

Your Student account terms and conditions – mobile phone insurance

keyfacts[®]

Summary of Cover

As a benefit of being a Lloyds TSB Student account holder, **you** can choose to register for insurance to cover **your mobile phone** with Lifestyle Services Group Limited. This section gives a summary of the cover provided. Full terms, conditions and exceptions are detailed within the Policy Document.

Duration

This policy commences on the later of 15 days after **you** register for **mobile phone** insurance or the 1 October 2007 (the **start date**) and will end on the earlier of, the 30 September 2008 or the date **your** Lloyds TSB Student account closes.

To be eligible for insurance cover under this policy registration must be received by **us** between 6 August 2007 and 15 March 2008. Registrations received after this date will be declined.

This policy covers:

- The cost of repairing or replacing **your phone** in the event of:
 - Loss
 - Theft
 - Accidental damage
 - Water and liquid damage
 - Malicious Damage
 - **Electrical or Mechanical breakdown.**
- Cover wherever **you** are in the world, repair or replacement will be arranged upon **your** return to the UK.
- **Unauthorised calls** up to £1,500 including VAT per claim for airtime contract **phones**, and up to £300 including VAT per claim for pay-as-you-go **phones**.
- **Accessories** up to £250 including VAT per claim, including replacement of **accessories** incompatible with a phone replaced as a result of a valid claim.
- **Phones** up to a maximum original retail cost or value, or the retail cost or value of a **phone** of equivalent UK specification, of £250 including VAT. The **phone** registered must be using a **SIM card** provided by a UK airtime-provider which is registered to **your** UK based address.
- One **mobile phone** and **SIM card** per account holder.
- A maximum of 2 successful claims per account holder for the duration of the policy.

Phones which have a primary use for the making and receiving of telephone calls, SMS text messages and data. **We** do not cover PDAs (Personal Digital Assistants) type devices. Please see the definition of **mobile phone/phone** in Section B of the Policy Document. If **you** are unsure as to whether the handset can be covered please contact **us**.

Full details can be found in Section E of the Policy Document section.

This policy does not provide cover for:

- Lloyds TSB Student account holders in the second or subsequent years of their Lloyds TSB Student account.
- Claims for **incidents** occurring after the 30 September 2008.
- The policy **excess** of £10 per successful first claim or £20 for a second successful claim during the duration of the policy, payable by **you**.
- Theft of **your phone** and **accessories** from an unattended motor vehicle, unless secured in a glovebox or locked boot.
- Theft of **your phone** and **accessories** from any unattended building or premises, unless evidenced damage was caused in gaining entry to, or exit from, the premises.
- Theft or loss of **your phone** where it has been left negligently or deliberately in a public place or a place to which people, other than only **your** immediate family, have access.
- Theft of, loss of, or damage to, **your phone** and **accessories** where they have been passed to someone else.
- The period of 15 days after **you** register the details of **your phone** and **SIM card**. If **you** register less than 15 days before the policy **start date**, **your** cover start date will be delayed until 15 days has elapsed.

Full details can be found in Sections J, K & L of the Policy Document section.

Price

This policy is provided to **you** as a free benefit of **you** being a Lloyds TSB Student account holder.

To register your mobile phone

To take advantage of this Mobile Phone Insurance, **you** can:

1. Log on to the website at any time:
www.lifestylegroup.co.uk/lloydstsb

or

Terms and conditions

2. Phone ***0845 026 4741** selecting the mobile phone option:

***Monday to Friday 8am-8pm**

Saturday and Sunday 9am-6pm.

You will need to provide the following details:

- **your** name and address
- **your** Lloyds TSB Student account number
- the make and model of **your phone**
- **your** mobile phone number
- **your phone's IMEI number** (this can be identified by keying in ***#06#** on the keypad of **your phone**).

Once registered **you** will be sent a **Certificate** or an SMS message. **Your** cover will commence on the later of 15 days after **you** register for mobile phone insurance or the **start date**. **You** will not be able to make a claim for any **incident** which occurs within the first 15 days after registration. **You** must register **your phone** between 6 August 2007 and 15 March 2008. Registrations received after this date will be declined.

