



Vodafone Loss, Theft and Accidental 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 loss, theft, damage and breakdown of your Device ("Device" - for example your mobile phone, smartwatch, laptop or tablet). 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 is an agreement between you and the insurer, Assurant General Insurance Limited. The insurer 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 Device

If you upgrade your Device with Vodafone this policy will be cancelled. You will be offered a new policy to cover your new Device if it is eligible. If you buy a new Device from anywhere other than Vodafone, contact us on 0333 304 3346 (standard charges apply) to ensure the new Device can be insured.

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

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



Who is this cover designed for?

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

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

It covers the cost of fixing or replacing your Device if it's lost, stolen, damaged, or broken.

Successful claims are subject to an excess payment by you. 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.

The cover you receive

Risks you are covered for	Benefits you receive
Your registered Device is covered for: • Loss • Theft • Damage • Breakdown (including faults) 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 Device is damaged or stops working, we will repair or replace it. If your Device is lost or stolen, we will replace it. Replacements 1. This is not 'new for old' insurance, and replacement Devices will come from fully refurbished stock (not brand new). 2. We will attempt to replace your Device with one of the same colour, but we cannot guarantee to do this or replace any limited or special edition Devices. 3. If we cannot replace your Device with one of the same make, model and specification we will contact you to discuss alternative Devices of similar specification. 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 claim. 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.
Accessories purchased from Vodafone or GetGoFone up to a value of £200 (including VAT).	We will replace any accessories that are lost, stolen or damaged at the same time as your Device. Replacements will be of a similar specification. If similar specification accessories are not available, we will contact you to discuss an alternative settlement. We may require Proof of ownership (e.g., receipts) for your accessories to assess your claim. All accessories are covered including cases, headphones, keyboards etc. Any accessories purchased over £200 will not be covered under this policy. Multiple accessories can be claimed for in the same incident provided the total amount does not exceed £200.



What you are NOT covered for

Summary	Description
Excess.	You need to pay a contribution every time you make a successful claim and is based upon the model and type of Device you purchased. This is the excess. The excess amounts are detailed on your Certificate of Insurance.
Loss, theft, damage or breakdown because of not taking care of your Device.	Taking care of your Device means: • Not knowingly leaving your Device somewhere it is likely to be lost, stolen or damaged. Just think would you leave your wallet or purse there? • If you need to leave your Device somewhere then we expect you to lock it away out of sight if possible. If you cannot lock it away, then you must leave it with someone you trust or concealed out of sight in a safe place. • Making reasonable enquiries to find your Device if you think you have lost it. 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. If you, intentionally damage or knowingly leave your Device somewhere you can't see it, but others can, we may decline your claim. Examples of claims we have declined for not taking care of your Device are: • In a cafe or pub, you leave your Device on the table when you go to the bar to pick up your drink instead of taking it with you. • Leaving your Device on display in your car or on public transport such as leaving it on the table on the train or the seat on the bus. • If you are at the gym and you leave your Device on a bench in the changing rooms rather than taking it with you or storing it in a locker. All these examples increase the risk of it being lost, stolen or 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 Device.

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.

Unauthorised network charges.

You should report the loss or theft of your Device to Vodafone as soon as possible. This limits unauthorised network charges (calls, data etc.) as this is not covered under this insurance.

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 and accessories.

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.

Actions you will need to take on the loss or theft of your Device

Summary	Description
Tell Vodafone if your Device is lost or stolen as soon as you can.	You may be held liable for any unauthorised network charges (calls, data etc.) made after your Device is lost or stolen. It is important to block your Device and SIM card with Vodafone as soon as possible. You can do this by calling us on 0333 304 0191 (standard call charges apply). From abroad call +44 7836 191 191 (free from a Vodafone mobile).
If your Device is lost, activate your app to try to locate it.	If your Device has the functionality, activate your location finder app or software to help you in retrieve it. This may also allow you to lock and wipe the data stored on your Device. If you are not familiar with the location where your Device may be, do not attempt to recover it.
If your Device is stolen, report it to the Police.	Tell the Police about any stolen Device as soon as you can. We will ask you to provide the Police Crime Reference number before we pay any claim for theft. If you have difficulty reporting your incident to the Police, please contact us and we can provide advice on what to do. If you are outside of the UK when the Device is stolen, please contact the relevant local authorities to report the incident and obtain a reference number from them.
Report any loss or theft to the place you believe your Device has been lost or stolen from.	We expect you to report your Device as lost or stolen to the place you think it has been lost or stolen from. Often, Devices are handed in to the place they were found at. We expect you to report the loss or theft of your Device to the place you think it was lost or stolen from or is most likely to be handed back to. We may ask you to provide details of where your handset was lost or stolen from and actions you have taken to try to recover it.

