

Enterprise price plan guide



Vodafone Business Premier Plans

This Price Plan Guide applies to the Vodafone Business Premier Plans and is incorporated into the Commercial Terms between Vodafone and Customer and, together with the General Terms and Mobile Service Terms, shall form the Agreement for the Vodafone Business Premier Plan. All Charges exclude VAT. Please note that Customers cannot change their Business Premier Plan until the Minimum Term (as set out in the Commercial Terms) has been fulfilled.

	Business Premier 1	Business Premier 2	Business Premier 3	Business Premier 4	Business Premier 5	Business Premier 6	Business Premier 7 (Global Traveller)
Calls to UK mobiles and UK landlines (starting 01, 02, 03)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Standard UK text message	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
UK Data Allowance	2GB	5GB	10GB	20GB	30GB	50GB	50GB
Content or Free Data Share SIM		6m Content or Free Data SIM	24m Content or Free Data SIM	24m Content or Free Data SIM	24m Content or Free Data SIM	24m Content or Free Data SIM	24m Content or Free Data SIM
Roaming	Inclusive Business Traveller Europe	Inclusive Business Traveller Europe	Inclusive Business Traveller Europe	Inclusive Business Traveller Europe	Inclusive Business Traveller Europe	Inclusive Business Traveller Europe	Inclusive Global Traveller
Premium Service	Prime Contact	Prime Contact	Prime Contact	Prime Contact	Prime Contact	Prime Contact	Prime Contact
International		Business International 100 min	Business International 100 min	Business International 100 min	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	Inclusive 300 non-geo minutes	Inclusive 300 non-geo minutes
Insurance				Inclusive Insurance Damage Only	Inclusive Insurance Damage Only	Inclusive Insurance Damage Only	Inclusive Insurance Damage Only
Vodafone Rapid				Inclusive Vodafone Rapid	Inclusive Vodafone Rapid	Inclusive Vodafone Rapid	Inclusive Vodafone Rapid

Unlimited minutes and texts

Each voice Connection on a Vodafone Business Premier 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.

All other call and text types on the Vodafone Business Premier Plan shall be charged at the out of bundle rates set out in this Price Plan Guide.

Calls made through the return call service via voicemail are not included in the Customer's allowance.

Inclusive Prime Contact

Prime Contact provides dedicated support and a named telephone adviser who can give both account and technical help specific to Customer's business. They also undertake quality health checks on Customer's accounts to ensure Customer is getting the most out of its contract.

Prime Contact is reachable through multiple direct channels, and at a time that suits Customer's business. A dedicated Prime Contact with extended working hours, Monday to Friday 8am – 9pm and direct access via 191, web chat, or call back service.

The following Prime Contact Service Terms shall apply:

Customers which are businesses of 9 or fewer employees: the Service Terms found at www.vodafone.co.uk/terms under Prime Contact Service Terms (SMB); or

Customers which are businesses of 10 or more employees: the Service Terms found at www.vodafone.co.uk/terms under Prime Contact Service Terms (SME).

In either case Prime Contact shall be an inclusive Service within Customer's tariff and may not be removed.

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Content or Free Data Share SIM

Selected Vodafone Business Premier Plans can benefit from either (i) Spotify or Sky Content packs (as described in the plan description) or (ii) a data share SIM (being a SIM which enables the data allowance to be shared across SIMs) but not both. Vodafone reserves the right to disconnect such content or SIMs if both are (wrongly) available under a Vodafone Business Premier Plan.

The 'data share' Connection provided with selected Vodafone Business Premier Plans is a data-only SIM Card which should be used in mobile broadband devices like dongles and tablets. If Customer disconnects, terminates, migrates or upgrades the primary Vodafone Business Premier Plan Connection (which the 'data share' Connection is attached to), then out of bundle charges shall apply to any usage on the 'data share' Connection as set out below or the 'data share' Connection may be terminated if Customer leaves Vodafone.

The 'data share' Connection is Customer's responsibility. If the 'data share' SIM Card is lost or stolen, please notify Vodafone customer services immediately. If Customer does not want the 'data share' Connection, Customer shall contact Vodafone who will remove it from Customer's account.

