

Administered by



Mobile Phone Insurance

Terms and Conditions



Essential cover for your mobile

www.lifestylegroup.co.uk/barclays

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Welcome

Welcome to your Mobile Phone Insurance policy, administered by Lifestyle Services Group Limited.

You can now have the comfort of knowing that your phone and accessories are covered against the following risks**:

- Loss
- Theft
- Accidental and malicious damage
- Water or liquid damage
- Electrical or mechanical breakdown

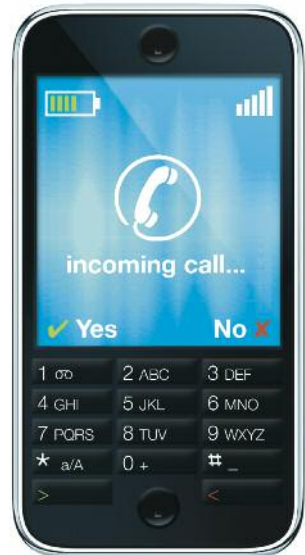
Within this booklet you will find the full terms and conditions of your policy. We recommend that you read them carefully to make sure the cover meets your requirements.

If you have any questions, or need to amend your policy details, please call: **0845 072 2829***

Lines are open:

Monday to Friday 8.00am to 8.00pm

Saturday and Sunday 9.00am to 6.00pm



** Subject to terms and conditions

Policy summary

keyfacts®

This Policy Summary does not contain the full terms and conditions of **your** policy. These can be found in the attached Policy Document.

It is important that you read the Policy Document carefully as it contains important information that you will need to be aware of in the event of a claim.

What is covered – Main Benefits

- ✓ The cost of replacing one **mobile phone** and **SIM card** (up to a maximum original retail value of £500) in the event of:
 - Loss
 - Theft
- ✓ The cost of repair or replacement (if the **phone** cannot be repaired) up to a maximum original retail value of £500 in the event of:
 - Accidental damage
 - Water or liquid damage
 - Malicious damage
 - **Electrical or mechanical breakdown** (outside of the manufacturers warranty)
- ✓ The **phone** will be covered by this policy wherever **you** or **your family member** are in the world. Repair or replacement will be arranged upon return to the UK
- ✓ The cost of **unauthorised calls** up to a maximum of £2,000 per claim for Monthly Contract phones or up to a maximum of £100 per claim for the cost of **unauthorised calls** on Pay-as-you-Go phones which will apply to top-ups purchased in the 24 hours preceding the **incident** only

- ✓ The cost of replacing **mobile phone accessories** up to a combined retail price of £250 per claim where:
 - They have been lost, stolen or damaged at the same time and under the same circumstances 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 phone
- ✓ Up to a maximum of two successful claims during any 12 month period

The **phone** must be **your** property and responsibility, or the property and responsibility of a **family member**.

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

What is not covered – Main exclusions

- ✗ The policy **excess** of £25 upon the first successful claim and £50 upon a second successful claim
- ✗ **SIM cards** or **accessories** where there has not been a valid claim for the **phone**
- ✗ Theft of the **phone** and **accessories** from an unattended motor vehicle, unless stored in a glovebox or locked boot
- ✗ Theft of the **phone** and **accessories** where they have been left in an unattended building or premises, unless evidenced damage was caused in gaining entry to, or exit from, the premises
- ✗ Theft or loss of the **phone** and **accessories** where they have been left negligently or deliberately in a public place or place to which other people 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**

Policy summary

- X** The period of 21 days after **you** register the details of the **phone** and/or **SIM card**, or for the period of 21 days after **you** change the **phone**, the phone number and/or **SIM card** **you** have already registered
- X** The **SIM card** will not be covered unless it is inserted into the **SIM card** slot of the **phone** at the time of loss, theft or damage
- X** The cost of cosmetic repairs

Full details can be found in sections H, I and J of the Policy Document.

Note: **You** must take all reasonable precautions to prevent any loss, theft or damage.