Cancellation

You have the right to cancel this policy at any time, which will have immediate effect as the cover is provided as a benefit of being a Lloyds TSB Student account holder.

If the connected Lloyds TSB Student account is cancelled this policy ends.

Making a claim

When making a claim in respect of **your mobile phone**, please follow these simple steps:

1. **You** must inform the Police within 24 hours of discovering any loss, theft or malicious damage for which **you** wish to make a claim, obtaining an appropriate loss or theft reference number.
2. **You** must call **your** airtime provider within 24 hours of discovering any **incident** to bar **your SIM card**. Doing this will prevent any further **unauthorised calls** being made.
3. **You** must register a claim by contacting the Student claims line on ***0845 026 4741** within 48 hours of discovering any **incident** for which **you** wish to claim.
4. **You** must complete and return the claim form to **us** within 14 days of receiving it, ensuring that **you** have followed the procedure detailed on the claim documentation.

Please refer to Sections F and G of the Policy Document section.

Enquiries

Should **you** have an enquiry or complaint, **you** can contact **us** on ***0845 026 4741**. Any complaints may be raised without prejudice to **your** right to take legal proceedings. If after making a complaint **you** are still unhappy and **you** feel the matter has not been resolved to **your** satisfaction, **you** may contact the Financial Ombudsman Service.

Please refer to Section O of the Policy Document section

Under European law, both parties to the contract may choose which law will apply to this contract. English law will apply unless both parties agree otherwise, in writing, prior to the start of the policy. The contract is written in English and all communication by **us** with **you** will be in English.

Compensation Scheme

The parties to this contract are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if they cannot meet their obligations. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. **You** can get more information about the compensation scheme arrangements by contacting the FSCS on **020 7892 7300** or by visiting their website at **www.fscs.org.uk**

Status Disclosure

This cover has been brought to **you** by Lloyds TSB Limited (FRN 119278). The cover has been arranged by Lifestyle Services Group Limited (FRN 315245) with a single provider, London General Insurance Company Limited (FRN 202689). The companies are authorised and regulated by the Financial Services Authority, which can be checked on the FSA website **www.fsa.gov.uk/register** or by phoning **08456 606 1234***

If **you** need to register a complaint please contact:

Customer Relations Department
Lifestyle Services Group Limited
PO Box 390
CREWE CW1 6ZP

If Lifestyle Services Group Limited cannot settle **your** complaint, **you** may be entitled to refer it to the Financial Ombudsman Service. **We** are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation if **we** cannot meet **our** obligations.

Calls received by or made from Lifestyle Services Group Limited may be recorded or monitored for training, customer services purposes and/or the prevention or detection of crime.

Policy Document

These are the terms and conditions of **your** mobile phone insurance available to **you** as a Lloyds TSB Student account holder during the first year of **your** Lloyds TSB Student account. Lifestyle Services Group Limited provides the **services** under this agreement and has arranged the insurance cover with London General Insurance Company Limited.

The policy is governed by these terms and conditions, which the **insurer** may change in certain circumstances, upon giving 30 days' notice in writing to **you** at **your** last known address. Acceptance of cover is at **our** discretion.

Your policy is based on the information **you** gave to **us** verbally or otherwise about **you** and **your** personal details when **you** applied for the insurance. The terms detail what is covered and what is not covered, how claims are settled and other important policy information.

Lifestyle Services Group Limited deals with the administration of this insurance and the handling of claims.

We will handle claims and hold money on behalf of the **Insurer**.

Words or expressions that have a particular meaning are shown in **bold type** and shall have the same meaning wherever they may appear.

You can request another copy of these terms. They are also available in large print, audio and Braille versions. If **you** would like a copy in any of these formats, please call Student membership services on *0845 026 4741 selecting the mobile phone option.

Under European law, the parties to this contract may choose which law will apply to this contract. English law will apply unless both parties agree otherwise in writing prior to policy inception. The contract is written in English and all communication by **us** with **you** will be in English.

A) Registration Process

You must register **your phone** to take advantage of this cover. Please call *0845 026 4741.