If Customer uses a data-only SIM Card (including the 'data share' SIM Card) meant for a mobile broadband device (like a tablet or dongle) to make voice calls or send texts, the out of bundle charges in the tables below will apply.

See <http://www.vodafone.co.uk/shop/pay-monthly/entertainment-packs/> for more details on Content packs.

International (100 Minutes)

Business International is included on Business Premier 2, 3, 4, 5, 6 and 7.

Below is the list of 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	Bosnia & Hercegovina	Albania

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

Inclusive Business Traveller Europe

Business Premier includes Business Traveller which allows Customers to take their UK minutes, texts and data to our Europe Zone for free and to our World Zone for £5 ex VAT a day on Business Premier 1, 2, 3, 4, 5 and 6.

Please note that by opting into Vodafone Business Traveller:

- Customer will automatically opt out of the monthly spend limit for data in our Europe Zone because Customer will be using its UK data allowance. Customer will still be opted into the monthly spend limit in countries outside our Business Traveller Zone
- Customer will opt out of the regulated Eurozone roaming rates, which can be found at www.vodafone.co.uk/chargesabroad
- Customer will automatically opt out of the 50 euro rest of the world monthly spend data cap and associated notifications whilst in the World Zone

Customers can opt out of Business Traveller at any time and will revert back to standard regulated Eurozone roaming rates whilst in the Europe Zone and the 50 euro monthly spend data cap and associated notifications whilst in the Europe Zone & World Zone.

The Business Traveller price plan guide applies to Customer's use of Business Traveller (please see www.vodafone.co.uk/businesstraveller).

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Inclusive Global Traveller

Customers who have purchased Business Premier 7 are automatically opted into Global Traveller at no extra cost. Customers will be able to use their UK minutes, texts and data in our Europe Zone for free, and will have 500 minutes, 500 texts and 3GB of data to use in our Rest of World Zone. Please note that Customers cannot opt out of Global Traveller.

Please note that by opting into Global Traveller:

- Customer will automatically opt out of the monthly spend limit for data in our Europe Zone because Customer will be using its UK data allowance.
- In the Rest of World Zone the 50 euro monthly mobile data spend cap will only be triggered once the inclusive allowance has been used.
- Customer will opt out of the regulated Eurozone roaming rates, which can be found at www.vodafone.co.uk/chargesabroad
- Should Customer use all of their UK data allowance whilst roaming in the Europe Zone, Customer will be charged the UK Internet Usage out of bundle rates detailed in this Price Plan Guide, not the regulated Eurozone roaming rates

The Global Traveller price plan guide applies to Customer's use of Global Traveller (please see www.vodafone.co.uk/global-traveller).

Inclusive Non-Geo minutes

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 3, 4, 5, 6 and 7 includes 300 of these minutes for free.

Inclusive Insurance (Accidental Damage Only)

Inclusive Insurance (Accidental Damage Only) is included in Business Premier 4, 5, 6 and 7.

Vodafone Business Insurance is a policy specifically designed for business customers, for damage cover for devices purchased from us.

This policy is underwritten by Ace European Group Limited and administered by Lifestyle Services Group Limited.

As part of the Vodafone Business Premier Plan, the insurance benefit will be shown on the bill as a separate line to the main tariff to comply with tax requirements.

This insurance element of the Plan 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 Business Premier Plan.

Vodafone Rapid

Vodafone Rapid is provided to Customers on behalf of Vodafone by Lifestyle Services Group Limited, and is included on Business Premier 4, 5, 6 and 7.

Vodafone Rapid aims to provide Customers with the rapid replacement of its mobile devices on each successful claim for accidental damage in accordance with its Insurance terms and conditions. Please note this service does not cover device warranty claims.

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 the Vodafone Rapid Service Terms at <http://www.vodafone.co.uk/terms-and-conditions/index.htm> which will apply to the Vodafone Rapid Service.

