

Pay Monthly USB MODEM & LAPTOP INSURANCE




premierplan[®]



premierplan cannot be sold to under 18s

Welcome to premierplan

Welcome to premierplan, brought to you by Policy Administration Services (PAS), in association with Phones 4u.

With premierplan you can feel safe in the knowledge that if something unfortunate happens to your and/or USB modem, our straight forward service will aim to sort things out for you in no time.

This policy also comes with two great inclusive benefits; Identity Theft Cover and storemynumbers™. Storemynumbers™ allows you to keep a backup of the essential information stored on your mobile.

Full details can be found at www.policyadmin.co.uk

How would you feel if...

...all of the phone numbers stored on your mobile were suddenly gone?

...you're left with a bill for extra data charges after the person who found your missing USB modem used it to download hundreds of films, greatly exceeding your free monthly allowance?

...your laptop is damaged just weeks after you've signed up to a 24-month mobile broadband contract, leaving you to foot the bill for a replacement?

...someone stole your personal details and had taken a loan out in your name?

Think your laptop will be covered with home insurance?

Take care! Most home insurance policies charge extra for insuring items away from the home – and any claims you make can sometimes drive up the cost of renewing your policy.

How much does it cost?

	USB modem only	USB modem and laptop
Cost per month	£4.99	£9.99 or £11.99

Summary of Cover

Should you need to speak to us for any reason, please call **0844 871 0600***. If you need to make a claim for a USB modem you can also do this online at www.policyadmin.co.uk

You can choose to cover a USB modem only, or a USB modem and laptop, under this policy. Where USB modem and laptop is mentioned, a laptop is only covered where you have requested the USB modem and Laptop Cover option. A laptop is only covered under the £9.99 and £11.99 policies. Please refer to your certificate for details of the items covered.

This section gives a summary of the insurance cover and services provided. Full terms, conditions and exceptions are detailed within the Policy Document, which will be sent to you after purchase and is available on request.

Main Benefits

USB Modem Cover

Cover for one specified USB Modem

- The cost of repair (or replacement if a repair cannot be made) in the event of:
 - Accidental damage
 - Water or liquid damage
 - Malicious damage
 - Electrical or mechanical breakdown
- The cost of replacement as a direct result of:
 - Loss
 - Theft
- Accessories up to a combined retail price of £500 per claim
- The cost of unauthorised charges up to £10,000 per claim
- Cover wherever you, a family member or staff employed by you are in the world. Repair or replacement will be arranged upon return to the UK

Laptop Cover (where the USB Modem and Laptop Cover option has been selected)

Cover for one specified laptop computer purchased from Phones 4u

- The cost of repair (or replacement if a repair cannot be made) in the event of:
 - Theft
 - Accidental damage
 - Water and liquid damage
 - Malicious damage
 - Electrical or mechanical breakdown
- Accessories up to a combined retail price of £500 per claim
- Cover wherever you, a family member or staff employed by you are in the world. Repair or replacement will be arranged upon return to the UK

Identity Theft Cover	<ul style="list-style-type: none"> • Specialist advice and assistance on how you can reduce your risk of identity theft • In the event of identity theft occurring to you, you will be covered for the maximum reimbursement of £50,000 during any 12-month period in respect of: <ul style="list-style-type: none"> - Up to £2,000 for loss of income per claim - Up to £2,500 of irrecoverable losses per claim - Authorised legal fees and expenses involved in restoring your credit history - The costs involved in assisting you in removing incorrect information held on your credit record - The cost of replacing your passport and/or driving licence should they be lost or stolen - The cost of protective registration with CIFAS - The costs involved in re-submitting failed loan applications • In the event of a claim: <ul style="list-style-type: none"> - We will appoint a dedicated Case Specialist for you - We will provide advice and assistance in writing letters and completing documentation
Storemynumbers™	<ul style="list-style-type: none"> • Data backup of contacts, calendar entries and notes

Please note:

At the time of registration the laptop must be no more than 2 years old (from the date of original purchase as new) and can be no more than 5 years old (from the date of original purchase as new) during the period of insurance.