You should register **your phone** at least 15 days before the **start date** of this policy to receive cover for the full duration of the

policy. In the event that **you** register at a later date, **your** cover will commence 15 days after **you** have registered **your phone** and **you** will not be able to make a claim for any **incident** which occurs within the first 15 days after registration.

To be eligible for insurance cover under this policy registration must be received by **us** between the 6 August 2007 and 15 March 2008. Registrations received after this date will be declined.

You must inform **us** if **you** have changed **your phone**, or **you** wish to cover a different **phone** to the one registered. **Your phone** will not be covered for the period of 15 days after **you** register it. If **you** would like to cover an alternative phone, **you** must advise **us** of the change as soon as possible. The **phone** covered by this policy must be owned by **you**.

B) Definitions

Accessories

All accessories up to a combined retail price of £250 including VAT (**proof of purchase** must be provided with **your** claim). The retail price will be the standard selling price applicable on the original day of purchase.

Administrator

Lifestyle Services Group Limited. Contact details can be found in section Q.

Certificate

Certificate of Mobile Phone Insurance (applicable where issued).

Electrical or Mechanical Breakdown

The actual breaking or burning out of any part of the **phone** caused by, or arising from, internal electronic, electrical or mechanical defects, or defective or faulty materials, or workmanship, causing stoppage of normal operation and necessitating immediate repair or replacement before normal operation can be resumed.

Excess

The policy excess of £10 per successful first claim or £20 for a second successful claim during the policy duration (see Section C), which **you** have to pay.

IMEI Number

International Mobile Equipment Identity Number.

The unique serial or identification number that **we** will use to identify **your phone**.

Terms and conditions

Incident

Any event that may lead to a claim being made for repair or replacement of the **phone**. Any incident involving a crime must be reported to the police within 24 hours of its discovery and **you** must obtain an appropriate loss or theft reference number.

Insurer

London General Insurance Company Limited, whose main business is general insurance. Contact details can be found in Section Q.

Mobile Phone/Phone

Your handset and **SIM card** specifically identified by the **IMEI number** and mobile phone number. The handset must be **your** property. The **SIM card** will not be covered unless it has been inserted into the **SIM card** slot of the phone.

The handset must be a handheld electronic device for which its main use is for the making and receiving of telephone calls, SMS text messages and data. **We** do not cover devices which have Windows Mobile®, Symbian OS™, or Palm® operating systems or similar PDAs (Personal Digital Assistants), type of interface, whose primary function is of a business nature. The cover of handsets will be at **our** discretion, and if **you** are unsure as to whether the handset can be covered please contact **us**.

Proof of Purchase

The till receipt provided at the point of sale that details the **phone** and/or **accessories**, or similar documentation that provides proof that **you** own the **phone** such as a mobile phone statement which shows the **IMEI number**.

Services

The work **we** undertake for the benefit of Lloyds TSB Student account holders, in arranging the insurance and acting as an intermediary between **you** and the **insurer**.

SIM card

Subscriber Identity Module Card
The card carrying **your** subscriber identity, the use of which, in conjunction with the **phone**, enables services to be charged to **your** account. **Your** SIM card will not be covered unless it has been inserted into the SIM card slot of the **phone**.

Start date

1 October 2007.

Unauthorised Calls

Unauthorised calls, messages and downloads made from **your phone** after being lost or stolen and whilst not barred by the airtime provider. The payment of unauthorised calls is subject to a valid claim for the **phone** under the terms and conditions and **you** reporting the **incident** within the given timescales. To make a claim for loss of call credit that cannot be transferred to **your** new pay-as-you-go **phone**, **you** must provide a letter from **your** airtime provider to confirm they will not transfer the credit.

We/Us/Our

The **administrator**.

You/Your

The Lloyds TSB Student account holder.

C) Duration

This policy commences on the later of 15 days after **you** register for mobile phone insurance or 1 October 2007 (the **start date**) and will end on the earlier of, the 30 September 2008 or the date when **your** Lloyds TSB Student account closes.

To be eligible for insurance cover under this policy registration must be received by **us** between the 6 August 2007 and 15 March 2008. Registrations received after this date will be declined.

