

FROM
MARCH 2011

Pay Monthly
**MOBILE DEVICE
INSURANCE**



premierplan[®]
worldwide insurance



premierplan cannot be sold to under 18s

Welcome to premierplan and premierplan lite...

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 mobile device, our straight forward service will aim to sort things out for you in no time.

Our Pay Monthly 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 device.

How would you feel if...

...you're left with a big bill to pay after the person who found your missing mobile used it to call their relatives in Australia?

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

...your shiny new mobile device is stolen just weeks after you've signed up to an 18-month contract, leaving you to foot the bill for a replacement?

Did you know...

700,000 mobile phones are reported lost or stolen to the police every year¹.

¹Source: Home Office, 2010

Think your mobile device will be covered by 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.

Summary of Cover

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 upon request). The cost of the policy and level of cover will depend on the make and model of the mobile device purchased.

Main Benefits

Premierplan Mobile Device Insurance

For one mobile device and SIM card

or

For one mobile phone and SIM Card plus one tablet with no SIM Card.

Unauthorised charges cover only applies where the mobile device is originally purchased with a SIM Card for that specific mobile device.

- 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
- Unauthorised charges up to £10,000 per claim
- Accessories up to £500 per claim
- Cover wherever you, your family member or staff employed by you are in the world. Repair or replacement will be arranged upon return to the UK

Premierplan Lite Mobile Device Insurance

Similar cover to premierplan above, with the following changes:

- Accessories up to £50 per claim
- Unauthorised charges up to £1,000 per claim

Should you wish to upgrade your policy to the increased level of cover, please contact us.

Identity Theft Cover

- 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:
 - 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

Identity Theft Cover (continued)	<ul style="list-style-type: none"> 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**

Further cover details:

- The cost of the policy is dependant on the make and model of mobile device(s) you purchase (this includes any taxes or additional charges which may apply). The monthly payment is separate from any payment made to an airtime provider. The policy is automatically renewed each month, with the monthly payment being taken by Direct Debit.
- Accessories are covered where they have been lost, stolen or damaged at the same time as the mobile device, or where they are incompatible with a mobile device replaced as a result of a valid claim.
- ** Storemynumbers™ functionality requires a compatible mobile phone which has been enabled to use GPRS data services. Storemynumbers™ is a web based product and you will need Internet access and an email address to use storemynumbers™. Visit www.policyadmin.co.uk for information on how to register for this service, or, please see section D1 of the Policy Document.

Full details of the Mobile Device Insurance can be found in section C of the Policy Document.

Full details of the Storemynumbers™ can be found in section D of the Policy Document.

Full details of the Identity Theft Cover can be found in section E of the Policy Document.

Price

The cost of the policy will be either £6.95, £7.99, £9.99, £11.99, £13.99 or £17.99 per month depending on the make and model of the mobile device(s) purchased (this includes any taxes or additional charges which may apply). The monthly payment is separate from any payment you make to an airtime provider. The policy is automatically renewed each month, with the monthly payment being taken by Direct Debit.

If you wish to change the mobile device(s) and/or SIM Card on cover you must telephone us as the policy only covers you for the mobile device(s) stated on your certificate. If you change the mobile device to a different model, and/or SIM Card different terms may apply.

The mobile device(s) and/or SIM Card will not be covered for the period of 14 days after you advise us of the change of the mobile device, unless you have purchased the mobile device from Phones 4u, where cover will start immediately.