Price

The cost of this policy is £4.99 per month for one **phone** (this includes any taxes or additional charges which may apply). The policy is automatically renewed each month, with the **monthly payment** being taken by Direct Debit or credit card.

If **you** wish to change the **phone** which benefits from this policy **you** must telephone **us** on **0845 072 2829***.

Claims

When making a claim in respect of the **mobile phone**, please follow these simple steps in the table on the right (please see sections D, E and F of the Policy Document for full details):

You must complete and return the claim form to **us** within 21 days of receiving it, ensuring that **you** have followed the procedure detailed on the claim documentation.

Action required upon discovery of the incident	Loss, Theft and Malicious Damage claims	All other claims
Call the airtime provider to bar the SIM card . Doing this will prevent any further unauthorised calls being made.	Within 24 hours	Not required
Report it to the Police (or relevant local Police or authorities if you or your family member are outside of the UK at the time of discovering the incident , irrespective of whether the incident occurred in the UK or abroad) and obtain an incident reference number.	Within 24 hours	Not required
Register a claim with us online or call: 0845 072 2829*	Discovery of an incident inside the UK: Within 48 hours	
Outside of the UK Don't worry if you or your family member are outside of the UK at the time of discovering the incident and are unable to contact us then we must be contacted within the shorter of either:	Discovery of an incident outside the UK: <ul style="list-style-type: none"> • 48 hours of return to the UK • 30 days upon discovery 	

Register a claim with **us** online at www.lifestylegroup.co.uk/barclays

or call **0845 072 2829***

please select the Mobile Phone Insurance option.

Lines are open:

Monday to Friday 8.00am to 8.00pm

Saturday and Sunday 9.00am to 6.00pm

Policy summary

Cancellation Rights

You have the right to cancel this policy within the first 14 days after receipt of this Policy Document by contacting Customer Services on **0845 072 2829*** and **we** will refund **your** payment. However, if a claim has been made during this period, **you** may be required to pay for the **services** already provided. **You** may also cancel this policy after the initial 14 day period, however, any payment made will be retained and the cover will terminate at the end of the paid period.

For full details please refer to section K of the Policy Document.

Enquiries/Complaints

Should **you** have an enquiry or complaint, **you** can contact **our** Customer Relations team on **0845 072 2829***.

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 be able to refer the matter to the Financial Ombudsman Service.

For full details please refer to section M of the Policy Document.

Which Law Applies?

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 registration. The contract is written in English and all communication by **us** with **you** will be in English.

Compensation

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 £2000 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 **0207 892 7300** or by visiting their website at **www.fscs.org.uk**

Please see section M of the Policy Document for further details.

Your Demands and Needs

You or **your family member** are the owner of and are responsible for, a **mobile phone** and believe protection against loss, theft, breakdown or damage to the **phone** would be beneficial to **you**. **You** have been provided with a Policy Summary including some of the main benefits and 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 Policy Summary and can cancel this insurance at any time should **you** decide that the cover is no longer suitable.

Status Disclosure

This cover has been arranged by Lifestyle Services Group Limited (FRN 315245) with a single provider, London General Insurance Company Limited (LGI) (FRN 202689). Both 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 contact the Customer Services Department, Lifestyle Services Group Limited, PO Box 395, CREWE, CW1 6WT or call **0845 072 2829***. If Lifestyle Services Group Limited cannot settle **your** complaint, **you** may be entitled to refer it to the Financial Ombudsman Service. All companies are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if they cannot meet their obligations.

Policy document

These are the terms and conditions of **your** Mobile Phone Insurance.

Lifestyle Services Group Limited (**we/us/our**) provides the **services** under this agreement and have arranged the insurance cover with London General Insurance Company Limited (the **insurer**).

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.

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 and conditions. They are also available in large print, audio and Braille versions. If **you** would like a copy in any of these formats, please call **us** on **0845 072 2829*** or write to:

Vision Support Trading
67 Liverpool Road
CHESTER
CH2 1AP

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.