D) Price

This policy is provided as a free benefit of **you** being an ongoing Lloyds TSB Student account holder.

E) Cover

This policy covers:

1. One mobile phone and **SIM card** per account holder.
Phones up to a maximum original retail cost or value, or the retail cost or value of a **phone** of equivalent UK specification, of £250 including VAT per **phone**. The **phone** registered must be using a **SIM card** provided by a UK airtime-provider which is registered to **your** UK based address. The **phone** must be owned by **you**. The mobile phone is identified by the **IMEI number** and mobile phone number.
2. The cost of replacing **your phone** as a direct result of loss or theft wherever **you** are in the world.
3. The cost of repairing **your phone** (or replacing it if **your phone** cannot be repaired) as a direct result of accidental damage, water or liquid damage, or malicious damage.

4. The cost of repairing **your phone** (or replacing it if **your phone** cannot be repaired) where damage is a result of **electrical or mechanical breakdown**.
5. Cover wherever **you** are in the world, repair or replacement will be arranged upon **your** return to the UK.
6. The cost of **unauthorised calls** made, up to a maximum of £1,500 including VAT, per claim for airtime contract phones and £300 including VAT per claim for pay-as-you-go phones.
7. The replacement of **your accessories** up to a combined retail price of £250 including VAT if:
 - They are stolen or damaged at the same time as **your phone**, or
 - **We** have replaced **your phone** with an alternative model as a result of a successful claim and **your accessories** are no longer compatible with **your** new phone.
8. Two successful claims per account holder during the policy duration (see Section C).

F) How to make a claim

If **your phone** is lost or stolen, please follow these simple steps:

1. Call **your** airtime provider to bar **your SIM card** – doing this will prevent any further **unauthorised calls** being made.
2. Inform the Police and ask for an incident reference number.
3. **Your** airtime provider and the Police must be contacted within 24 hours of **you** discovering the **incident**.
4. **You** must register a claim within 48 hours of discovering any **incident** for which **you** wish to claim, by visiting **our** website or by phoning Student membership services on ***0845 026 4741**.

To make a claim:

1. visit the website at www.lifestylegroup.co.uk/lloydstsbs to register **your** claim online
or
2. telephone Student membership services on ***0845 026 4741**.
Monday-Friday 8.00am-8.00pm
Saturday-Sunday 9.00am-6.00pm.

Please have **your** mobile phone number to hand.

Airtime providers' numbers:

3	07782 333 333
BT Mobile	08000 322 111
O2	08705 214 000
Orange	07973 100 150
T-Mobile	0845 412 5000
Tesco Mobile	0845 301 4455
Virgin Mobile	08456 000 789
Vodafone	07836 191191

G) Conditions on making a claim

1. **You** must inform the Police within 24 hours of discovering any theft, loss or malicious damage for which **you** wish to make a claim, obtaining an appropriate loss or theft reference number. **You** must also inform **your** airtime provider within 24 hours of discovering the **incident**.
2. **You** must register a claim within 48 hours of discovering any **incident** for which **you** wish to claim, by visiting **our** website or by phoning Student membership services on ***0845 026 4741**.
3. **You** must complete and return the claim form to us within 14 days of receiving it, ensuring that **you** have followed the procedure detailed on the claim documentation.
4. **You** must return **your** damaged **phone** and **accessories** to **us** for inspection as part of the claims assessment process. **You** must send **your phone** and **accessories** by secure means, as described in the claim documentation. The **phone** and **accessories** remain **your** responsibility until **we** have received them.
5. **You** must ensure that no one but **our** approved agents carries out repairs to, or maintenance of, the **phone** or **accessories**.
6. **You** must provide **proof of purchase** for **your phone** and **accessories**.
7. To support **your** claim for **unauthorised calls** incurred on an airtime contract, **you** must provide the monthly mobile phone bill(s) covering the period of **unauthorised calls**, and the bill for the month prior to the **unauthorised calls**.

