

Mobileshop Mobile Phone or Datacard Insurance Confirmation of Your Insurance Cover

We understand that things can happen such as having your phone or datacard stolen or damaged. That is why we give you the first month of the insurance totally free of charge. You need take no action to receive this valuable benefit, however, in order to qualify for this offer you have agreed that we send your personal and bank details to the Insurance Administrators, to enable us to arrange for your phone or datacard to be insured from the moment of purchase.

The Insurance is optional and not a requirement of your phone or datacard purchase.

You have a right to cancel the insurance within 14 days after you receive this confirmation (see overleaf)

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MOBILE PHONE OR DATACARD 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 or Datacard Insurance'), which is printed overleaf.

Your Insurer

This Mobile Phone or Datacard Insurance Cover is underwritten by Lloyds Syndicate 5820. Registered in England number 04434499. Registered Office: Jubilee Managing Agency Limited, Sidcup House, 12-18 Station Road, Sidcup, Kent DA15 7EX. Lloyds Syndicate 5820 is authorised and regulated by the Financial Services Authority and is entered on their register under number 226696.

Types of Insurance & Cover

Cover of the mobile phone or datacard but no e.g. accessories or car kits you have just purchased against Theft, Accidental Damage (including water damage) and Breakdown.

Significant Features & Benefits

The insurance covers your mobile phone or datacard for up to 5 years (with the first month free) 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 and sisters (all over the age of 18) and parents permanently residing with you.

Significant and Unusual Exclusions or Limitations

Like all policies, there are some things this insurance does not cover. Importantly these include: inappropriate use, breakdown which occurs during the manufacturer's warranty period or due to abuse or wear and tear or gradual deterioration of the phone or datacard, cosmetic damage to the phone or datacard, loss of the phone or datacard, any other costs that are caused by the event, theft claims not accompanied by a Crime Reference Number, 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, 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 of £25 on each and every phone or datacard claim, increased to £50.00 of each and every claim where your phone is 3G enabled. The maximum liability for any claim cannot exceed replacement value of your phone or datacard. Theft claims will not be paid unless reported to the Police and your Network within 24 hours of discovering the incident and if the theft is from an unattended vehicle unless the vehicle is locked and the phone or datacard is completely hidden from view in a 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 is in a public place if you leave the phone or datacard unattended. You are required to take all reasonable precautions to protect the phone or datacard against theft or damage.

If you require more information about these, or other exclusions and limitations you should read the Policy Document which is printed on the reverse, 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 cover can last for 5 years (subject to earlier termination or your 14 day right to cancel – see overleaf). Following your one month free insurance, premiums will be collected monthly by Direct Debit at £5.99 per month including any IPT and will continue by periods of one month (up to a maximum period of cover of 5 years) upon receipt of your monthly premiums. You can cancel your direct debit at any time. The Insurer may cancel the insurance by giving you 30 days written notice.

Claims Notification

If you need to make a claim please contact Citymain Administrators Limited, PO Box 116, Ryde, PO33 2WX Tel: on 0844 576 2276. Please refer to the Claims Handling Information, which you will find in 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 2276. 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 (normally at least 90% of your insurance benefit) 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 Insurer.

All dealings with you in relation to the Mobile Phone or Datacard 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, which is printed overleaf.

What to do if your phone or datacard is stolen or damaged

In the event of theft, notify your network within 24 hours of discovering the incident using the numbers shown below:

Vodafone	0870 070 0191	02	08706 003 009
3	08707 330 333	Orange	07973 100 150
T-Mobile	08454 125 000		

Report the theft to the appropriate local police authority within 24 hours of discovering the incident and obtain a crime reference number and make a note of the police station details.

All claims:

Telephone Citymain Administrators Limited on 0844 576 2276 within 48 hours of discovering the incident or from return to the UK where the incident occurred outside of the UK.