Our part of the contract is as follows:

- Cover will only apply during the **period of insurance**, the start date is shown on **your Certificate**
- 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 adhere to all the conditions detailed in this Policy Document
- The **phone** stated on the **Certificate** must be **your** property and responsibility or the property and responsibility of a **family member**
- You must inform **us** if the **phone**, phone number or **SIM card** details change, or **you** wish to cover a different phone to the one already registered
- The newly registered **phone** and/or **SIM card** will not be covered for any **incident** occurring within the first 21 days after registration or the 21 days after **you** change the **phone**, phone number and/or **SIM card** **you** have already registered
- **You** must pay a minimum of one **monthly payment** in advance for each **period of insurance**
- **You** must ensure that all payments due to **us** have been made without deduction or set-off
- If **you** do not believe the policy is suitable for **you**, **you** can cancel it within the first 14 days of receipt of this Policy Document and **we** will refund **your** payment. Although if a claim has been made during this period, **you** may be required to pay for the **services** already provided. If **you** cancel this policy after 14 days any payment made will be retained
- If **you** cancel **your** Direct Debit or credit card **monthly payment** without notifying **us**, **we** will cancel **your** cover with immediate effect. Cancellation or unsuccessful collection of **your** Direct Debit will be considered as a cancellation of **your** policy. **We** will attempt to collect **your** Direct Debit or credit card **monthly payment** twice before the collection is considered unsuccessful

A) 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.

Certificate

Certificate of Mobile Phone Insurance.

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 amount payable by **you** of £25 upon the first successful claim and £50 upon the second successful claim in any 12 month period.

Family member

An individual who resides at the same permanent address as **you** and which has one of the following relationships: **your** brother or sister, mother or father, grandmother or grandfather, uncle or aunt, niece or nephew, spouse, partner with whom **you** have resided for at least 6 months, or a child of which **you** or **your** partner are the legal guardian.

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 result in a claim being made for the repair or replacement of the **phone**. Please see section D for details of what **you** need to do in the event of an incident.

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 valued up to a maximum original retail value of £500, including VAT. The handset must be **your** property and responsibility or the property and responsibility of a **family member**. The **SIM card** will not be covered unless it is inserted into the **SIM card** slot of the phone.

The handset must be a hand-held electronic device for which its main use is for the making and receiving of telephone calls, SMS text messages and data. The cover of handsets will be at **our** discretion. The list of currently covered handsets is available at www.lifestylegroup.co.uk/barclays

This list may not be comprehensive and if **you** do have a handset **you** wish to cover which isn't on the list, please contact **us** so **we** can discuss **our** ability to offer **you** cover.

Monthly payment

The amount payable by **you**, by Direct Debit or credit card.

Period of insurance

The time period for which **you** have a valid policy with the **insurer** with a minimum of one **monthly payment** being paid in advance and the Direct Debit or credit card remaining in place for future payments.

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 or are responsible for the **phone** such as a mobile phone statement which shows the **IMEI number**.

Service charge

The amount payable by **you**, under the terms, to **us** for **our services**.

Services

The work **we** undertake for **you** 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**, or the owner's, account.

Unauthorised Calls

Unauthorised calls, messages and downloads made from the **phone** after being lost or stolen and whilst not barred by the airtime provider.

We/Us/Our

The administrator, Lifestyle Services Group Limited. Contact details can be found on the back cover.

You/Your

The customer named on the **Certificate**.

B) Price

The cost of the policy is £4.99 per month for one **phone** (this includes any taxes or additional charges which may apply). The policy is automatically renewed each month, with the **monthly payment** being taken by Direct Debit or credit card.

C) Cover**This policy covers:**

- The cost of replacing one **mobile phone** (and **SIM card**) up to a maximum original retail value of £500, including VAT, in the event of:
 - Loss
 - Theft
- The cost of repairing or replacing the **mobile phone** if the **phone** cannot be repaired (up to a maximum original retail value of £500, including VAT), in the event of:
 - Accidental damage
 - Water or liquid damage
 - Malicious damage
 - Electrical or mechanical breakdown** (outside of the manufacturer's warranty)
- The **phone** will be covered wherever **you** or **your family member** are in the world. Repair or replacement will be arranged upon return to the UK.