Accessories are covered up to a maximum combined retail price of £500 per claim for the cost of repair or replacement where:

- they have been stolen or damaged at the same time and under the same circumstances as the USB modem, or where they are incompatible with a USB modem replaced as a result of a valid claim

and/or where:

- they have been stolen or damaged at the same time and under the same circumstances as the laptop, or where they are incompatible with a laptop replaced as a result of a valid claim

If the laptop and/or USB modem are stolen or damaged at the same time, the maximum amount payable for accessories will be £500.

Storemynumbers™ is a web based product and you will need Internet access and an email address to use it.

Storemynumbers™ functionality requires a compatible mobile phone which has been enabled to use GPRS data services. The mobile phone handset is not covered under this policy.

Visit www.policyadmin.co.uk for further details. For information on how to register for this service, please see section D1 of the Policy Document.

Where loss is mentioned, this applies only to USB Modem Cover. There is no cover for the loss of a laptop.

For full details of Laptop and/or USB modem Cover, please refer to section C of the Policy Document.

For full details of Identity Theft Cover, please refer to section E of the Policy Document.

Price

The cost of the policy is determined by the product(s) you wish to cover and the value of the laptop purchased (if applicable). The laptop makes and models applicable to each price below will be provided by Phones 4u at the time of purchase. Please see the table below for price details.

	USB modem Cover only	USB Modem and Laptop Cover
Cost per month	£4.99	£9.99 or £11.99

This includes any taxes or additional charges which may apply. Identity Theft Cover is an inclusive benefit provided under this policy. The policy is automatically renewable each month, with the monthly payment being taken by Direct Debit. The monthly payment is separate from any payment you make to a network provider.

If you wish to change the laptop and/or USB modem on cover, you must telephone us as the policy only covers you for the products stated on your certificate. If you change the laptop and/or USB modem to a different make and/or model, different terms may apply. Please see section C4 of the Policy Document for further details.

Full details of the cover can be found in section B of the Policy Document.

Main Exclusions - USB Modem and Laptop Insurance

Laptop and/or USB modem cover does not include:

- The policy excess payable by you upon each successful claim, as per the table below:

		Individual USB modem claim	Individual Laptop claim	Combined USB modem and Laptop claim
Policy excess payable by you per successful claim	All claims made within the first 6 months of the purchase date of this policy and a period of 6 months has not elapsed since the date your last successful claim was accepted	£10	£50	£60
	All other claims outside the above 6 month period	£10	£10	£20

- Theft where the laptop and/or USB modem, and accessories have been left visible in an unattended motor vehicle
- Theft of the laptop and/or USB modem, and accessories from any unattended building or premises, unless evidenced damage was caused in gaining entry to, or exit from, the building or premises
- Theft where the laptop and/or USB modem, and accessories have been left negligently or deliberately in a public place or a place to which others have access
- Theft of, or damage to the laptop and/or USB modem, and accessories where they have been passed to someone else other than a family member or staff employed by you
- The replacement of any digital content or software stored in the memory of the laptop and/or USB modem, or on a hard disk, memory card or other storage media
- The period of 14 days after you notify us of the change of the USB modem on cover, unless you have purchased the USB modem from Phones 4u (or as a result of a warranty exchange), where cover will start from the time of purchase from Phones 4u. The laptop covered under this policy must have been purchased from Phones 4u, and if you wish to change the laptop on cover, cover will commence at the time you notify us of the change

- Loss of the USB modem and accessories where they have been left negligently or deliberately in a public place or a place to which others have access
- Loss of the USB modem and accessories where they have been passed to someone else other than a family member or staff employed by you
- Loss of the laptop
- Theft of, loss of, or damage to accessories not lost, stolen, or damaged at the same time and under the same circumstances as the USB modem
- Theft of, or damage to accessories not stolen, or damaged at the same time and under the same circumstances as the laptop
- The cost of unauthorised charges whilst the USB modem was not in your custody or the custody of a family member or staff employed by you, where the theft or loss of the USB modem has not been reported to the network provider and the Police (or the relevant local authorities if you are outside of the UK at the time of discovering the incident) within 24 hours, and to us within 48 hours, of you discovering the incident. Unauthorised charges will not be covered if you have a SIM card, which is different to the one already registered on the policy, inserted in the SIM card slot of the USB modem at the time of the incident

Full details can be found in sections C6, C7 & C8 of the Policy Document.

