



Vodafone Screen Damage Insurance

When you buy this insurance policy you agree to follow these terms and conditions, the welcome email (which contains your certificate of insurance) and the IPID.

Lifestyle Services Group Limited (LSG) administers this insurance and Assurant General Insurance Limited (AGIL) is the insurer.

To be eligible for this insurance, you must either:

- have a **Vodafone Airtime Plan** and/or a **Vodafone Device Plan**.
- be connected to the Vodafone network and have a **Vodafone Pay Monthly Price Plan**.
- be connected to the Vodafone network through a **SIM Only Airtime Plan**.

Assurant General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Register number: 202735.

Vodafone Insurance Policy Document

This is your insurance policy for front screen damage and additional damage which occurs at the same time (with the exceptions of catastrophic, liquid or cosmetic damage as detailed in the “**What you are NOT covered for**” section) to your mobile phone. Please read this carefully to make sure this policy is right for you. If you have any questions, please **contact us**:

- Call us on 0333 304 3346 (standard call charges apply)
- Email us at vodafone.insurance@assurant.com

This policy constitutes an agreement between you and the insurer, Assurant General Insurance Limited. The insurer has appointed Lifestyle Services Group Limited (Trading as Vodafone Insurance Services) to administer the policy.

References to “we/us/our” relates to Assurant General Insurance Limited and Lifestyle Services Group Limited.

Changing your mobile phone

If you upgrade your mobile phone with Vodafone this policy will automatically be cancelled. You will be offered a new policy to cover your new mobile phone.

If you buy a mobile phone from anywhere other than Vodafone, contact us on 0333 304 3346 (standard charges apply) to ensure the new mobile can be insured.

You will need to provide the following information when registering your mobile phone:

- Make
- Model
- IMEI or Serial number
- Telephone number



Who is this cover designed for?

For many, a mobile phone is more than just for calls. It keeps you connected, stores memories, provides entertainment, and more

This insurance is for people with a mobile phone on the Vodafone network that isn't already insured.

It covers the cost of repairing front screen damage and other additional damage which occurred at the same time (with the exceptions of catastrophic, liquid or cosmetic damage).

Any additional damage is NOT covered if the front screen is undamaged.

Successful claims are subject to an excess payment by you, and you should take this into consideration when deciding if this policy is suitable for you.

You must be at least 18 years old and a permanent resident in the UK at the time you bought this insurance.

Your Device needs to be brand new or refurbished directly from a manufacturer, network provider, or retail store (high street or online). We do not cover Devices which were bought as second-hand or used.

We may ask you to provide proof of purchase to support your claim. (e.g. a receipt or delivery note). If you are unable to provide proof of purchase, it will impact our ability to assess your claim and it may be declined.

Only the Vodafone account owner or someone with partial administration permission can buy insurance cover.

This insurance is offered on the understanding that you will take care of your Device.

Having insurance does not mean you can take risks with your Device that you would not take if your Device were not insured. 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.



What you are covered for

Risks you are covered for	Benefits you receive
Your registered mobile phone is covered for front screen damage and additional damage which occurs at the same time, with the exceptions of liquid, catastrophic or cosmetic damage occurring anywhere in the world.	Insurance cover for the Device connected to the Vodafone network and registered with us which must be owned by you. If your mobile phone is damaged, we will either repair or replace it depending on the extent of the damage. We don't cover liquid, catastrophic or cosmetic damage as detailed in the "What you are NOT covered for" section. Replacements 1. This is not "new for old" insurance, and replacement mobile phones will come from fully refurbished stock (not brand new). 2. We will attempt to replace your mobile phone with a handset of the same colour, but we cannot guarantee to do this or replace any limited or special edition mobile phones. 3. If we cannot replace your mobile phone with one of the same make, model and specification we will contact you to discuss alternative mobile phones of similar specification. Repairs 1. Where we repair your phone, we will attempt to use cosmetic parts which are the same colour as any items we've had to replace, but we cannot guarantee to do this, and we may have to use cosmetic parts which are a different colour. If you cannot provide the damaged Device to support your claim for a damage or breakdown incident, then this will be classed as a lost Device, and will not be covered on this policy. We will only send a replacement or repaired item to a UK address. If we replace your Device in the first three months of your contract, we will only deliver to your billing address. This applies to all Vodafone plans.