Main Exclusions - Mobile Device Insurance

Mobile Device Insurance does not include:

- The policy excess payable by you upon each successful claim for each insured mobile device. The excess varies depending on the cost of your policy:
 - £6.95 per month – the excess is £25
 - £7.99, £9.99 & £17.99 per month - the excess is £50
 - £11.99 & £13.99 per month - the excess is £100
- Theft of the mobile device where it has been left visible in an unattended motor vehicle
- Theft of the mobile device from any unattended building or premises, unless evidenced damage was caused in gaining entry to, or exit from, the building or premises
- Theft or loss where the mobile device has been left negligently or deliberately in a public place or a place to which others have access
- Theft of, loss of or damage to the mobile device where it has been passed to someone else other than a family member or staff employed by you
- The replacement of any digital content stored in the memory of the mobile device, or on a hard disk, memory card or other storage media
- Any claim made for the mobile device where the incident date is during the period of 14 days after you change the mobile device or mobile phone number on cover, unless you have purchased the mobile device from Phones 4u, where cover will start immediately
- Unauthorised charges for mobile devices which are purchased without a SIM Card

Full details can be found in sections C6, C7 and 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 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

Full details can be found in 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 the Policy Document in section D.

Mobile Device Insurance Claims

When making a claim in respect of the mobile device, please follow these simple steps:

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, theft or malicious damage for which you wish to make a claim, obtaining an incident reference number.
2. If the mobile device is lost or stolen, you must call the airtime provider within 24 hours of discovery to bar the SIM Card. Doing this will prevent any further unauthorised charges being added to your bill.
3. You must register a claim with us within 48 hours of discovering any incident, by calling **0844 871 0600***, unless 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:
 - 48 hours of return to the UK, or
 - 30 days upon discovery of the incident
 Please have your policy reference number to hand.
4. You must complete and return the claim form to us within 14 days of receiving it, ensuring that you have followed the procedure detailed on the claim documentation.

Please refer to section C2 and C3 of the Policy Document.

Identity Theft Insurance Claims

When making a claim in respect of identity theft, please follow this simple step:

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 sections E2, E3 and E4 of the Policy Document.

Please refer to section E2 to E5 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.

Please refer to section F of the Policy Document.

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 H of the Policy Document.

You can request another copy of the Policy Document. They are 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.

Compensation Scheme

The parties to these contracts are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their liabilities. Most 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 892 7300** or by visiting their website at www.fscs.org.uk

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.

continued...

Status Disclosure (continued)

If Policy Administration Services Limited cannot settle your complaint, you may be entitled to refer it to the Financial Ombudsman Service. We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our liabilities.

Your Demands and Needs

You are the owner or are responsible for a mobile device(s), and believe protection against unauthorised charges, loss, theft, breakdown or damage to the mobile device 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 the policy if you wish to reconsider your decision. After such date, as the payment is made on a monthly basis, no refund of any premium or service charge paid 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.

If you have purchased Premierplan Lite and require a higher level of cover, please contact us.

* 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

Feature	Example of cover	
	MOBILE PHONE THEFT When your phone is stolen out of your bag whilst shopping.	
	LOSS When your phone is lost whilst out jogging.	
	UNAUTHORISED CHARGES Your bill is covered if your mobile device is lost or stolen and used by someone else to make calls or download data content.	
	ACCIDENTAL DAMAGE When you accidentally drop your mobile device and it no longer works.	
	LIQUID DAMAGE When you drop your mobile device accidentally into the bath or it falls out of your pocket into the toilet.	
	BREAKDOWN Examples of mechanical & electrical breakdown include your mobile device no longer charging or the camera breaking.	
	MALICIOUS DAMAGE When someone else damages your mobile device with malicious intent.	
	WORLDWIDE COVER You're not just covered in the UK, 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 list of contacts? This back up facility allows you to store and edit your valuable mobile phone data.	

How much does it cost?

Cost per month	Pay Monthly Mobile Device Insurance
	£6.95, £7.99, £9.99, £11.99, £13.99 or £17.99

Need to...

**Register for
storemynumbers™?**

**Find out more about
premierplan?**

**Manage your
policy details?**

Make a claim?

call us on

0844 871 0600*

or visit

www.policyadmin.co.uk

Other great insurance products available from Phones 4u



Pay Monthly USB Modem
& Laptop Insurance



SIM Only
Insurance



PAYG Mobile
Phone Insurance