Main Exclusions - Identity Theft Cover

Identity Theft Cover does not include:

- The policy excess of £50 upon each successful Identity Theft Cover claim
- Any goods or services you have been charged for, or that have been obtained or purchased as a result of your identity having been stolen
- Any loss where your identity has not been stolen and fraudulently used
- Any loss of income, costs, legal fees or expenses in connection with any claim not agreed in advance by us
- Any loss arising from business pursuits or theft of a commercial identity
- Any loss that was not incurred or did not commence during the period of insurance
- Any irrecoverable losses over £2,500 per claim

For full details, please refer to section E6 of the Policy Document.

Storemynumbers™ registration

You can register for the storemynumbers™ service by visiting www.policyadmin.co.uk, from the day after you purchase this policy. This service uses GPRS data services and this must be enabled on the phone. Full details can be found in section D of the Policy Document. Please note the mobile phone is not covered under this policy.

Claims

Should you need to register a claim, please follow the applicable claims procedure detailed below. To make any claim under this policy please telephone **0844 871 0600***.

Laptop and/or USB Modem Cover claims

1. You must inform the Police (or the relevant local authorities if you, your family member or staff employed by you are outside of the UK at the time of discovering the incident) within 24 hours of discovering any loss (USB modem only), theft or malicious damage for which you wish to make a claim, obtaining an incident reference number.
2. If the USB modem is lost or stolen, you must call the network provider within 24 hours of discovery to bar the SIM card. Doing this will prevent any further unauthorised charges being made.
3. You must register a claim with us within 48 hours of discovery of an incident, using the following methods:
 - Online at www.policyadmin.co.uk for a USB modem claim
 - Alternatively, all claims can be registered by calling **0844 871 0600***

If you, your family member or staff employed by you are outside of the UK at the time of discovering the incident and are unable to contact us, then we must be contacted within the shorter of either:

- i. 48 hours of your return to the UK, and
- ii. 30 days upon discovery of the incident

For full details on Laptop and/or USB Modem Cover claims, please refer to section C2 of the Policy Document.

Identity Theft Cover claims

1. If you believe your identity has been stolen and/or fraudulently used, you should call us on **0844 871 0600*** and follow the procedure detailed in section E4 of the Policy Document.

For full details on Identity Theft Cover claims, please refer to sections E2 to E4 of the Policy Document.

Cancellation

You have the right to cancel this policy within the first 14 days after receiving the Policy Document by contacting Customer Services on **0844 871 0515***. We will refund your payment, although if a claim has been made during this period, you may be required to pay for the services provided. Any payment made will be retained if this policy is cancelled after 14 days.

Please refer to section F of the Policy Document for full details.

Other information

The cover has been arranged by Policy Administration Services Limited (PAS) with the underwriter London General Insurance Company Limited. Phones 4u Limited acts as our agent for the sale of this product. You must be over 18 to be eligible for this policy. Phones 4u Limited and PAS may exchange data about you from time to time for the purposes of administering your policy.

Enquiries

Should you have an enquiry or complaint, you can contact us on **0844 871 0600***. Any complaints may be raised without prejudice to your right to take legal proceedings. If after making a complaint you are still unhappy and you feel the matter has not been resolved to your satisfaction, you may contact the Financial Ombudsman Service. Please refer to section N of the Policy Document for further details.

You can request another copy of this Policy Document. It is also available in large print, audio and Braille. If you would like a copy in any of these formats, please call Customer Services on **0844 871 0600***.

Under European law, the parties to each of the contracts may choose which law will apply to those contracts. English law will apply unless all parties agree otherwise, in writing, prior to the start of the contracts. The contracts are written in English and all communication by us and the insurer with you will be in English.

