One:	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.



Summary	Description
Step Two:	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 Three:	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 Four:	We will either repair your mobile device or send you a replacement. If you are sending your damaged device to us for repair 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 your mobile device may be returned to you unrepaired in order to remove any locking mechanism. We will not be able to complete a claim until we can confirm the security features have been removed.

19.6 What you need to know about the claims process:

- (a) Where we replace the mobile device the replacement may be a refurbished (not brand new) device.
- (b) Any postage costs incurred in sending your mobile device to us for repair are not covered under this insurance.
- (c) If we are unable to replace your device with the same make and model, we will contact you to discuss an alternative claim settlement.
- (d) Damaged mobile devices, parts and materials replaced by us shall become the property of the insurer.
- (e) 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.
- (f) Lifestyle Services Group Limited handles all claims on behalf of the insurer.

19.7 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.

19.8 Fraud:

- (a) 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.
- (b) 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.
- (c) If false or inaccurate information is provided and fraud is identified then we will:
 - (i) 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.
 - (ii) Report you to the relevant authorities and take legal action, if necessary, to recover any money already paid to you under this insurance policy.



- (iii) Pass the details onto your bank or our distribution partner providing this service as part of a wider offering.
- (iv) 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.
- (v) Pass details to fraud prevention agencies
- (vi) 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 –
 - (A) Checking details on applications for credit and credit related accounts or facilities.
 - (B) To prevent and detect fraud
 - (C) Managing credit and credit related accounts or facilities.
 - (D) Recovering debt.
 - (E) Checking details on proposals and claims for all types of insurance.
 - (F) Checking details of job applicants and employees.
- (vii) 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.

19.9 Duration of this Policy:

This insurance is included within your Vodafone Business Premier price plan and displayed on your monthly bill. You can cancel this insurance within 30 days of receiving these terms and conditions without paying any extra fees or charges. Please refer to the “Cancelling your insurance” section of the Policy Summary for more information. This insurance policy will continue until one of the following events happens:

- (a) The Vodafone Business Premier price plan you are on is cancelled or changed.
- (b) At the end of the 60 month period after the purchase date of your insurance
- (c) You contact us to cancel the insurance
- (d) The insurer cancels the insurance
- (e) In the event 3 successful claims are made in a continuous 12 month period.

19.10 Cancelling your insurance:

- (a) You may cancel the insurance at any time. As there is no separate insurance premium payable for this policy and it is provided on an inclusive basis as part of your tariff on your Business Premier price plan, no refunds will be due and this will not change the amount you pay for your Business Premier price plan.
- (b) To cancel this insurance policy please contact Lifestyle Services Group Limited on 0333 304 3346.
- (c) The insurer can cancel the insurance without notice 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.
- (d) This policy will be cancelled if your Vodafone Business Premier price plan is cancelled or changed.

19.11 Making an enquiry or complaint:

- (a) 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:

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Vodafone Business Customers

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

- (b) Please quote your mobile phone number in any correspondence.
- (c) Lifestyle Services Group Limited handles all queries and complaints on behalf of the insurer.
- (d) 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

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

19.12 Choice of law:

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

19.13 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.

19.14 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

19.15 Status disclosure:

- (a) 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.
- (b) All firms' register details can be checked on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register
- (c) 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

19.16 How we handle your personal information:

- (a) 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.

- (b) By opting for this tariff which includes device 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.
- (c) 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.
- (d) 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.
- (e) 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 304 346.
- (f) 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.
- (g) 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.
- (h) 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.
- (i) 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.