

Mobile Phone Insurance Confirmation of Your Insurance Cover

keyfacts[®]

LOYAL INSURANCE trading as "BETTERBUY INSURANCE" MOBILE PHONE INSURANCE POLICY SUMMARY THIS IS IMPORTANT INFORMATION YOU SHOULD READ

This Policy Summary does not contain the full Terms and Conditions of the Insurance, these can be found in the Policy Document (entitled "Certificate of Mobile Phone Insurance").

Your Insurer

This Mobile Phone Insurance Cover is underwritten 100% by certain Lloyd's Syndicates managed by Jubilee Managing Agency Limited. Registered in England number 04434499. Registered Office: Jubilee Managing Agency Limited, Sidcup House, 12-18 Station Road, Sidcup, Kent DA15 7EX. Jubilee Managing Agency Limited is authorised and regulated by the Financial Services Authority and is entered on their register under number 226696.

Types of Insurance & Cover

Subject to the level of cover purchased and Terms and Conditions specific to your policy, your mobile phone is covered against Theft, Loss, Accidental Damage (including water damage), Unauthorised Calls following a valid theft claim and Mobile Wallet Protection following a valid theft or loss claim but additional equipment (e.g accessories and car kits) is not covered. The mobile phone should be no more than 6 months old at the time of purchase of the insurance as evidenced by the relevant proof of purchase. The liability of the Insurer in respect of any one claim will be the replacement cost of the Telephone and in any event shall not exceed a total claim cost as detailed within your certificate schedule. You are also covered for Unauthorised Calls for up to 12 hours after a valid theft claim to a maximum of £1,000 including VAT and Mobile Wallet Protection for up to 12 hours after a theft or loss claim to a maximum of £100 including VAT.

Significant Features & Benefits

The insurance covers your mobile phone against the above risks whilst being used in the United Kingdom (UK) and Worldwide for a maximum of 30 days in any one year, by you as the person who purchased it or your spouse or partner or any of your children, brothers, sisters (all over the age of 18) and parents who permanently stay with you subject to the level of cover purchased and Terms and Conditions specific to your policy

Significant and Unusual Exclusions or Limitations

Like all policies, there are some things this insurance does not cover. Importantly these include: inappropriate use, any claim arising from abuse or wear and tear or gradual deterioration or breakdown of the phone, any other costs that are caused by the incident unless specifically stated in the Certificate, loss where the circumstances of the loss cannot be clearly identified, claims not accompanied by a Crime/Lost Property Reference Number (as appropriate), any claim made in excess of 48 hours of discovering the incident or from return to the UK where the incident occurred outside of the UK, unauthorised calls unless supported by a valid theft claim and Mobile Wallet Protection unless supported by a valid theft or loss claim, any claim form not returned to the Administrator within 30 days of notifying the claim, and any claim where the user is under the age of 18. There is an excess payable on each and every claim as specified in the Certificate of Insurance. The maximum liability for any claim shall be the replacement cost of the Telephone and in any event shall not exceed a total claim cost as detailed within your certificate schedule. Theft and Loss claims will not be paid unless reported to the appropriate local Police within 24 hours of discovering the incident and your Network within 12 hours of discovering the incident. If the theft is from an unattended vehicle unless the vehicle is locked and the phone is completely hidden from view in the glove compartment or boot, from unoccupied premises unless there is evidence of forced entry, from the person unless force, pickpocketing or threat of violence is used or if the theft or loss is in a public place if you leave the phone unattended. You are required to take all reasonable precautions to protect the phone against theft, loss or damage and to comply with the Security Requirements.

For more information about these, or other exclusions and limitations please read the Certificate of Mobile Phone Insurance, particularly the sections headed Exclusions & General Exclusions. Please ensure you read these carefully and familiarise yourself with them.

Duration of Insurance & Right to Cancel

Your premium including any Insurance Premium Tax (IPT) will be as confirmed at the time of purchase and will be collected by Credit/Debit Card for a period of twelve months. You may cancel your insurance at any time and cover will terminate upon receipt of your notification (please refer to the Cancellation details under General Conditions of your Policy Document for full details).

The Insurer may cancel the insurance by giving you 30 days written notice. If you have purchased an annual policy the proportionate premium for the period that you have been insured will be calculated and the balance will be refunded provided you have not made a claim.

Claims Notification

If you need to make a claim please contact Citymain Administrators Limited, PO Box 116, Ryde, PO33 2WX Tel: on 0844 576 2269. Please refer to the Claims Handling Information, which you will find below.

Complaints

If you wish to complain to the Insurer, or about the service you receive, you should, in the first instance, telephone or write to Citymain Administrators Limited, PO Box 116, Ryde, PO33 2WX Tel: 0844 576 2269. If this does not resolve your problem you can take it to the Policyholder and Market Assistance, Lloyd's Market Services, 1 Lime street, London EC3M 7HA to review your case. If you are still not happy you can contact the Financial Ombudsman Service by writing to South Quay Plaza 2, 183 Marsh Wall, Docklands, London E14 9SR or telephoning 0845 080 1800. This procedure is in addition to any other legal rights you may have to take legal proceedings.

Compensation

It is the duty of the Financial Services Compensation Scheme to ensure that a percentage of sums owed to policyholders is paid if their insurance company is in liquidation and unable to pay. Such payments are subject to restrictions and not all policyholders may benefit. Further details are available on request from the Financial Services Compensation Scheme website <http://fscs.org.uk/> or by phone at 020 7892 7300.

Auto Renewals

You will be contacted up to 30 days before the renewal date of your policy and we will tell you about any changes to the premium or the policy terms and conditions. If you do not want to auto renew your policy, you just need to contact the Administrator on contact details provided in the renewal notice. If you do nothing then the renewal premium will be taken from the credit/debit card details provided at the time of the initial purchase. If the credit/debit card details have changed, you can contact the Administrator to amend the details. You can advise the Administrator about any changes to your policy details or decide not to use the auto renew service at any time by calling 0844 576 2269.

All dealings with you in relation to the Mobile Phone Insurance are subject to English Law and will be expressed in English. Details of the law relating to the contract of insurance itself can be found in the Policy Document.

What to do if your phone is stolen, lost or damaged

In the event of theft or loss, notify your network within 12 hours of discovering the incident using the numbers shown below:

Vodafone 07836 191 191	02	08705 860 860	
3	08707 330 333	Orange	07973 100 150
T-Mobile	08454 125 000		

Report the theft or loss to the appropriate local police authority within 24 hours of discovering the incident and obtain a crime/lost property reference number (as appropriate) and make a note of the police station details.

All Claims

Telephone Citymain Administrators Limited on 0844 576 2269 within 48 hours of discovering the incident or from return to the UK where the incident occurred outside of the UK