Status Disclosure

Phones 4u Limited (FRN 404471) is an appointed representative of Policy Administration Services Limited who is authorised and regulated by the Financial Services Authority (FSA). The insurance cover has been arranged by Policy Administration Services Limited (FRN 307406) with a single provider, London General Insurance Company Limited (LGI) (FRN 202689). LGI is authorised and regulated by the Financial Services Authority. FSA registration details can be checked on their website at **www.fsa.gov.uk/register/** or by phoning **0845 606 1234**. If you need to register a complaint, please contact the Customer Relations Department, Policy Administration Services Limited, PO Box 290, CREWE, CW1 6YF. If Policy Administration Services Limited cannot settle your complaint, you may be entitled to refer

it to the Financial Ombudsman Service. The parties to this contract are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if they cannot meet their obligations.

Your Demands and Needs

You are the owner or are responsible for a laptop and/or USB modem (where the USB modem and Laptop Cover option has been selected) who believes protection against loss (for USB modems only), theft, breakdown or damage to the laptop or USB modem, and the provision of specialist advice and assistance on how you can reduce your risk of identity theft, would be beneficial to you. You have been advised of the details of the policy in the Summary of Cover, including the main benefits, main exclusions and limits of the cover, and are not aware of any other insurance policy that you currently have that makes this policy unsuitable.

You are aware of your obligation to provide all material information and have made a reasoned decision on the basis of the information provided in the Summary of Cover, and also have a period of 14 days after the receipt of the Policy Document to cancel this policy if you wish to reconsider your decision. After such date, as the payment is made on a monthly basis, no refund of any payment made will be due.

On the basis of the information you have supplied you are able to claim under the cover, however certain exclusions and policy limitations will apply as provided in the Policy Document. On this basis we therefore recommend that you take out this cover as it will provide protection against the risks specified in this statement.

*0844 calls will be charged at a maximum of 5p a minute from a BT line. Calls may be recorded or monitored for quality purposes and for the prevention/detection of crime. Details correct at time of creation.

Phones 4u Limited

Registered in England No: 3154198

Registered Office: Osprey House, Ore Close, Lymedale Business Park, NEWCASTLE-UNDER-LYME, Staffordshire, ST5 9QD

Policy Administration Services Limited

Registered in England No: 3907386

Registered Office: Osprey House, Ore Close, Lymedale Business Park, NEWCASTLE-UNDER-LYME, Staffordshire, ST5 9QD











London General Insurance Company Limited

Registered in England No: 1865673

Registered Office: Integra House, Floor 2, Vicarage Road, EGHAM, Surrey, TW20 9JZ

What's Covered

You can choose to cover a USB modem only, or a USB modem and laptop under this policy. Please refer to the table below for details on what is covered.

Feature	Examples of Cover	USB Modem	Laptop
	THEFT When your laptop and/or USB modem are stolen whilst you're out and about.	✓	✓
	LOSS When you've misplaced your USB modem.	✓	✗
	UNAUTHORISED DATA USAGE Your bill is covered if your USB modem is lost or stolen and used by someone else.	✓	✗
	ACCIDENTAL DAMAGE When you accidentally drop your USB modem or laptop.	✓	✓
	LIQUID DAMAGE When you accidentally knock a cup of water over your laptop and USB modem.	✓	✓
	BREAKDOWN When your USB modem develops a fault or your laptop screen stops working.	✓	✓
	MALICIOUS DAMAGE When someone else damages your laptop and/or USB modem with malicious intent.	✓	✓
	WORLDWIDE COVER Our policy also covers you when you are on holiday abroad.	✓	✓
	ID THEFT Includes up to £50,000 of Identity Theft Cover.	✓	✓
	STOREMYNUMBERS™ Have you ever lost your important data? This back up facility allows you to store and edit your valuable mobile phone data.	✓	✓

Need to...

Register for
storemynumbers™?

Find out more about
premierplan?

Manage your
policy details?

call us on

0844 871 0600*

or visit

www.policyadmin.co.uk

Other great insurance products available from Phones 4u



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PAYG Mobile
Phone Insurance

We'll find the right deal 4u.