Terms and conditions

8. To support **your** claim for **unauthorised calls** or loss of call credit on a pay-as-you-go **phone**, **you** must provide proof of **your** outstanding call credit from **your** airtime provider or proof of **your** last top-up to **your phone**.
9. To assess **your** claim for damage to **your** phone, **we** will need to inspect **your phone** in its damaged state. **Your** claim may not be dealt with if **your phone** is repaired by anyone other than **us**.
10. **You** must pay the policy **excess** of £10 per successful first claim or £20 for a second successful claim, during the duration of the policy, when **you** make a claim.

H) What will happen when your claim is approved

1. **We** may settle **your** claim, at **our** option, by repair, replacement, or cash settlement. **We** will advise **you** of the method of settlement at the time **your** claim is authorised.
2. Replacement phones and accessories will come from available stock. In the event that the same model/colour is not available, the replacement will be of a similar specification and quality. **We** will contact **you** to confirm the phones that are available. It may not be possible to connect **you** to the same **mobile phone** number.
3. If **your phone** is lost or stolen, **we** will provide reimbursement, at **our** discretion, by BACS transfer or cheque payable to **you**, or by direct payment to **your** airtime-provider, for the cost of **unauthorised calls** up to a maximum of £1,500, including VAT, per claim for airtime contract phones and £300 including VAT per claim for pay-as-you-go **phones**. **We** will advise **you** of the method of reimbursement when the claim is authorised.
4. If **your SIM card** has been lost, stolen or damaged, **you** will need to contact **your** airtime provider to request a replacement. If **you** are charged for the replacement **we** will reimburse **you**. **You** may be asked to provide a receipt for the cost of the **SIM card**.
5. If **you** need to claim as a result of an **incident** outside the UK, **your phone** will be repaired or replaced once **you** return to the UK.
6. If any lost or stolen equipment is recovered after the claim is approved, it shall become the property of the **insurer** and must be returned to **us** immediately.
7. Damaged **phones**, **accessories**, parts and materials replaced by **us** shall become the property of the **insurer**.

8. The details of phones reported lost or stolen will be submitted to the Central Equipment Identity Register to prevent further use.
9. **Your** replacement phone will automatically be covered under **your** policy unless **you** have asked for it not to be covered. There will be no registration period in these circumstances and the phone will automatically be covered.

I) Important things that you must do

1. Use the **phone** and **accessories** in accordance with the manufacturer's instructions.
2. Take reasonable care to prevent loss of, theft of, or damage to, the **phone** and **accessories**. If it is considered that **you** have not done so, **your** claim may not be accepted.
3. Advise **us** if any of **your** personal details change, **you** change the **phone** **you** wish to be covered, or **your mobile phone** number changes. **You** will not be covered for the period of 15 days after **you** register the details of **your phone** and/or **SIM card**.
4. Inform **us** of any loss, theft, breakdown or damage covered by **your** policy within the given timescales.

J) Loss, theft and damage

Cover will not be provided for:

1. Theft of **your phone** and **accessories** from an unattended motor vehicle, unless secured in the glovebox or locked boot. The vehicle must be locked and all security devices activated. Damage must be caused by the thief and evidence provided with **your** claim. Cover will not be provided if the vehicle cannot be secured against unauthorised entry.
2. Theft of **your phone** and **accessories** from any unattended building or premises unless evidenced damage was caused in gaining entry to, or exit from, the premises.
3. Theft or loss of **your phone** where it has been left negligently or deliberately in a public place or a place to which people, other than only **your** immediate family, have access.
4. Theft of, loss of, or damage to, **your phone** and **accessories** where they have been passed to someone else.
5. The cost of **unauthorised calls** whilst the **phone** was not in **your** custody, where the theft or loss of the **phone** has not been reported to the airtime-provider and the Police within 24 hours, and to **us** within 48 hours, of **you** discovering the **incident**.

6. The cost of **unauthorised calls** if the **phone** and **SIM card** have not been lost or stolen at the same time, and an appropriate loss or theft reference number obtained from the Police.
7. Theft of, loss of, or damage to **accessories** not lost, stolen, or damaged at the same time and under the same circumstances as **your phone**.

K) Electrical or mechanical breakdown

Cover will not be provided for:

1. Loss or damage caused by, or during, maintenance or modification of the **phone**.
2. Any breakdown or failure caused by placing or using the **phone** in a location or environment not in accordance with the manufacturer's instructions.

