

Mobile phone insurance

Keeping you connected.

Additional
Handset Cover



Welcome

Lloyds TSB is pleased to offer you this Additional Handset Cover, administered by Lifestyle Services Group Limited, to protect your mobile phone.

This policy booklet gives full details of your cover and should be read along with your Certificate of Insurance. Please read the Summary of Cover and Policy Document.



Summary of Cover

This policy is available to the customers, and their **family** members, of Lloyds TSB Bank plc. This section gives a summary of the cover provided. Full terms, conditions and exceptions are detailed within the Policy Document.

Name of insurer

London General Insurance Company Limited. The policy is administered by Lifestyle Services Group Limited (**we/us/our**). Full details can be found in [section O](#) of the Policy Document.

This policy covers - main benefits

- One **phone** and **SIM card** up to a maximum original retail cost or value per **phone** of £2,000, including VAT
- The cost of replacing the **phone** in the event of:
 - Loss
 - Theft
- The cost of repairing (or replacing where the **phone** cannot be repaired) the **phone** in the event of:
 - Accidental damage
 - Water and liquid damage
 - Malicious damage
 - **Electrical or mechanical breakdown**
- The cost of **unauthorised calls** made up to a maximum of £1,500, including VAT, per claim for an airtime contract **phone**, and up to £300, including VAT, per claim for a pay-as-you-go **phone**
- The cost of **unauthorised calls** made up to a maximum of £1,500, including VAT, per claim for an airtime contract **phone**, and up to £300, including VAT, per claim for a pay-as-you-go **phone**
- The replacement of **accessories** up to a combined retail value of £250, including VAT, per claim, where lost, stolen or damaged at the same time as the **phone** or replacement of **accessories** incompatible with a **phone** replaced as a result of a valid claim
- The **phone** wherever **you** or a **family** member are in the world, repair or replacement will be arranged upon **your** return to the UK
- A maximum of two successful claims per policy in any 12-month period

Full details can be found in [section D](#) of the Policy Document.

This policy does not provide cover for - main exclusions

- The policy **excess** of £30 upon each successful claim, payable by **you**
- Theft of the **phone** and **accessories** from an unattended motor vehicle, unless secured in a closed glovebox or locked boot
- Theft of the **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 the **phone** where it has been left negligently or deliberately in a public place or a place to which people, other than **you** or a **family** member have access
- Theft of, loss of, or damage to, the **phone** and accessories where they have been passed to someone else other than a **family** member
- Any **incident** which occurs within 15 days after **you** register the details of the **phone** and/or **SIM card** or within 15 days after **you** change the **phone** and/or **SIM card** **you** have already registered
- The cost of **unauthorised calls** 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 theft or loss, or an incident reference number has not been obtained from the Police

Full details can be found in [sections I, J and K](#) of the Policy Document.

Price

The cost of the policy is £4.99 per month for one **phone** (this includes any taxes or additional charges which may apply). Second or subsequent policies purchased under the same name are charged at £4.49 per month for each additional **phone**. The policy is automatically renewed each month, with the **monthly payment** being taken by Direct Debit.

If **you** wish to change the **phone** on cover **you** must telephone **us**.

Summary of Cover

To register the mobile phone

To enjoy the benefits of this policy **you** must register **your** details, and the **mobile phone** and/or **SIM card** details with **us**.

To register, either:

1. Log-on to the website anytime at www.lloydstsb.com/mobilephone
or
2. Phone the **administrator** on **08450 26 47 33***, selecting the mobile phone option:

Monday - Friday 8.00am - 8.00pm
Saturday - Sunday 9.00am - 6.00pm

You will need to provide the following details:

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

Once registered **you** will be sent a **certificate** or an SMS text message. Your cover will commence 15 days after **you** register the **phone** and/or **SIM card** for Mobile Phone Insurance - Additional Handsets Cover. **You** will not be able to make a claim for any incident which occurs within 15 days after registration. In the event that **you** do not receive **your** Additional Handsets Cover **certificate** or an acknowledgement by SMS text message within 15 days of registering the **mobile phone** and/or **SIM card**, please call **08450 26 47 33***.