Voice calls, internet and messaging within the UK from UK mobiles

Standard UK call charges (1 minute minimum call charge)	Charge per minute	Charge per minute (from 23 rd July 2016)
Video calling to any Vodafone UK mobile within the UK	37.5p	45.9p
Video calling to other UK mobile networks within the UK	37.5p	45.9p
Standard UK text charges	Charge per text	Charge per text (from 23 rd July 2016)
Standard UK text message	15p	29.2p
Standard UK picture message	37.5p	45.9p
Standard UK video message	37.5p	45.9p
Non-geographic call charges (one minute minimum call charge)	Charge per Minute	Charge per Minute (from 23 rd July 2016)
Non-geographic numbers starting 0500	37.5p	45.9p
Non-geographic numbers starting 0870, 0871, 0872, 0843, 0844, 0845	37.5p a minute plus a service charge* (one-minute minimum call charge)	45.9p a minute plus a service charge* (one-minute minimum call charge)
Non-geographic numbers starting 0800, 0808	Free	Free

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Charity numbers starting 0800 or 0808	Free – more details	Free – more details
Radio-paging services (starting 076)	37.5p a call	45.9p a call
Personal numbering services (starting 070)	37.5p	45.9p
Call forwarding services (e.g. 07744, 07755)	37.5p	45.9p
Premium rate charges	Charge	Charge (from 23 rd July 2016)
Premium rate services (starting 09)	37.5p a minute plus a service charge* (one-minute minimum call charge)	45.9p 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 you know the cost of the call.	Free to £2.00 per minute (one-minute call charge)	Free to £2.00 per minute (one-minute call charge)
Directory enquiries call charges (one minute minimum call charge)	Charge per Minute	Charge per Minute (from 23 rd July 2016)
Calls to Vodafone's preferred directory enquiry number (118 881)	37.5p a minute, plus a service charge of 80p a minute (one-minute minimum call charge)	45.9p a minute, plus a service charge of 80p a minute (one-minute minimum call charge)
Calls to directory enquiries numbers (118)	37.5p a minute plus a service charge* (one-minute minimum call charge)	45.9p a minute plus a service charge* (one-minute minimum call charge)
UK internet usage	Charge per MB	Charge per MB
Additional UK internet use on plans with internet included	£5.42 per 500MB of extra UK internet you use**	£5.42 per 500MB of extra UK internet you use**

* 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 your bank or travel agent). More information is available at www.ukcalling.info

** Until 25th June 2016, you will be charged £5.42 for every 500MB of UK data you use outside your allowance. After this date, you will be charged £5.42 for every 250MB.

International calls, texts and video calls from the UK

International calls (one minute minimum call charge)	Charge per Minute	Charge per Minute (from 23 rd July 2016)
Calls to the Vodafone Europe Zone	83p	125p
Calls to USA and Canada	125p	167p
Calls to any other worldwide destination	125p	167p
Text messages (per message)	Charge per Text	Charge per Text (from 23 rd July 2016)
Worldwide (up to 160 characters) per text	29.17p	29.2p
Video calls (1 minute minimum call charge)	Charge per Minute	Charge per Minute (from 23 rd July 2016)
Video calling to European international mobile networks within the UK	46.8p	125p
Video calling to Rest of World international mobile networks within the UK	46.8p	167p

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

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

Standard calls (one minute minimum call charge)	Charge per Minute	Charge per Minute (from 23 rd July 2016)
Calls to Channel Islands or Isle of Man numbers starting 01481, 01534 or 01624	37.5p	45.9p
Text messages (per message)	Charge per Text	Charge per Text (from 23 rd July 2016)
Texts to Channel Islands or Isle of Man numbers starting 01481, 01534 or 01624	15p	29.2p

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Calls, texts and data outside the UK