L) General Exclusions

Cover will not be provided for:

1. Lloyds TSB Student account holders in the second or subsequent years of their Lloyds TSB Student account.
2. Claims for **incidents** occurring after 30 September 2008.
3. The period of 15 days after **you** register the details of **your phone** and **SIM card**. If **you** register less than 15 days before the policy **start date**, **your** cover start date will be delayed until 15 days has elapsed.
4. The policy **excess** of £10 per successful first claim or £20 for a second successful claim during the duration of the policy, payable by **you**.
5. Where the **IMEI number** cannot be determined from the **phone** or **proof of purchase** cannot be provided to prove ownership of the **phone**.
6. Loss or damage due to wear and tear, depreciation or gradual deterioration.
7. Loss or damage due to any process of cleaning, adjustment, repair, maintenance or dismantling.
8. A third or subsequent claim by any one account holder.
9. Installation, removal, or subsequent relocation of the **phone** in a vehicle, or any **electrical or mechanical breakdown** as a result of such.
10. The cost of cosmetic repairs.

11. Loss, theft, damage, or breakdown caused by war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, or insurrection by military or usurped power.
12. Loss, theft, damage, or breakdown arising out of any wilful act or negligence of the user of the **phone**.
13. Any claim arising from, or in connection with, the repossession of the **phone** by any bank, finance, leasing or similar company, or person acting with such authority, and/or the confiscation or impounding of the **phone** by any Police, Customs or Government Authority.
14. People who are not resident in the UK.
15. Any consequential loss incurred by **you** during the administration of the policy or at the time of a claim.
16. Loss or corruption of data, images, games, logos, wallpaper, videos, or downloads, due to loss of, theft of, breakdown of, or damage to, **your phone**, or damage caused by a virus. It is recommended that **you** keep a back-up copy of all data.

M) Cancelling the policy

1. **We** may cancel this policy with immediate effect by registered letter to **you** at **your** last known address in the event of **you** submitting any fraudulent or inaccurate information, or for any other valid reason.
2. Subject to clause 1 above and the registration requirements, this cover will remain in force until the earlier of the end of the policy duration (see Section C) or the date when **your** Lloyds TSB Student account closes.
3. In the event **you** do not wish to continue **your** cover, please telephone on ***0845 026 4741**.

N) Fraud

Identity fraud is a serious problem in the UK. **Your** details will be used to help prevent fraud of this nature from happening to **you**.

If **you** receive information that **your mobile phone** details have been used for fraudulent purposes, please telephone **us** on ***0845 026 4741** and ask to be transferred to the Security and Investigations team.

Terms and conditions

Alternatively, **you** can write to:

Security and Investigations
Lifestyle Services Group Limited
PO Box 390
CREWE
CW1 6ZP

The personal details which **you** supply to **us** during the registration process will be used to help combat fraud. These details will be retained for legal reasons for a reasonable period after **your** policy expires, and for up to one year after **your** policy expires in relation to fraud specifically. The contract between **you** and **us** is based on mutual trust. If **you** (or anyone acting for **you**):

- Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect
- Make a statement in support of a claim knowing the statement to be false in any respect, or submit a document in support of a claim knowing the document to be forged or false in any respect
or
- Make a claim in respect of any loss, theft, or damage caused by **your** wilful act, or with the intent to defraud **us** or the **insurer**
then:
 - **We** shall not honour the claim
 - **We** shall not honour any other claim which has been or will be made under any policy held by **you**
 - **We** may, at **our** option, cancel the policy
 - **We** may be entitled to recover from **you** the cost of any claim already paid under this policy (if necessary the cost may be recovered through the instigation of court proceedings)
 - **We** may be entitled to recover from **you** the cost of any investigation into a fraudulent claim under this policy (if necessary the cost may be recovered through the instigation of court proceedings)
and
 - **We** may inform the Police, Government or regulatory bodies of the circumstances.

Details of claims may be put onto a Register of Claims through which insurers share information to prevent fraudulent claims. A list of participants and the name and address of the operator are available on request.