- The cost of **unauthorised calls** made, up to a maximum of £2,000 (including VAT) per claim, for Monthly Contract phones or up to a maximum of £100 (including VAT) for the cost of **unauthorised calls** on Pay-as-you-Go phones. For Pay-as-you-Go phones the cover will only apply to top-ups purchased in the 24 hours preceding the **incident** only. Proof of top-ups purchased will be required. The payment of **unauthorised calls** is subject to a valid claim for the **phone** under the terms and conditions of this policy.
- The cost of replacement of the **accessories** up to a combined retail price of £250 (including VAT) per claim where:
 - They have been lost, stolen or damaged at the same time and under the same circumstances 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 phone.
- Up to a maximum of two successful claims during any 12 month period.

The **phone** must be **your** property and responsibility or the property and responsibility of a **family member**. The **mobile phone** is identified by the **IMEI number** and mobile phone number.

Please note: **You** are only entitled to a maximum of two successful claims in any 12 month period.

Action required upon discovery of the incident	Loss, Theft and Malicious Damage claims	All other claims
Call the airtime provider to bar the SIM card . Doing this will prevent any further unauthorised calls being made.	Within 24 hours	Not required
Report it to the Police (or relevant local Police or authorities if you or your family member are outside of the UK at the time of discovering the incident , irrespective of whether the incident occurred in the UK or abroad) and obtain an incident reference number.	Within 24 hours	Not required
Register a claim with us online or call: 0845 072 2829*	Discovery of an incident inside the UK: Within 48 hours	
Outside of the UK Don't worry if you or your family member are outside of the UK at the time of discovering the incident and are unable to contact us then we must be contacted within the shorter of either:	Discovery of an incident outside the UK: <ul style="list-style-type: none"> 48 hours of return to the UK 30 days upon discovery 	
<p>Register a claim with us online at www.lifestylegroup.co.uk/barclays or call 0845 072 2829* please select the Mobile Phone Insurance option.</p> <p>Lines are open: Monday to Friday 8.00am to 8.00pm Saturday and Sunday 9.00am to 6.00pm</p>		

D) How to make a claim

Please refer to this easy to use table for information and instructions on what **you** need to do if the **phone** is lost, stolen or damaged and **you** need to make a claim.

E) Conditions on making a claim

- You** must inform the Police (or the relevant local Police or authorities) within 24 hours of discovering any theft, loss or malicious damage for which **you** wish to make a claim and obtain an incident reference number.
- You** must also inform the airtime provider within 24 hours of discovering an **incident** of loss, malicious damage or theft.
- You** must register a claim with **us** within 48 hours of discovering any **incident** (unless **you** or **your family member** are outside of the UK and are unable to contact **us**, please see section D for full details) for which **you** wish to claim, by visiting **our** website or by phoning the Customer Helpline on **0845 072 2829*** and select the Mobile Phone Insurance option.
- You** must complete and return the claim form to **us** within 21 days of receiving it, ensuring that **you** have followed the procedure detailed on the claim documentation.
- You** may be requested to return the damaged **phone** and **accessories** to **us** for inspection as part of the claims assessment process. If requested to do so, **you** must send the **phone** and **accessories** by secure means, i.e. recorded delivery, as described in the claim documentation. The **phone** and **accessories** remain **your** responsibility until **we** have received them.
- You** must ensure that no one but **our** approved agents carry out repairs to, or maintenance of, the **phone** or **accessories**.
- To support **your** claim for **unauthorised calls** incurred on a Monthly 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**.

8. To support **your** claim for **unauthorised calls** incurred on a Pay-as-you-Go phone, **you** must provide the proof of top-ups purchased within the 24 hours preceding the **incident**.
9. **You** must provide **proof of purchase** for the **phone** and **accessories** with **your** claim form.
10. **You** must pay the policy **excess** of £25 upon the first successful claim and £50 upon a second successful claim.

