



Vodafone Insurance

This insurance is administered by Lifestyle Services Group Limited (LSG) and underwritten by Assurant General Insurance Limited. The device must have been provided by Vodafone, be connected to the Vodafone network and subject to a Vodafone airtime contract.

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 mobile device insurance policy for loss, theft, damage & breakdown. In this document you will find everything you need to know about your cover. Please read this carefully to make sure this policy is right for you and if you have any questions call us on 0333 304 3346 (standard call charges apply). This policy constitutes an agreement between you and the insurer, Assurant General Insurance Limited. The insurer has appointed Lifestyle Services Group Limited to administer the policy. References to 'we/us/our' relates to Assurant General Insurance Limited and Lifestyle Services Group Limited.

Changing your mobile device

If you purchase or upgrade to a new mobile device and want to cover it under this policy please contact us on 0333 304 3346 (standard call charges apply). If you do not contact us then the new mobile device will not be covered.

To transfer this insurance the mobile device must have been provided by Vodafone and be connected to the Vodafone mobile network and subject to a Vodafone airtime contract.

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

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

For many people a mobile device is much more than a device for making calls. It means you can stay in contact wherever you are, stores valuable memories, provides entertainment on the move and so much more

This policy is designed for people who have a mobile device provided by Vodafone that is not already covered under another insurance policy and you want to cover the cost of repairing or replacing your mobile device against loss, theft, damage and breakdown (including faults). 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 of age at the time you purchased this insurance, a permanent resident in the United Kingdom and have a Vodafone airtime contract in place throughout the duration of this policy.

It is important to note that this insurance is offered on the understanding that you will take care of your mobile device

Having insurance does not mean that you can take risks with your mobile device which you would not take if your mobile device was not insured as 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.

Risks you are covered for

Your registered mobile device is covered for:

- Loss
- Theft
- Damage
- Breakdown (including faults)

occurring anywhere in the world

Benefits you receive

Insurance cover for the mobile device purchased from Vodafone and registered with us which must be owned by you.

If your mobile device is damaged or breaks down we will either repair or replace it.

If your mobile 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 can't guarantee to do this or replace any limited or special edition mobile devices.
3. If we cannot replace your device with one of the same make, model and specification we will contact you to discuss alternative mobile devices of similar specification.

If you are unable to provide the damaged mobile device to support your claim for a damage or breakdown incident, then this will be classified as a lost mobile device claim.

Where we send you a replacement or repaired item, this will only be sent to a UK address.

If your mobile device is replaced in the first three months of your contract we will only deliver to your billing address.

Your accessories purchased from Vodafone are covered for loss, theft or damage at the same time as your mobile device up to a value of £200 (including VAT). This could be a case, headphones, Bluetooth headsets etc.

If your accessories that have been purchased from Vodafone are lost, stolen or damaged at the same time as your mobile device we will replace them with accessories of a similar specification. If we are unable to provide a replacement of a similar specification, we will contact you to discuss an alternative settlement. Proof of ownership (e.g. receipts) for your accessories may be required in order for us to assess your claim.

Other losses**Any cost or losses that can't be resolved by the repair or replacement of your mobile device.**

We don't cover any loss of profit, opportunity, goodwill or similar losses. We just cover the mobile device and accessories.

Modifications**If your mobile device has been modified in any way we will only replace the mobile device, we do not cover the modifications that have been made.**

Modifications are anything that changes the way your mobile 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 mobile device

Summary	Description
Tell Vodafone if your mobile device is lost or stolen as soon as you can	<p>You may be held liable for any unauthorised network charges (calls, data etc.) made after your device is stolen so it is important to block your device and SIM card with Vodafone as soon as possible.</p> <p>You can do this by calling us on 0333 304 0191 or from abroad; +44 7836 191 191.</p>
If your mobile device is stolen report it to the Police	<p>Tell the Police about any stolen mobile device as soon as you can. We will ask you to provide the Police reference number before we will pay any claim for theft.</p> <p>If you have difficulty reporting your incident to the Police please contact us and we can provide advice on what to do.</p> <p>If you are outside of the UK when the mobile device is stolen, please contact the relevant local authorities to report the incident and obtain a reference number from them.</p>
Report any loss or theft to the place you believe your mobile device has been lost or stolen from	<p>We expect you to report your mobile device as lost or stolen to the place you think it has been lost or stolen from.</p> <p>Often mobile devices are handed in to the place they were found at. We expect you to report the loss or theft of your mobile 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 the details of where your handset was lost or stolen from and actions you have taken to try to recover it.</p>