What you are NOT covered for

Summary	Description
Catastrophic damage	If your mobile phone suffers catastrophic damage (for instance the mobile phone has been crushed or is in multiple pieces), there is no coverage under this policy for any costs to repair or replace your mobile phone. If your phone has suffered catastrophic damage, you will need to call us to let us know and we will cancel your policy. Please see the “Cancelling your insurance” section below.
Liquid damage	If your mobile phone suffers damage as a result of contact with any liquids, including spills, immersion or any other contact, this will not be covered under the policy. If your phone has suffered liquid damage, you will need to call us to let us know and we will cancel your policy. If we receive your damaged mobile phone to our repair centre and we identify the Liquid damage indicator has been activated, meaning there has been liquid damage, we will return the mobile phone unrepared, refund your excess and cancel your claim. Please see the “Cancelling your insurance” section below.
Excess	You need to pay a contribution every time you make a successful claim. This is called the excess. If it is only the front screen of the mobile phone that has been damaged a lower excess will apply. The excess amounts are detailed on your Certificate of Insurance.
Damage as a result of not taking care of your mobile phone	We expect that you will take care of your device. If damage is caused intentionally or if you don't take care of your Device, then we may not pay your claim. We will always consider where you are and what you are doing when we assess whether you have taken care of your Device. If we believe you have not taken care of your Device, and have knowingly taken a risk with it, we may decline your claim. Not taking care of your Device means – • Not following manufacturer instructions on the use of your Device. • Knowingly leaving the Device out of sight where another person could damage your Device. 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.
More than 3 claims in a 12-month period	There is a limit of 3 successful claims in any 12-month period. It begins from the date of the first claim. 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 be cancelled on the date on which we settle your third claim.



Cosmetic damage	We only cover damage that stops your Device from working. If it's just a scratch or dent and your Device still works, we won't fix or replace it. We know scratches and scrapes to your Device aren't nice, but we are here to fix your 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.
Contents of your mobile phone	We only cover the 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. This also means that if any of the information stored on your Device is used to access any existing accounts or opening new accounts through fraud, we do not cover any financial losses because of these acts. There are lots of ways to back up the contents of your Device and we suggest you do this regularly. If you have a claim and you lose your Device's contents as a result, you can download it on to your replacement Device and be up and running again in no time.
Loss or Theft	This policy provides cover for damage or breakdown (including faults) only. The loss or theft of your Device is not covered under any circumstances. If your Device is lost or stolen, please contact us to cancel this policy. Please see the "Cancelling your insurance" section below.
Other losses	Any cost or losses that can't be resolved by the repair or replacement of your Device. We don't cover any loss of profit, opportunity, goodwill or similar losses. We just cover the Device.
Modifications	If your Device has been modified, we will only replace the Device. We do not cover the modifications that have been made. Modifications are anything that changes the way your Device looks or operates from the original purchased item. This includes unlocking your Device from the network, adding gems or precious metals.
Express Repair Charge	If you choose to have the Express Repair service, it will cost an additional £50, which would be added to your next Vodafone network bill.

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 (standard call charges apply) or from abroad; +44 7836 191 191 (free from a Vodafone mobile).
Step Two:	When you contact us, 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 provide additional information in order to progress your claim. Failure to do so may result in us being unable to assess your claim. In these instances, your claim may be delayed and we will not be able to accept your claim until we receive the outstanding information.
Step Three:	You will need to pay your excess (as detailed on your Certificate of Insurance) for every successful claim. Your excess will be applied to your next Vodafone network bill. We will then explain the details on how to send your mobile phone to our repair centre, or arrange a collection for Express Repair, where they will inspect the damage to it. We can't carry out any repairs or replacements until we confirm that any locking system on your mobile phone has been removed. For example, "Find My iPhone" or similar.
Step Four:	We will either repair your mobile phone or send you a replacement.