In circumstances where **we** are requested to register a **phone** of an original retail cost or a value greater than £2,000, including VAT, **we** shall consider this at **our** discretion.

Cancellation

You have the right to cancel this policy within 14 days after receiving the Policy Document by contacting Customer Services on **08450 26 47 33***. **We** will refund **your** payment, although if a claim has been made during this period, **you** may be required to pay for the **services** provided. **You** may cancel this policy after this period, however **you** will not be entitled to a refund of any payment made.

Cover will commence 15 days after registration and will remain in force for as long as **you** are a Lloyds TSB current account holder and this policy continues to be available to **you** as an account holder, providing **you** pay **your monthly payment** when due. The **insurer** reserves the right to withdraw, terminate or vary the cover provided at any time by giving **you** at least 30 days' written notice.

Please refer to **section L** of the Policy Document.

To make a claim

When making a claim, please follow these simple steps:

1. If the **phone** is either lost, stolen or maliciously damaged:
 - i. **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 incident reference number.
 - ii. **You** must call the airtime-provider within 24 hours of discovering any loss or theft to bar the **SIM card**. Doing this will prevent any further **unauthorised calls** being made.
2. **You** must register a claim by contacting **us** on **08450 26 47 33*** within 48 hours of discovering any incident for which **you** wish to claim.
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.

Please refer to **sections E** and **F** of the Policy document.

Enquiries and Complaints

Should **you** have an enquiry or complaint **you** can contact **our** Customer Relations Department by telephoning **08450 26 47 33*** then selecting the mobile phone option. 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 N** of the Policy Document.

Under European law, the parties to the contract may choose which law will apply to this contract. English law will apply unless all 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 liabilities. 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 obtain 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) (**we/us/our**) 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 their website at www.fsa.gov.uk/register or by phoning 08456 606 1234*. If **you** need to register a complaint please contact **our** Customer Relations Department on 08450 26 47 33*, selecting the mobile phone option.

If **we** 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** liabilities.

Calls received by or made from **us** may be recorded or monitored for Training/Customer Services purposes and/or the prevention or detection of crime.

Your Demands and Needs

This Mobile Phone Insurance – Additional Handsets Cover policy has been provided to meet the demands and needs of **mobile phone** users covering the **phone** against theft, loss damage, **electrical or mechanical breakdown** and **unauthorised calls** wherever **you** or a **family** member are in the world. **You** have been informed of the details of the policy in the Summary of Cover, including the main benefits, main exclusions, and limits of the cover, and are not aware of any other insurance policy that **you** currently have that makes this policy unsuitable. **You** are aware of **your** obligation to provide all material information and have made a reasoned decision on the basis of the information provided in the Summary of Cover, and can cancel this Policy at any time should **you** decide that the cover is no longer suitable.

Policy Document

These are the terms and conditions of **your** Mobile Phone Insurance – Additional Handsets Cover available to **you** as a Lloyds TSB Bank customer. Lifestyle Services Group Limited provides the **services** under this agreement and have 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 **us** verbally or otherwise about **you** and **your** personal details when **you** registered for the policy. This Policy Document details what is covered and what is not covered, how claims are settled and other important policy information.

Lifestyle Services Group Limited (**we/us/our**) 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 this document. The document is available in large print, audio and Braille. If **you** would like a copy in any of these formats please call **us** on 08450 26 47 33*, 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 all 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.