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

Zones	Making calls	Receiving calls	Sending texts	Sending picture messages	Using the internet
Europe Zone 1	3.6p per min	0.8p per min	1.4p per text	3.6p per picture message	3.6p per MB
Europe Zone 1 (from 23 rd July 2016)	3.9p per min	0.8p per min	1.5p per text	3.9p per picture message	3.9p per MB
Europe Zone 2	24.5p per min	7.1p per min	8.1p per text	45p per picture message	45.9p per MB
Asia Pacific	80p per min	75p per min	35p per text plus the UK text message rate	45p per picture message	£3 per MB for the first 5 Mb, then £15 per 5MB thereafter
USA & Canada	£1.35 per min	£1 per min	35p per text plus the UK text message rate	45p per picture message	£3 per MB for the first 5 Mb, then £15 per 5MB thereafter
Rest of World Zone 1	£1.65 per min	£1.30 per min	35p per text plus the UK text message rate	45p per picture message	£3 per MB for the first 5 Mb, then £15 per 5MB thereafter
Rest of World Zone 2	£2.00 per min	£1.50 per min	50p a text plus the UK text message rate	45p per picture message	£6 per MB for the first 5 Mb, then £30 per 5MB thereafter

In Europe Zone 1 and Europe Zone 2 Vodafone will charge Customer for the calls Customer makes in 1 second increments with a 30 second minimum call charge. All calls Customer receives are charged per second.

In USA & Canada Vodafone will charge Customer for the calls Customer makes and receives in 1 minute increments with a 1 minute minimum call charge.

In Asia Pacific, Rest of World Zone 1 and Rest of World Zone 2 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.

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.

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).

List of Countries by Zone:

Europe Zone 1: Austria, Belgium, Bulgaria, Canary Islands, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (inc. Monaco), Germany, Gibraltar, Greece, Hungary, Iceland, Italy (inc. Vatican City), Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, The Netherlands, Norway, Poland, Portugal (inc. Madeira), Republic of Ireland, Romania, Slovakia, Slovenia, Spain (inc. Balearic Islands), Sweden.

Europe Zone 2: Albania, Bosnia and Herzegovina, Faroe Islands, Guernsey, Isle of Man, Jersey, San Marino, Switzerland, Turkey.

USA & Canada

Asia Pacific: Australia, New Zealand, Singapore, South Africa, Taiwan, Thailand.

Rest of World Zone 1: All other countries.

Rest of World Zone 2: Andorra, Greenland, Lebanon, Libya, Uzbekistan.

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The following Terms and Conditions apply:

Vodafone Business Accidental Damage Insurance (Inclusive within your Vodafone Business Premier Tariff 4, 5, 6 and 7)

If Customer is on Business Premier 3, 4 or 5, the following price plan terms shall apply:

Vodafone Business Accidental Damage Insurance is underwritten by ACE European Group Limited and administered by Lifestyle Services Group Limited. Your contract for Vodafone Business Accidental Damage Insurance is between you and ACE European Group Limited. The period of insurance is linked to your minimum service period and will start on the commencement date set out in Your airtime agreement.

Vodafone Business Accidental Damage Insurance is a policy specifically designed for Vodafone business customers who require Accidental and Malicious Damage cover for a Device purchased from Vodafone. Your Device could be any mobile phone from our range.

These are the full terms and conditions that apply to this product. You should check Your documents to ensure that this insurance is correct for You. If You are unsure about the level of cover that You have, please find details on Your airtime contract or monthly bill. Alternatively You can contact our customer services team on 191 who will be able to assist.

Which words mean what?

- a. **Accidental Damage** means physical breakage, destruction or failure of Your Equipment due to an unforeseen event which prevents it from operating correctly. Accidental Damage extends to include damage as a result of Your Equipment being in contact with water and other liquids
- b. **Administrator** means: Lifestyle Services Group Limited Assurant House, 6-12 Victoria Street, Windsor, Berkshire, SL4 1EN
- c. **Equipment/Device** means any voice mobile phone, that has been supplied to You by Vodafone, but does not include any accessories (battery covered) vehicle installation materials, fixed installation material, software, media and content downloads.
- d. **Excess** means the amount which shall be paid by You via the airtime contract following each successful claim.
- e. **Malicious Damage** means damage that has been deliberately caused to Your Equipment.
- f. **We/Us/Our** means ACE European Group Ltd.
- g. **You/Your** means a business customer and any employee or person who has been authorised to use the Equipment.