What you need to know about the claims process

- Once we have received your damaged mobile phone at our repair centre, we will aim to repair your mobile phone within 5 working days (excluding weekends and bank holidays), subject to parts availability. Once repaired, a courier return will be arranged to your chosen address.
- Repairs may be made using readily available parts, which may include unbranded parts or parts of a different colour. This policy is provided in addition to any manufacturer's warranty that applies to your mobile phone ("applicable manufacturer's warranty"). If we carry out any repairs to your mobile phone which invalidate a future warranty repair claim permitted under your standard manufacturer's warranty, we guarantee to carry out and cover the cost of that repair. This guarantee will continue for the remainder of the manufacturer's warranty period regardless even where you cancel this policy.
- When sending in your mobile phone for repair please DO NOT send in your SIM or memory card, any other accessories or any other items that do not relate to the repair such as the manual or box as these will be destroyed at the repair centre. We are unable to recover and return these items.
- This is not "new for old" insurance, and replacement mobile phones will come from fully refurbished stock (not brand new).
- Before we send any mobile phones to settle a claim, we undertake a comprehensive checking process to ensure they are in full working order. Mobile phones that are replaced as part of a claim will come with a 1-year warranty.
- We will attempt to replace your mobile phone with a handset of the same colour, but we can't guarantee to do this or replace any limited or special edition mobile phones.
- Damaged mobile phones, parts and materials replaced by us shall become the property of the insurer.

Express Repair service

In some scenarios we may be able to offer an Express Repair service where we will arrange a priority collection of your mobile phone to one of our repair service centres. Once we have received your damaged mobile phone at our repair centre we will aim to repair your mobile phone within 24 hours (excluding weekends and bank holidays), subject to parts availability. Once repaired, a priority courier return will be arranged to your chosen address. If parts are unavailable, we will replace the mobile phone instead.

This service is dependent on your location and, if available, it will be offered at the time you make your claim.

This Express Repair service will cost an additional £50 which would be added to your next Vodafone network bill, should the service be available and you choose to use it. If we are unable to complete the repair within the timescales quoted above, we will refund the £50 Express Repair charge back onto your next Vodafone bill.

If your claim is rejected

If you're not happy with the claim decision, we want to hear from you as soon as possible. Please follow the complaints process, details can be found in "Making a complaint".

Keeping your information up to date

Please notify us if any of your personal details change (e.g. name or address). This can be done by:

- Telephone 0333 304 3346 or
- Email vodafone.insurance@assurant.com.

Failure to keep your information up to date may affect your ability to make future claims under the policy. If you move your address outside of the UK (including your billing address registered with your Vodafone mobile account), your policy will be cancelled.

Fraud

We do not tolerate any aspect of fraudulent activity.



We work closely and share data with other insurers, law enforcement agencies, fraud prevention agencies, public bodies and airtime providers to identify fraud and support prosecution where appropriate evidence exists.

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 fulfilment of your claim.

If false or inaccurate information is provided and fraud is identified, then we may:

- Reject the claim and we may cancel your policy.
- Report you to relevant authorities and take legal action, if necessary, to recover any money already paid to you under this insurance policy.
- Pass the details onto your network or our distribution partner providing this service as part of a wider offering.
- Share details of the fraudulent claim with a number of industry wide fraud prevention databases. A list of participants and the name and address of the operators are available on request.
- Pass details to fraud prevention agencies.

Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related accounts or facilities.
- To prevent and detect fraud.
- Managing credit and credit related accounts or facilities.
- Checking details on proposals and claims for all types of insurance.
- Checking details of job applicants and employees.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. Please contact us at 0333 304 3346 (standard call charges apply) for details of the relevant fraud prevention agencies.

Price of your insurance

The price of this insurance is based upon the model and type of Device you purchased. This includes any taxes or additional charges which may apply. Vodafone will collect the monthly premium on behalf of the insurer and add it to your Vodafone network bill. The amount you pay for this insurance, including any discounts where applicable, is confirmed on your Certificate of Insurance. You can also find the amount on your online bill at Vodafone.co.uk/myvodafone. For more information about any discounts that may apply, please visit insurance.vodafone.com/uk/#faq

Duration of this Policy

This insurance policy begins with completing your purchase order which will be confirmed by SMS and will continue to run monthly until one of the following events happens:

- You contact us to cancel the insurance.
- The insurer cancels the insurance.
- In the event 3 successful claims are made in a continuous 12-month period. Once cancelled, no Vodafone insurance may be added back onto this Device, if a new policy has been taken out, we will cancel the policy, refund any premiums paid, and any claims made under the policy will be rejected.
- Where you upgrade your mobile phone with Vodafone (a new policy will be offered with the upgraded mobile phone as long as it is eligible for insurance.))
- **For customers with a Vodafone Airtime Plan and/or a Vodafone Device Plan** - when you no longer have both a Vodafone mobile phone Plan and Vodafone Airtime Plan. In this case, this insurance policy will end at the same time as whichever of your Vodafone mobile phone Plan and Vodafone Airtime Plan is terminated later. For example, if your Vodafone mobile phone Plan terminates on 1 June and your Vodafone Airtime Plan terminates on 1 December, this policy would end on 1 December. Where it is your Vodafone mobile phone Plan that is



terminated later, this insurance policy will cancel within 7 days of us receiving confirmation of your final payment for your Vodafone mobile phone Plan.

- **For customers with a Vodafone Pay Monthly Price Plan** - your insurance will end when your Vodafone Pay Monthly Price Plan is cancelled or disconnected.
- **For customers with a Vodafone SIM Only airtime Plan** - Your insurance will end when your Vodafone SIM only airtime plan is cancelled, upgraded or disconnected.

If you return your mobile phone:

- If you purchase insurance alongside the purchase of a mobile phone, and then return the mobile phone within the cooling off period, insurance will be cancelled.
- If you upgrade to a new mobile phone, your insurance will be cancelled. If you return the upgrade within the cooling off period, the insurance policy for your previous mobile phone will be reinstated. You can choose to cancel the insurance if you don't want to keep it by calling us on 0333 304 3346 (standard call charges apply) or visit www.vodafone.co.uk/cancel-insurance.

Cancelling your insurance

You can cancel this policy at any time.

Within the first 30 days of completing your purchase order, which will be confirmed by SMS, you can cancel without paying any extra fees or charges and the first month's premium will be refunded. This is the cooling off period.

After the initial 30 days, we will provide a pro-rata refund for any unused period of insurance for the month in which you cancel.

To cancel this insurance policy please contact Lifestyle Services Group Limited on 0333 304 3346 (standard call charges apply) or visit vodafone.co.uk/cancel-insurance

The insurer can cancel the insurance without notice if you do not pay the monthly premium when due or if you make a claim which we believe to be fraudulent. Otherwise, the insurer can cancel your insurance by giving you 30 days' written notice to your last known address or an email to the email address you provided.

Making a complaint

We will always try to be fair and reasonable. If you believe we have not provided you with a satisfactory level of service, please tell us so that we can do our best to resolve the problem.

If your complaint is relating to a **claim** or any service provided by the insurer, please contact Assurant by:

- Telephone 0333 304 3346 (standard call charges apply), or
- Email Vodafone.insurance@Assurant.com or
- Write to: Vodafone Insurance, Lifestyle Services Group Limited, Emerald Buildings, Westmere Drive, Crewe, Cheshire, CW1 6UN.