Our part of the contract is as follows:

- Cover will only apply during the **period of insurance**, the starting date being detailed on **your certificate**
- **We** will continue to collect **your monthly payment** by Direct Debit until **you** cancel **your** policy
- Where **we** attach a special meaning to a word it is shown in **bold type**
- **We** will handle claims on behalf of the **insurer**
- **We** will hold money on behalf of the **insurer**

Your part of the contract is as follows:

- **You** must pay a minimum of one **monthly payment** in advance for each **period of insurance**

- **You** must inform **us** if **you** have changed the **phone**, or the mobile phone number changes, or **you** wish to cover a different **phone** and/or **SIM card** to the one(s) already registered. The **phone** will not be covered for the period of 15 days after **you** register or 15 days after **you** change the **phone** and/or **SIM card** **you** already have on cover. If **you** would like to cover an alternative **phone**, **you** must advise **us** of the change as soon as possible
- **You** must ensure that all payments due to **us** have been made without deduction or set-off
- **You** must adhere to all the conditions detailed in this Policy Document
- If **you** do not believe the policy is suitable for **you**, **you** can cancel it within 14 days of receipt of this Policy Document. If a claim has been made during this period, **you** may be required to pay for the **services** provided. **You** may cancel this policy after 14 days, however no refund of payment will be provided, and **your** policy will terminate at the end of the paid period
- If **you** cancel **your** Direct Debit without notifying **us**, **your** cover will expire immediately
- The **phone** stated on the **certificate** must be **your** property or responsibility or the property or responsibility of a **family** member

A) Registration process

To enjoy the benefits of this policy, **you** must have registered **your** details, the **mobile phone's** and/or **SIM card's** details with **us**. Please call **us** on 08450 26 47 33*, or visit www.lloydstsb.com/mobilephone

The **phone** will not be covered for the period of 15 days after **you** register the details of the **phone** and/or **SIM card**.

You must inform **us** if **you** have changed the **phone** and/or **SIM card** already registered, the mobile phone number changes, or **you** wish to cover a different **phone** and/or **SIM card** to the one(s) already registered. The **phone** will not be covered for the period of 15 days after **you** register the details of the **phone** and/or **SIM card** or 15 days after **you** change the **phone** and/or **SIM card** **you** already have on cover. If **you** would like to cover an alternative phone, **you** must advise **us** of the change as soon as possible. **You** can register one **phone** per policy.

In circumstances where **we** are requested to register a **phone** of original retail cost or value greater than £2,000, including VAT, **we** shall consider this at **our** discretion.

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 retailer's standard selling price applicable on the original day of purchase.

Administrator

Lifestyle Services Group Limited. Contact details can be found in [section O](#).

Certificate

Certificate of Mobile Phone Insurance – Additional Handsets Cover (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 first £30 of a successful claim which **you** have to pay.

Family

A family member must reside at the same permanent address as **you**, be either **your** spouse, **your** partner with whom **you** have resided with for at least six months, or a child of which **you**, or **your** partner, are the legal guardian. A student who is living away during term time only is considered to be living at the same permanent address.

IMEI Number

International Mobile Equipment Identity Number
The unique serial or identification number that **we** will use to identify the **phone**.

Incident

Any event that may lead to a claim being made for repair or replacement of the **phone** and **accessories**. Any incident involving a crime must be reported to the Police within the given timescales. **You** must obtain an incident reference number.

Insurer

London General Insurance Company Limited, whose main business is general insurance. Contact details can be found in [section O](#).

Mobile Phone/Phone

The handset and **SIM card** specifically identified by the **IMEI number** and mobile phone number. The handset is a device which can be used for making and receiving telephone calls and may include, for example, mobile phones, smart phones, PDAs and similar capable devices. The phone must be **your** property or responsibility or the property or responsibility of a **family** member. The **SIM card** will not be covered unless it has been inserted into the **SIM card** slot of the phone.

Monthly payment

The monthly payment per policy which **you** must pay a minimum of one month in advance for each period of insurance.

Period of insurance

The period of one month for which **your** cover is valid subject to **you** paying the **monthly payment** when due.

Proof of Purchase

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

Services

The work **we** undertake in arranging the insurance and acting as an intermediary between **you** and the **insurer**.