F) What will happen when your claim is approved

1. **We** may settle **your** claim, at **our** discretion, by repair, replacement, or cash settlement. **We** will advise **you** of the method of settlement at the time **your** claim is authorised.
2. The settlement **we** offer for the **phone** will be based on the current market value of the registered **phone** or one of similar specification and functionality (where the **phone** is no longer available on the general market).
3. Replacement phones and accessories will come from available stock which may be subject to change. In the event that the same model is not available, the replacement will be of a similar specification and quality, as determined by us. **We** will contact **you** to confirm the phones and accessories that are available.
4. 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 replacement phone will be immediately covered.
5. 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** up to a maximum of £2,000 (including VAT) per claim for Monthly Contract phones or up to a maximum of £100 (including VAT) per claim for the cost of **unauthorised calls** on Pay-as-you-Go phones. **We** will advise **you** of the method of reimbursement when the claim is authorised.

6. If the **SIM card** has been lost, stolen or damaged, as part of a valid claim for the **phone**, **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**.
7. If **you** or **your family member** needs to claim as a result of an **incident** outside the UK, the **phone** and **accessories** (replacement cover only) will be repaired or replaced upon return to the UK.
8. If any lost or stolen equipment is recovered after **your** claim is approved, it shall become the property of the **insurer** and must be returned to **us** immediately.
9. Damaged **phones**, **accessories**, parts and materials replaced by **us** shall become the property of the **insurer**.
10. The details of **phones** reported lost or stolen will be submitted to the IMEI Database to prevent further use.

G) 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 the mobile phone number changes.

Please note: **You** will not be covered for the period of 21 days after **you** register the details of the **phone** and/or **SIM card**, or for the period of 21 days after **you** change the **phone**, the phone number and/or **SIM card** **you** have already registered.

4. Inform **us** of any loss, theft, breakdown or damage covered by **your** policy within the given timescales.

H) Loss, theft and damage

Cover will not be provided for:

1. Theft of the **phone** and **accessories** from an unattended motor vehicle, unless stored in the glovebox or locked boot. The vehicle must be locked and any 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 the **phone** and **accessories** where they have been left in an 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** and **accessories** where they have been left negligently or deliberately in a public place or a place to which other people have access.
4. Theft of, loss of, or damage to, the **phone** and **accessories** where they have been passed to someone else other than a **family member**.
5. The cost of **unauthorised calls** whilst the **phone** was not in **your** or **your family member's** custody, if the **phone** has been stolen or lost, and 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 (unless **you** or **your family member** are outside of the UK, see section D for further details), of 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, or if an incident reference number has not been obtained from the Police (or the relevant local Police or authorities).
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**.

I) Electrical or mechanical breakdown

Cover will not be provided for:

1. Loss or damage caused by, or during, maintenance or modification of the **phone**, other than by **our** approved agents.

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.

J) General exclusions

Cover will not be provided for:

1. Any **incident** which occurs within the first 21 days after registering the **phone** and/or **SIM card**, or during the first 21 days after **you** change the mobile phone number, the **phone** and/or **SIM card you** have already registered.
2. The policy **excess** of £25 upon the first successful claim and £50 upon the second successful claim in any 12 month period.
3. **SIM cards** or **accessories** where there has not been a valid claim for the **phone**.
4. Any loss (business or personal) resulting from loss of use of the **phone**.
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. The cost of **unauthorised calls** where proof of top-ups purchased within 24 hours of the **incident** have not been provided.
7. The cost of **unauthorised calls** where the monthly mobile phone bill(s) covering the period of **unauthorised calls**, and the bill for the month prior to the **unauthorised calls** have not been provided or do not support a claim for **unauthorised calls**. The payment of **unauthorised calls** is subject to a valid claim for the **phone** under the term and conditions of this policy.
8. Loss or damage due to wear and tear, depreciation or gradual deterioration.
9. Loss or damage due to any process of cleaning, adjustment, repair, maintenance or dismantling.
10. A third or subsequent claim during any 12 month period.
11. Installation, removal, or subsequent relocation of in-car accessories or the **phone** in a vehicle, or any **electrical or mechanical breakdown** as a result of such.