Or, if you'd like to make a complaint about how your policy was **sold** to you, or anything related to your **bill** – please get in touch with Vodafone directly on 08080 057 448 (standard call charges apply) or for an alternative way to complain please visit www.vodafone.co.uk/help-and-information/complaints

However you choose to get in touch, please remember to quote your mobile phone number and/or account number.

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:

- Freephone: 0800 023 4567.



- Call: 0300 1239 123 – standard rates apply.
- Email: complaint.info@financial-ombudsman.org.uk Web: financial-ombudsman.org.uk
- Write to them: Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

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

Choice of law

The law of England and Wales applies to this policy, and you can take legal action concerning this policy in the English courts. If you live in Scotland, you can take legal action concerning this policy in either the Scottish or the English courts. If you live in Northern Ireland, you can bring take legal action concerning this policy in either the Northern Irish or the English courts. This policy is written in English and all communication with you will be in English.

If we need to change the terms of the policy

If the insurer needs to change the terms, we will give you 30 days' notice in writing to your last known address or email address that you have provided. This will only be for valid reasons such as:

- responding proportionately to changes in the law or decisions of the Financial Ombudsman Service,
- to meet regulatory requirements, industry guidance or codes of practice,
- to reflect other cost increases or reductions associated with providing the cover.

Financial Services Compensation Scheme

Assurant General Insurance Limited is 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 (calls to this number are free) and online at fscs.org.uk

Status disclosure

This cover is administered by Lifestyle Services Group Limited with a sole provider, Assurant General Insurance Limited. Lifestyle Services Group Limited administer and handle claims on behalf of Assurant General Insurance Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No. 202735. Lifestyle Services Group Limited is authorised and regulated by the Financial Conduct Authority, Financial Services Register No. 315245.

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

Company Details

Lifestyle Services Group Limited. Registered in England & Wales No.5114385. Registered Office: Emerald Buildings, Westmere Drive, Crewe, Cheshire, CW1 6UN.

Assurant General Insurance Limited. Registered in England & Wales No. 2341082. Registered Office: Emerald Buildings, Westmere Drive, Crewe, Cheshire, CW1 6UN.

A summary of how we use your personal information

Assurant General Insurance Limited is the insurance and controller of your personal information and committed to preserving the privacy of our customers. Lifestyle Services Group Limited administers this insurance on behalf of the insurer. For more details, please view our privacy notice at: <https://eshop.insurance.vodafone.com/uk/privacy-policy>.

If you are unable to access our website online, please contact us to receive a copy.

We collect your name, postal address, phone number and e-mail-address, date of birth, device information (make, model, device identifier and IMEI number), policy number, policy details, and bank account information. We process



your personal information to provide you with your insurance policy, handle claims and manage any requests relating to your policy.

Legal Basis for Processing

- We will use your personal information for a number of purposes ranging from enabling us to provide you with the products or services you've requested to ensuring we're keeping these secure from fraud.

Data Retention Period

- We'll store your information for as long as we must by law. If there's no legal requirement, we'll only store it for as long as we need to.
- Your personal information will be retained as long as necessary for the performance of the contract of insurance and for as long as required or permitted by applicable law or regulation.

International Transfers

- We may need to transfer your information to other companies or service providers in countries outside the European Economic Area (EEA). To ensure an adequate level of security and protection, these transfers will be secured by standard contractual clauses adopted by the European Commission, in line with applicable law.

You have the right to access, correct, delete, and restrict your personal information, and receive it in a portable format. You can ask for a person to review an automated decision. You can also contact us by:

- Writing to Data Protection Officer, Lifestyle Services Group Limited, Emerald Buildings, Westmere Drive, Crewe, CW1 6UN
- Sending an email to DataProtectionOfficer@assurant.com

If you have unresolved privacy issues, you have the right to raise a complaint to your local data protection authority.