SIM card

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

Unauthorised calls

Unauthorised calls, messages and downloads made from the **phone** after being lost or stolen and whilst not barred by the airtime-provider. The payment of unauthorised calls is subject to a valid loss or theft 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 the new pay-as-you-go phone, **you** must provide a letter from the airtime-provider to confirm they will not transfer the credit.

We/Us/Our

The **administrator**.

You/Your

The Lloyds TSB current account holder detailed on the **certificate**.

C) Price

The cost of the policy is £4.99 per month for one **phone** (this includes any taxes or additional charges which may apply). Second or subsequent policies purchased under the same name are charged at £4.49 per month for each additional **phone**. The policy is automatically renewed each month, with the **monthly payment** being taken by Direct Debit.

If **you** wish to change the **phone** on cover **you** must telephone **us** or visit the website.

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D) Cover

The policy covers:

1. One **phone** and **SIM card** per policy up to a maximum original retail cost or value per **phone** of £2,000, including VAT. The **mobile phone** is identified by the **IMEI number** and mobile phone number.
 2. The cost of replacing the **phone** as a direct result of loss or theft.
 3. The cost of repairing the **phone** (or replacing it if the **phone** cannot be repaired) where accidental damage, water or liquid damage, or malicious damage has occurred.
 4. The cost of repairing the **phone** (or replacing it if the **phone** cannot be repaired) where damage has been caused by **electrical or mechanical breakdown**.
 5. The cost of **unauthorised calls** made, up to a maximum of £1,500, including VAT, per claim, for an airtime contract **phone** and up to £300, including VAT, per claim, for a pay-as-you-go **phone**.
 6. The replacement of **accessories**, up to a combined retail price of £250, including VAT, per claim, including VAT, if:
 - They are lost, stolen or damaged at the same time as the **phone**
- or
- **We** have replaced the **phone** with an alternative model as a result of a successful claim and the **accessories** are no longer compatible with the new replacement phone
7. The **phone** wherever **you** or a **family** member are in the world. Repair or replacement will be arranged upon **your** return to the UK.
 8. A maximum of two successful claims per policy in any rolling 12-month period.

E) How to make a claim

1. If the **mobile phone** is lost, stolen or damaged, **you** must:
 - i. Call the airtime-provider within 24 hours of **you** discovering any loss or theft to bar the **SIM card**. Doing this will prevent any further **unauthorised calls** being made.
 - ii. Inform the Police and ask for an incident reference number within 24 hours of **you** discovering any loss, theft or malicious damage.

2. **You** must contact **us** to make a claim within 48 hours of discovering any **incident** for which **you** wish to claim, by either:
 - i. Visiting **our** website at www.loydstsb.com/mobilephone to register **your** claim online.
- or
- ii. Calling **08450 26 47 33***, selecting the mobile phone option:

Monday - Friday 8.00am - 8.00pm
Saturday - Sunday 9.00am - 6.00pm

Please be ready to confirm the mobile phone number.

Airtime-providers' numbers:

3	07782 333 333
BT Mobile	08000 322 111
O2	08705 214 000
Orange	07973 100 150
T-Mobile	08454 125 000
Virgin Mobile	08456 000 789
Vodafone	07836 191 191

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.

F) Conditions on making a claim

1. **You** must contact **us** to make a claim within 48 hours of discovering any **incident** for which **you** wish to claim, by visiting **our** website or by telephoning **08450 26 47 33***.
2. **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 incident reference number.
3. **You** must inform the airtime-provider within 24 hours of discovering any loss or theft for which **you** wish to make a claim.
4. **You** must complete and return the Claim Form to **us** within 14 days of receipt, ensuring that **you** have followed the procedure detailed on the claim documentation.
5. **You** must return the damaged **phone** and **accessories** to **us** for inspection as part of the claims assessment process. **You** must send the **phone** and **accessories** by secure means, as described in the claim documentation. The **phone** and **accessories** remain **your** responsibility until **we** have received them.