Personal information that we collect from other sources

We also collect and use personal information about you from third parties. We will receive your name, contact information (including postal address and telephone number), customer number and policy information (e.g., level of cover) from your mobile carrier (through whom you have procured this insurance product) to enable us to administer and perform your contract of insurance with us.

We also receive information about you (relating to your identity and previous claims made) from fraud prevention agencies and similar organisations to help us to make decisions on insurance policies and claims for you; trace debtors, recover debt, prevent fraud and to manage your insurance policy and any claims; check your identity to prevent money laundering; and undertake additional fraud searches, where necessary in pursuit of our legitimate interests in protecting our business from fraudulent activity and recovering sums due.

Who we share your personal information with

Your personal information will be disclosed to other Assurant group companies, our service providers (such as Lifestyle Services Group Limited, an Assurant group company located in the United Kingdom), other insurance companies (e.g., reinsurers), and to any other entity or service provider contractually obligated to us for the purpose of performing tasks that directly relate to the above-described purposes.

To fulfill your claim, we also share your name, contact details (including postal address, email address and mobile number), and IMEI of your covered device with the manufacturer. For example, if you have an iPhone or Apple Watch, then we will share your device IMEI with Apple, and may also share your name and contact details as necessary.

In order to prevent or detect fraud or other criminal activity we share information about you with other organisations and public bodies including law enforcement agencies; within the Assurant group companies and with other insurers; with recognised centralised insurance industry claims review systems, with any service provider contractually obligated to us for the purpose of conducting fraud prevention and detection activities, where your details may be checked and updated; with fraud prevention agencies and databases - if you give us false or inaccurate information and we suspect fraud, we record this with fraud prevention agencies.

Your personal information will also be disclosed to public bodies and organisations to satisfy our legal and regulatory obligations, where required.

Where we send your personal information

With respect to the aforementioned purposes, your personal information may be transferred outside the European Economic Area to countries that do not have equivalent data protection laws (for example, if we share your data with Apple Distribution International – or ADI – that data will be processed and managed by Apple, Inc. which is located in the United States). 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. The Policyholder may request information about these international transfers, and/or request access to a copy of the standard contractual clauses using the contact details provided below.

How long we keep your personal information

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.

How and why we will contact you

We may contact you by post, mobile phone, text, or email to obtain your views on our services and to let you know about important changes to the services which we are providing or to ask you to complete a customer satisfaction survey. Any information that you provide to us in response to these communications will not be used or disclosed other than in accordance with this privacy notice, or without your permission, unless required by law. If you would prefer us not to contact you to obtain your views and feedback on the service or you change your mind in the future and would like us to stop contacting you for this purpose, you can request this at any time by calling us on 0333 304 3346 (standard call charges apply) or in writing to: Lifestyle Services Group Limited, PO Box 98, Blyth, NE24 9DL.

Your rights

Pursuant to the General Data Protection Regulation and/or applicable local law, you have a right of notice, access, data portability, rectification, restriction of processing, erasure of the information we hold about you, as well as an objection right which you may exercise at any time by sending your request in writing to: Lifestyle Services Group Limited, PO Box 98, Blyth, NE24 9DL.

You may also submit your request in writing to Data Protection Officer, PO Box 98, Blyth, NE24 9DL, or by sending an email to DataProtectionOfficer@assurant.com.

Please note that the exercise of such rights is not absolute and is subject to the limitations provided by applicable law.

You may address a complaint or question concerning the processing of your personal information at the above-mentioned contact details. You may also lodge a complaint with your local data protection authority, which in the UK is the Information Commissioner's Office, in the country where you live, work, or where you consider the problem has occurred.

Notes