Summary of main features

This following is a summary of the main features & benefits that apply:

Event	Business Insurance Accidental Damage Cover
Theft	Benefit Not Included in this Policy
Accidental Loss	Benefit Not Included in this Policy
Accidental/Malicious Damage	We will inspect and attempt to repair Your Device as Our first option. If it cannot be repaired, We will replace it with a new or refurbished Device to a similar

	specification
Worldwide Cover	Up to 30 days per trip
Cover for other users	Anyone authorised by You to use the Device is also covered
Replacement timescales	<p>When an Accidental or Malicious Damage claim is made by You, We will need to recover Your Device before We can make a final decision if the damage is fully covered by Your policy. When We have received Your Device in Our workshop, an inspection will be carried out by a qualified technician.</p> <p>If the Device has suffered damage that is not covered by Your policy (see exclusions section below), Vodafone may contact You to discuss any additional costs that are not covered by Your policy for the repair of Your Device. If the damage on inspection is covered by Your policy, We will repair or replace Your Device</p> <p>This timeframe is subject to stock availability and Your delivery location.</p>

Summary of Exclusions and Conditions

Exclusion/Condition	Detail
Accidental Loss or Theft claims	Any claim for Accidental Loss or Theft is not covered
Change of Device	Claims where a customer has changed their Device without informing Vodafone of the change
Accessories	The battery is included, but all other accessories including memory cards, protective cases, chargers and so on are excluded.
Excess	The amount of excess You need to pay towards any successful claim
Accidental Damage	Accidental Damage not reported to the Administrator within 14 days
Malicious Damage	Malicious Damage not reported to the police and Administrator with 72 hours
Breakdown	The cost of repairs covered by any manufacturer's warranty
3 claims per year	Your policy will automatically expire in the event that 3 successful claims are made in any continuous 12 month period.

Cost of Your cover

Your monthly premium is set out on Your invoice, monthly bill or You can check what it is with Your sales advisor.

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Policy	Monthly premium	Excess payable per claim
Business Inclusive Insurance Accidental Damage Cover	£5.00* Inclusive within Your Vodafone Business Premier tariff and displayed on your monthly bill.	£25 (Applicable to all Devices except iPhone) £50 (Applicable to iPhone Devices only)

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

Exclusions

1. Damage Cover Exclusions

- a. Loss of use or reconnection costs or subscription fees of any kind, any expense incurred as a result of not being able to use Your Equipment, or any loss other than the repair or replacement costs of Your Equipment.
- b. The cost of:
 - (i) Charges for which the manufacturer, supplier or distributor are liable in accordance with their standard contractual obligations.
 - (ii) Any process of cleaning, repair, alteration, restoration, delay, confiscation or detention by order of any government public or Police authority.
- c. Damage directly or indirectly caused by:
 - (i) War, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, or military or usurped power, nationalisation, confiscation, requisition, seizure or destruction by the government or any public authority;
 - (ii) Ionising radiations or contamination by the radioactivity from any nuclear waste from the combustion of nuclear fuel or the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
 - (iii) Pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds;
 - (iv) Terrorism, regardless of any other cause or event contributing concurrently or in any other sequence to the claim For the purpose of this exclusion, terrorism means any act including but not limited to the use of force or violence or the threat thereof of any person or group of persons whether acting alone or on behalf of or in connection with any organisation or government committed for political, religious, ideological or similar purposes including the intention to influence any government or to put the public or any section of the public in fear.
- d. The battery is included, but all other accessories including memory cards, protective cases, chargers and so on are excluded.
- e. Theft and Accidental Loss are excluded from this policy.
- f. Any cosmetic damage to Your Equipment including repairs to interior or exterior paintwork caused by scratching or chipping of paintwork or polished surfaces;
- g. Any damage to Your Equipment arising as a result of You not keeping Your Equipment in a proper state of repair;
- h. Any Accidental Damage to Your Equipment not reported to the Administrator within 14 days after discovery, unless extenuating circumstances apply;
- i. Any Malicious Damage to Your Equipment not reported to the Administrator within 72 hours after discovery, unless extenuating circumstances apply;