6. **You** must ensure that no one but **our** approved agent(s) carries out repairs to, or maintenance of, the **phone** or **accessories**.
 7. **You** must provide proof of purchase for the **phone** and **accessories**.
 8. To support **your** claim for **unauthorised calls** incurred on an airtime contract **phone**, **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**.
 9. To support **your** claim for **unauthorised calls** or loss of call credit on a pay-as-you-go **phone**, **you** must provide proof of the outstanding call credit from the airtime-provider, or proof of the last three top-ups to the **phone**. To make a claim for loss of call credit that cannot be transferred to the new pay-as-you-go **phone**, **you** must provide a letter from the airtime-provider to confirm they will not transfer the credit.
 10. To assess **your** claim for damage to the **phone**, **we** will need to inspect the **phone** in its damaged state. **Your** claim may not be dealt with if the **phone** is repaired by anyone other than **us**.
 11. **You** must pay the £30 policy **excess** upon a successful claim.
5. If **you** need to claim as a result of an **incident** outside the UK, the **phone** will be repaired or replaced upon 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 that are reported lost or stolen will be submitted to the IMEI Database to prevent further use.
 9. The 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.

G) 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 new or refurbished stock. In the event that the same model/colour is not available, the replacement will be of a similar specification and quality. **You** will be contacted by **us** to confirm the phones that are available. It may not be possible to connect **you** to the same mobile phone number.
3. If the **SIM card** has been lost, stolen or damaged, **you** will need to contact the 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**.
4. If the **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 the airtime-provider for the cost of **unauthorised calls** to a maximum of £1,500, including VAT, per claim for an airtime contract **phone** and £300, including VAT, per claim for a pay-as-you-go **phone**. **We** will advise **you** of the method of reimbursement when the claim is authorised.

H) 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 theft of, loss of, or damage to, the **phone** and **accessories**. If it is considered **you** have not done so, **your** claim may not be accepted.
3. Inform **us** of any loss, theft, breakdown or damage covered under **your** policy within the given timescales.

I) Loss, theft and damage

Cover will not be provided for:

1. Theft of the **phone** and **accessories** from an unattended motor vehicle, unless it is secured in a closed glovebox or locked boot. The vehicle must be locked and all security devices activated. Damage must have been caused by the thief and evidence of this must be provided with **your** claim. Cover will not be provided where the vehicle cannot be secured against unauthorised entry.
2. Theft of the **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 the **phone** where it has been left negligently or deliberately in a public place or a place to which people, other than **you** or a **family** member, have access.
4. Theft of, loss of, or damage to, the **phone** and **accessories** where they have been passed to someone other than a **family** member.

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5. The cost of **unauthorised calls** whilst the **phone** was not in **your** custody, or the custody of **your family** member, 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 loss or theft.
6. The cost of **unauthorised calls** if the **phone** has not been lost or stolen or where the **phone** has been lost or stolen, an incident reference number has not been 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 the **phone**.
10. Loss, theft, damage, or breakdown arising out of any wilful act or negligence of the user of the **phone**.
11. 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.
12. Any claim made by **you**, where **you** do not live in the United Kingdom for at least 6 months during each 12-month period following the opening of **your** Lloyds TSB current account.
13. Any consequential loss incurred by **you** during the administration of the policy or at the time of a claim.

J) 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.

K) General Exclusions

Cover will not be provided for:

1. Any **incident** which occurs within the 15 days after **you** register the **phone** and/or **SIM card**, or within 15 days after **you** change the **phone** and/or **SIM card** **you** have already registered.
2. The policy **excess** of £30 upon each successful claim, payable by **you**.
3. Where the **IMEI number** cannot be determined from the **phone**, or proof of purchase cannot be provided to prove ownership of the **phone** and/or **accessories**.
4. Loss or damage due to wear and tear, depreciation or gradual deterioration.
5. Installation, removal, or subsequent relocation of the **phone** in a vehicle, or any **electrical or mechanical breakdown** as a result of such.
6. A third or subsequent claim per policy during any 12-month period.
7. Any loss (business or personal) resulting from loss of use of the **phone**.
8. The cost of cosmetic repairs.
9. 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.