How to make a claim

Summary	Description
Step One:	Please read the “Actions you will need to take on loss, theft, breakdown or damage to your Device” section. This tells you what we may need from you to settle your claim.
Step Two:	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 Three:	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 to progress your claim. Failure to do so may result in being unable to assess your claim. In these instances, we will not be able to continue your claim until we receive the outstanding information.
Step Four:	You will need to pay your excess for every successful claim. Your excess will be applied to your next Vodafone network bill.
Step Five:	We will either repair your Device or send you a replacement. In the event of your Device being lost or stolen we will blacklist the Device to prevent it from being used. If you are claiming for a damaged Device, you need to remove any locking mechanism (e.g. Find My iPhone). We will not be able to send you the replacement Device until we can confirm that any locking mechanism has been removed.

Next day delivery

For claims where we are providing a replacement Device this will be done by next day delivery once the claim has been approved, except for UK Bank Holidays. This service is available for addresses in **England, Wales and Scotland** except for certain post codes. For the most up to date information on these post codes please visit insurance.vodafone.com/uk/#faq or call us on 0333 304 3346. This service is not available in **Northern Ireland**.

We will also confirm this availability when your claim is accepted.

During the first 3 months of this policy, we can only send a replacement Device to the Vodafone billing address.



- This is not 'new for old' insurance, and replacement Devices will come from fully refurbished stock (not brand new).
- Before we send any Devices to settle a claim, we undertake a comprehensive checking process to ensure they are in full working order. All Devices will come with a 1-year warranty.
- We will attempt to replace your Device with one of the same colour, but we can't guarantee it. This is also the case for if we replace any limited or special edition Device.
- If we are unable to replace your Device with the same make and model, we will contact you to discuss an alternative claim settlement.
- If any lost or stolen items are recovered after the claim is approved, they shall become the property of the insurer. These must be returned to us immediately. Damaged Devices and accessories, parts and materials replaced by us shall become the property of the insurer.
- In some instances, we may arrange to deliver your replacement Device at the same time as collecting your damaged Device. If you return a Device or item other than the insured Device, we will:
 - recover the replacement Device, or
 - block the replacement Device to prevent it from being used, or
 - recover the cash value by adding this to your Vodafone network bill and we will cancel your policy thereafter.
 - retain the excess

The action taken will be at our sole discretion.
- Please ensure that you pick a date and time for delivery which is convenient for you and that you have your damaged Device available and ready for collection for that time.

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 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 several 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 on 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 Device with Vodafone (a new policy will be offered with the upgraded Device as long it is eligible for insurance.)
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- For customers with a **Vodafone Airtime Plan** and/or a **Vodafone Device Plan** – when you no longer have both Plans. In this case, this insurance policy will end at the same time as whichever of your Plans has ended later. For example, if your Vodafone Device Plan ends on 1 June and your Vodafone Airtime Plan ends on 1 December, this policy would end on 1 December. Where it is your Vodafone Device Plan that ends later, this insurance policy will be cancelled within 7 days of us receiving confirmation of your final payment for your Vodafone Device 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 **SIM Only Airtime Plan**- Your insurance will end when your Vodafone SIM only airtime plan is upgraded, cancelled or disconnected.

If you return your Device:

- If you purchase insurance alongside the purchase of a Device and then return the Device within the cooling off period, insurance will be cancelled.
- If you upgrade to a new Device, your insurance will be cancelled. If you return the upgrade within the cooling off period, the insurance policy for your previous Device 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

If you fail to pay the monthly premium on time you won't be able to make a claim for any incidents until you have made arrangements to pay any outstanding premium. If you continue to not pay your premium we may cancel your policy. For further support please visit www.vodafone.co.uk/help-and-information/bill-payment-support

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 your complaint is about how your policy was sold to you, or anything related to your bill – please contact Vodafone on 0333 3040 191 (standard call charges apply). For an alternative way to complain please visit 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 cover 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.