- j. Any Malicious Damage to Your Equipment not reported to the Police within 72 hours after discovery, unless extenuating circumstances apply;
- k. Any damage to Your Equipment caused by wear and tear, depreciation, insects, vermin, fungus or atmospheric or climatic conditions gradually operating cause;
- l. Any damage caused by Your Equipment failing to correctly recognise data representing a date in such a way it does not work properly or at all;
- m. Any damage to Your Equipment caused by a virus. For the purpose of this exclusion, 'virus' includes Trojan horses, worms, logic bombs or any program or software which prevents Your Equipment's operating system software or content download working properly or at all.

Making a claim

If Your device has been:	Step 1	Step 2
Maliciously Damaged	Customers should call the Administrator to report their claim within 72 hours of discovery, where possible.	Customers must notify the police within 72 hours to get a crime reference number
Accidentally Damaged	Customers should call the Administrator to report their claim within 14 days of discovery, where possible.	N/A

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

Simply call **0333 304 3346** from any phone or, if You are abroad call **+44 7836 191 191**.

General Terms & Conditions for Accidental Damage Insurance

a. Term of cover

Your policy will extend automatically every month up to 59 months unless or until it is terminated in accordance with Our conditions. If You terminate Your airtime agreement with Vodafone, or it comes to an end for any other reason (including automatic expiry after 3 successful claims in a continuous 12 month period), Your entitlements and benefits under Your policy will end immediately without notice.

b. Indemnity

We may choose to either repair, or replace, Your Equipment with an equivalent specification, as close as possible, in Our opinion.

c. Reasonable precautions

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



d. Not telling the truth

- (i) If You (or anyone acting for You) makes a claim under Your policy knowing the claim to be false or fraudulently exaggerated in any respect or make a statement in support of a claim knowing the statement to be false in any respect or submit a document in support of a claim knowing the document to be forged or false in any respect or make a claim in respect of any Damage caused by Your wilful act or with the intent to defraud Us, then Your claim will be declined and Your policy will be cancelled without notice with no refund of premium;
- (ii) We may be entitled to recover from You the cost of any claim already paid under Your policy (if necessary the cost may be recovered through the instigation of court proceedings). We may also be entitled to recover from You the cost of any investigation into a fraudulent claim under Your policy (if necessary the cost may be recovered through the instigation of court proceedings) and;
- (iii) We may inform the Police, Government or regulatory bodies of the circumstances. Details of fraudulent claims will be put on a register of claims through which insurers share information to prevent fraudulent claims. A list of participants' names and addresses are available on request.

e. Automatic Expiry of the Policy

The policy will automatically expire in the event that 3 successful claims are made in any continuous 12 month period and We will write to You to confirm that this has happened.

f. Making a claim

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

- In the case of **Malicious Damage**, where possible notify the Police (or if You are abroad, the local equivalent of the Police) within 72 hours of the discovery of the Malicious Damage and obtain a crime reference number or a Police report where available/required and also contact the Administrator by calling on 0333 304 3346 or if You are abroad calling +44 7836 191 191.
- In the event of any **Accidental Damage** claim under this policy, where possible notify the Administrator but no later than 14 days after the discovery of the Accidental Damage. You can do this by calling the Administrator on 0333 304 3346 or if You are abroad calling +44 7836 191 191.

It is a condition precedent to liability of Us that when any event occurs which gives rise to a claim under Your policy Your Equipment must be repaired or replaced by Us or an authorised repairer nominated by Us. If You don't do this, any liability to Us that would have arisen as a result of such claim shall be forfeited.