14. Loss or corruption of data, images, games, logos, wallpaper, videos, or downloads, due to loss of, theft of, or damage to, the **phone**, or damage caused by a virus. It is recommended **you** or **your family** member keeps a back-up copy of all data.

L) Cancelling the policy

1. If **you** do not believe the policy is suitable for **you**, **you** can cancel it within 14 days after receipt of this Policy Document. If a claim has been made during this period, **you** may be required to pay for the **services** provided. **You** may cancel this policy after 14 days, however no refund of payment will be provided, and **your** policy will terminate at the end of the paid period. In the event that **you** do not wish to continue **your** cover, please call **08450 26 47 33***, selecting the mobile phone option.
2. The **insurer** reserves the right to withdraw, terminate or vary the cover provided at any time by giving **you** at least 30 days written notice
3. **We** may cancel this policy with immediate effect by sending a registered letter to **you** at **your** last known address if **you** submit any information which is fraudulent or **you** know to be inaccurate or for any other valid reason.
4. Subject to clause 1 above and the registration requirements, this cover will remain in force for as long as **you** are a Lloyds TSB current account holder, and this insurance continues to be available to **you** as an account holder, providing **you** pay **your monthly payment** when due.
5. If the connected Lloyds TSB current account is cancelled this policy ends.

M) 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 the **mobile phone** details have been used for fraudulent purposes, please call 08450 26 47 33*, selecting the mobile phone option, and ask to be transferred to the Security and Investigations Department. Alternatively, **you** can write to:

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

The personal details **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.

N) Enquiries/Complaints

We will always be fair and reasonable when handling **your** policy or claim. Should there ever be an occasion when **you** feel **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** and Lloyds TSB Bank plc. The easiest way to contact **us** is to contact **our** Customer Relations Department by telephoning 08450 26 47 33*, and selecting the mobile phone option. Alternatively, **you** can write to **us** at the following address:

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

Please quote the mobile phone number in all correspondence. **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 **us** 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 **our** Customer Relations Manager on 08450 26 47 33*.

If **you** have a complaint relating to the policy wording or contract then 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



Policy Document - o

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 then 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 from their website at 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 at www.fscs.org.uk

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.

O) Other Information

Lifestyle Services Group Limited.
Registered in England No. 5114385.
Registered Office:
Osprey House
Ore Close
Lymedale 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:
Integra House, Floor 2
Vicarage Road
EGHAM
Surrey
TW20 9JZ
Authorised and regulated by the Financial Services Authority, FRN 202689.

Lloyds TSB Bank plc
Registered in England No: 2065
Registered Office:
25 Gresham Street,
LONDON
EC2V 7HN
Authorised and regulated by the Financial Services Authority, FRN 119278.

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 the **mobile phone** and/or **SIM card** 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
Lifestyle Services Group Limited
PO Box 390
CREWE
CW1 6ZP

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 Customer Services on **08450 26 47 33***. **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.

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Notes

Contact us

Claims & Customer Services

08450 26 47 33*

(Lines open: Mon-Fri 8am-8pm, Sat-Sun 9am-6pm)

or visit:

www.lloydstsb.com/mobilephone

*0845 calls will be charged at a maximum of 4p a minute from a BT line. Calls from non-BT phone lines may vary.



Lloyds TSB

Lloyds TSB Bank plc, Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales, no. 2065. Telephone 020 7626 1500

Lloyds TSB Scotland plc, Registered Office: Henry Duncan House, 120 George Street, Edinburgh EH2 4LH. Registered in Scotland, no. 95237.

Authorised and regulated by the Financial Services Authority and signatories to the Banking Codes. We are covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.



Lifestyle Services Group Limited | PO Box 390, Crewe, CW1 6ZP | Registered in England No. 5114385

Lifestyle Services Group Limited (FRN 315245) is authorised and regulated by the Financial Services Authority