12. The **SIM card** will not be covered unless it is inserted into the **SIM card** slot of the **phone** at the time of the **incident**.
 13. The cost of cosmetic repairs.
 14. 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.
 15. Loss, theft, damage, or breakdown arising out of any wilful act or negligence of the user of the **phone**.
 16. 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.
 17. People who are not permanently resident in the UK, Channel Islands or Isle of Man.
 18. Loss, financial or otherwise, resulting from events which are indirect or remote to the insured **incident**.
 19. Loss or corruption of data, images, games, logos, wallpaper, videos, or downloads, due to loss of, theft of, breakdown of, or damage to, the **phone**, or damage caused by a virus. It is recommended that **you** keep a back-up copy of all data.
 20. The period of 21 days after **you** register the details of the **phone** and/or **SIM card**, or for the period of 21 days after **you** change the **phone**, the phone number and/or **SIM card you** have already registered.
2. This policy may also be terminated or the terms changed by the **insurer** giving **you** 30 days' notice, in writing.
 3. **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, in the event of an alternative provider being appointed by Barclays or Barclays' agreement with the **Administrator** terminates. Any refund will be at **our** discretion.
 4. Cancellation or unsuccessful collection of **your** Direct Debit or credit card **monthly payment** will be considered as a cancellation of **your** policy. **We** will attempt to collect **your** Direct Debit or credit card payment twice before the collection is considered unsuccessful.
 5. In the event that **you** do not wish to continue **your** cover, please call **us** on the Customer Helpline on **0845 072 2829***.
 Lines are open:
 Monday to Friday 8.00am to 8.00pm
 Saturday and Sunday 9.00am to 6.00pm

L) Fraud

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:

K) Cancelling the policy

1. **You** have the right to cancel this policy within the first 14 days of receipt of this Policy Document and **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 the 14 day period, however; any payment received will be retained and the cover will terminate at the end of the paid period.

- **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 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.

M) 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**. The easiest way to contact **us** is to call **our** Customer Relations team on the Customer Helpline on **0845 072 2829***, selecting the Mobile Phone Insurance option and quoting the mobile phone number in all correspondence. Alternatively, **you** can write to **us** at the following address:

Customer Relations
Lifestyle Services Group Limited
PO Box 395
CREWE
CW1 6WT

Our staff will attempt to resolve **your** query immediately. If this is not possible, **we** promise to acknowledge **your** query within 5 working days of receiving it. In the unlikely event that **your** query has not been resolved within 4 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 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 6 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



Once **you** have contacted the Financial Ombudsman Service, they 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 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. Most insurance contracts are covered for 100% of the first £2000 and 90% of the remainder of the claim, without any upper limit.

You can obtain more information about the scheme from their website www.fscs.org.uk

N) Status disclosure

This cover has been arranged by Lifestyle Services Group Limited (FRN 315245) with a single provider, London General Insurance Company Limited (LGI) (FRN 202689). All 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 contact the Customer Services Department, Lifestyle Services Group Limited, PO Box 395, CREWE, CW1 6WT or call **0845 072 2829***. If Lifestyle Services Group Limited cannot settle **your** complaint, **you** may be entitled to refer it to the Financial Ombudsman Service. All companies are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if they cannot meet their liabilities.

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, FSA Register Number 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, FSA Register Number 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 the **mobile phone** will be shared with Barclays 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 395
CREWE
CW1 6WT

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 the Customer Helpline on **0845 072 2829*** and select the Mobile Phone Insurance 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 use of **your** information, 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.

Contact us

Customer services

Website:

www.lifestylegroup.co.uk/barclays

Telephone:

0845 072 2829*

Customer correspondence address:

Lifestyle Services Group Limited
PO Box 395
CREWE
Cheshire
CW1 6WT

Registered office:

Osprey House
Ore Close
Lymedale Business Park
NEWCASTLE-UNDER-LYME
Staffordshire
ST5 9QD

Registered in England No. 5114385

Authorised and regulated by the Financial
Services Authority.

* 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 creation.