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 not being processed.

g. Your age and where You live

You must be at least 18 years of age at the time of purchasing Your policy and a permanent resident in the United Kingdom at the start of Your policy and at all times during the Period of Insurance.

h. Letting Us know if You change Your Equipment

If You change Your Equipment You must tell Vodafone. You can contact Vodafone on 191 from a Vodafone Mobile or 08700 700 191* from any other phone. We will not be liable for the cost of repairing or replacing any Equipment not registered with Vodafone under Your policy.

i. Cancelling Your policy

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

- (i) The day You are informed that Your policy has commenced; or
- (ii) The day on which You receive the full terms and conditions of Your policy. On receipt of the notice to cancel You will receive a refund of any premiums already paid unless We have already been notified of a claim. You 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 policy by giving 30 days' notice to each other. This policy will be automatically cancelled if Your airtime agreement with Vodafone terminates for any reason. We won't refund the inclusive Insurance premium for the period Your policy was valid prior to such a cancellation.

j. Changes to Your policy

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

k. What to do if You're not happy with Us

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

The Administrator will try to resolve Your concerns within 24 hours. If this is not possible they will acknowledge Your complaint within 5 working days of receipt and provide a final response within 8 weeks. You may be able to approach the Financial Ombudsman Service (FOS) if You remain dissatisfied. You will need to contact the FOS within six months of the final response from the Administrator. Their contact details are: Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR, Telephone: +44 (0) 800 023 4567 (free from most landlines, charges may apply from a mobile phone) +44 (0) 300 123 9 123 (calls charged at the same rate as 01 or 02 numbers on a mobile phone)

E-mail: complaint.info@financial-ombudsman.org.uk Website: www.financial-ombudsman.org.uk

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

L Your insurer

This insurance is underwritten by ACE European Group Ltd whose main business is general insurance. ACE European Group Limited Registered No 01112892 is registered in England at Registered Office 100 Leadenhall Street, London, EC3A 3BP and Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Firm Reference Number 202803.

Claim and Complaints under Your policy will be administered by LSG who is authorised and regulated by the Financial Conduct Authority, Firm Reference Number 315245.

Enterprise price plan guide



Vodafone Business Premier Plans

Full details of both Us and the Administrator can be found on the FCA's website by visiting <http://www.fsa.gov.uk/register/home.do> or by contacting the FCA on 0800 111 6768

m. Details of compensation schemes

In the unlikely event of being unable to meet Our liabilities, You may be entitled to compensation under the Financial Services Compensation Scheme.

Their contact details are: Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU Tel: 0800 678 1100 Fax: 020 7741 4101

n. Keeping Your personal data personal

ACE, Vodafone and the Administrator will use the information supplied during the formation and performance of Your policy for policy administration, customer services, paying claims and fraud prevention including passing details to other insurers and regulatory bodies. ACE, Vodafone and the Administrator may disclose information to its subsidiary companies, service providers, agents and suppliers for these purposes. All personal information supplied by You will be treated in confidence by ACE, Vodafone, the Administrator and their subsidiary companies, service providers, agents and suppliers. It will not be disclosed to any other third parties except where Your consent has been received, where permitted by law or regulatory requirements or to assist in the prevention and detection of fraud. ACE may transfer Your personal information to a country located outside of the European Economic Area (EEA) for the purposes outlined above. If ACE transfers Your information outside the EEA it will take steps to ensure that Your privacy rights continue to be protected in accordance with the requirements of the Data Protection Act 1998. Where You have provided information about another person in connection with the purchase and performance of Your policy You confirm that they have

appointed You to act for them, that they have consented to the processing of their personal data and they have consented to the transfer of their information abroad. You also agree to receive on their behalf any data protection notices from ACE. Individuals whose information has been supplied to ACE, Vodafone and or the Administrator have a right to ask for a copy of that information and to have any inaccuracies corrected. Telephone calls may be recorded to make sure instructions are correctly followed and for staff training purposes.

o. What laws apply

This policy is to be governed by English law. English law applies to this insurance and all communication with You will be in English.

p. Other Taxes or Costs

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

A.J. Kendrick
President
ACE European Group Limited

*Vodafone standard call charges apply to calls from a Vodafone Mobile to 0870 or 0845 numbers. For call charge information please see www.vodafone.co.uk. Charges from other networks may vary