O) Enquiries/Complaints

We will always be fair and reasonable when handling **your** policy or claim. Should there ever be an occasion when **you** feel that **we** have not provided **you** with a satisfactory level of service, **we** would like **you** to inform **us** so that **we** can do **our** best to solve the problem. **We** will do everything possible to ensure that **your** query is dealt with promptly.

We will deal with all queries on behalf of the **insurer**. The easiest way to contact **us** is to call **our** Customer Relations team on *0845 026 4741.

Alternatively, **you** can write to **us** at the following address, quoting **your** mobile phone number in all correspondence:

Customer Relations Department
Lifestyle Services Group Limited
PO Box 390
CREWE
CW1 6ZP

Our staff will attempt to resolve **your** query immediately. If this is not possible, **we** promise to acknowledge **your** query within five working days of receiving it. In the unlikely event that **your** query has not been resolved within four weeks of **our** receiving it, **we** will write and let **you** know the reasons why, and what further action **we** will take. Once **we** have resolved **your** query, **we** will confirm **our** response in writing.

If **you** are not satisfied with **our** decision, please contact the Customer Relations Manager at the above address. If **you** have a complaint relating to the policy wording or contract, please contact the **insurer** at their registered address.

If **you** remain dissatisfied, **you** can, within six months of **our** final decision, refer **your** query for an independent assessment to:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
LONDON
E14 9SR

You are entitled to contact Lloyds TSB Bank plc and the **insurer** if **you** wish. Doing so will not affect **your** statutory rights.

The parties to this contract are covered by the Financial Ombudsman Service who, once contacted, will liaise with **us** on **your** behalf. They will inform **you** directly of their decision.

Referral to the Financial Ombudsman Service will not prejudice **your** right to take subsequent legal proceedings. Further information can be obtained at their website: www.financial-ombudsman.co.uk

The parties to this contract are covered by the Financial Services Compensation Scheme. In the unlikely event any of the parties to this insurance are unable to meet their liabilities; **you** may be entitled to compensation. The scheme covers 100% of the first £2,000 of the claim, and 90% above this limit. Further information can be obtained from their website: www.fscs.org.uk

P) Status disclosure

This cover has been brought to **you** by Lloyds TSB Limited (FRN 119278). The cover has been arranged by Lifestyle Services Group Limited (FRN 315245) with a single provider, London General Insurance Company Limited (FRN 202689). The companies are authorised and regulated by the Financial Services Authority, which can be checked on the FSA website www.fsa.gov.uk/register or by phoning **0845 606 1234**.

If **you** need to register a complaint, please follow the procedure detailed in Section O. If Lifestyle Services Group Limited cannot settle **your** complaint, **you** may be entitled to refer it to the Financial Ombudsman Service. **We** are covered by the Financial Services Compensation Scheme and may be entitled to compensation if **we** cannot meet **our** obligations.

For the purposes of the Data Protection Act 1998, the Data Controller in relation to the personal data **you** supply is Lifestyle Services Group Limited.

Calls may be recorded or monitored for training/customer services purposes and/or the prevention or detection of crime.

Q) Other Information

Lifestyle Services Group Limited.

Registered in England No. 5114385.

Registered Office:

Phones 4U House,
Ore Close, Lyvedale Business Park,
Newcastle under Lyme,
Staffordshire ST5 9QD.
Authorised and regulated by the Financial Services Authority (FRN 315245).

London General Insurance Company Limited.

Registered in England No: 1865673.

Registered Office:

Eaton House,
152-158 Northolt Road,
Harrow,
Middlesex HA2 0EA.
Authorised and regulated by the Financial Services Authority,
FRN 202689.

How we will deal with your personal information

We are committed to preserving the privacy of **our** customers. Please read the following privacy policy to understand how **we** will use and protect the information that **you** provide to **us**. By registering with **us**, **you** consent to the collection and use of **your** information under the terms of this privacy policy. The information **you** provide will be used by **us** to supply **you** with the services for which **you** have registered and **we** may use the information to contact **you** to obtain **your** views on **our** services and to let **you** know about important changes to the services which **we** offer. The information **you** provide to **us** about **you** and **your mobile phone** will be shared with Lloyds TSB Bank plc, and the **insurer**. **We** may contact **you** by post, telephone, fax, or e-mail. **You** will only be contacted by the methods **you** have asked to be contacted by. **Your** information will not be used or disclosed other than in accordance with this privacy policy, or without **your** permission, unless required by law.

If **you** would prefer **us** not to contact **you** to obtain **your** views and/or **you** change **your** mind in the future and would like **us** to stop contacting **you** for this purpose, please write to:

Customer Relations Department
Lifestyle Services Group Ltd
PO Box 390
Crewe
CW1 6ZP

Terms and conditions

We may co-operate with the Police and any other relevant authorities or organisations in connection with any misuse or suspected misuse of the **services** provided by **us** or other telecommunications services provided by any member of **our** group of companies. If necessary, **we** may divulge information about **you** for this purpose.

You have a right to ask for a copy of the data held about **you** and **you** may ask **us** to make any necessary changes to ensure that it is accurate and kept up to date. If **you** wish to do this, please contact **us** on *0845 026 4741, selecting the mobile phone option. **We** are entitled by law to charge **you** a fee of £10.00 to meet **our** costs in providing **you** with details of the information **we** hold about **you**.

We employ security measures to protect **your** information from access by unauthorised persons and against unlawful processing, accidental loss, destruction and damage. **We** will retain **your** information for a reasonable period or as long as the law requires. Any changes to **our** privacy policy will be notified to **you** in the appropriate way. All comments, queries and requests relating to **our** use of **your** information are welcomed and should be addressed as specified above.

Windows Mobile® is a registered trademark of Microsoft Corporation in the United States and/or other countries.

Symbian™ and all Symbian-based marks and logos are trademarks of Symbian Limited.

Palm® is a registered trademark owned by or licensed to Palm, Inc.

* 0845 calls will be charged at a maximum of 4p a minute from a BT line. Calls from non-BT phone lines may vary. Calls may be recorded or monitored for training/customer services purposes and/or the prevention or detection of crime. Details correct at time of print.

Responsible to you

For commercial reasons we may decide to change the providers of insurance benefits that are part of your student account. If we do we will write to you at least 30 days before we make any change, giving you details of your new insurer and any variations to the terms and conditions of your cover. By keeping your account open, you agree to the new insurer providing insurance cover to you. This will make sure that there is no break in your cover if we change insurers, and it does not affect your right to cancel the contract for your account at any time. You may cancel your agreement to receive cover from new providers at any time but if you do, we will convert your account to a standard cheque account.

At Lloyds TSB our priority is to provide you with the highest level of customer service. But if you do have a problem, please let us know so we can try to solve it as quickly as possible. Your first point of contact should be the person or people you usually deal with, this is probably your branch. You can tell us about your complaint in person, in writing, by telephone or by email through our website lloydstsb.com. We'll try to help as quickly as we can, but if your problem can't be resolved quickly and to your satisfaction your contact will refer your complaint to our Customer Care department on your behalf. Complaints we cannot settle may be referred to the Financial Ombudsman Service. If you need more information please ask for a copy of our brochure – 'how to voice your concerns'. It's your money, we'll do everything we can to help you keep track of it: You'll get regular bank statements that will show every transaction you make. Whenever you check your balance it will be up to date – at cash machines, over the phone, online or in branch.

Lloyds TSB Bank plc and Lloyds TSB Scotland plc are members of the Financial Services Compensation Scheme, established under the Financial Services and Markets Act 2000. The scheme protects most deposits, including those made by individuals and small firms. Where you make a deposit with us in the UK, payments under the scheme are limited to 100% of the first £2,000 of your total deposits with us and 90% of the next £33,000, resulting in a maximum payment of £31,700. The scheme also covers deposits made with our offices elsewhere in the European Economic Area, and deposits in all currencies are treated alike. You can ask the scheme for a leaflet with further details. Call their helpline on **020 7892 7300**, log onto their website at **www.fscs.org.uk** or write to the Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portoken Street, London E1 8BN.