

# Contact us.

**Telephone:**

08456 743 333\*

**Website:**

[www.lifestylegroup.co.uk/three](http://www.lifestylegroup.co.uk/three)

**LSG customer correspondence address:**

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

**LSG Registered office:**

Lifestyle Services Group Limited  
Ore Close  
Lymedale Business Park  
Newcastle-under-Lyme  
Staffordshire  
ST5 9QD

Registered in England No. 5114385

**3 Registered office:**

3UK Retail Limited  
Hutchison House  
5 Hester Road  
Battersea  
London  
SW11 4AN

Registered Number: 06014452  
England and Wales



Lifestyle Services Group Limited (FRN 315245) is authorised and regulated by the Financial Services Authority in respect of insurance mediation activities.



Getting you  
**online again.**

**3Cover**  
**USB Modem Insurance**  
in association with LSG

**Policy Booklet**

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# Your modem's covered.

Hello.

We at Lifestyle Services Group Limited have teamed up with '3' to protect your USB Modem with 3Cover insurance. So you're now covered for:

- loss
- theft
- accidental damage
- water or liquid damage
- electrical or mechanical breakdown

If you're unlucky enough to be left without your modem, we'll do our very best to get you a replacement within 48 hours of your claim being accepted.

## **The details.**

Inside, you'll find the terms and conditions for your policy with all of the information you need to know about 3Cover. We recommend you read through them to make sure you understand all the details. Then keep this booklet in a safe place, just in case you need it.

## **Need to make a claim? Need to update your details?**

Just call **08456 743 333\*** (9am - 5pm, Mon to Sat).

Thanks again for choosing 3Cover.

\* Calls charged at local rate.

Details correct at time of print.

# Policy Summary.

This section gives a summary of the insurance cover and services provided. Full terms, conditions and exceptions are detailed within the Policy Document. The cover has been arranged by Lifestyle Services Group Limited with a single provider, London General Insurance Company Limited. 3UK Retail Limited ('3') acts as our agent for the sale of this product. You must be over 18 to be eligible for this policy.

## This policy covers:

- One Pay Monthly **USB Modem** which **you** own or are responsible for, and a **SIM Card** supplied to **you** by '3' for which **you** are responsible, up to a combined maximum of the original retail cost, including VAT. The **USB Modem** is identified by the **IMEI Number** and associated **USB Modem** account number
- The cost of replacing the **USB Modem** as a direct result of theft
- The cost of replacing the **USB Modem** as a direct result of loss
- The cost of replacing the **USB Modem** where damage is a direct result of accidental damage, water or liquid damage, or malicious damage
- The cost of replacing the **USB Modem** where damage is a result of **electrical or mechanical breakdown**

- The **USB Modem** wherever **you** or an **authorised user** are in the world. Replacement will be arranged upon return to the UK

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

## This policy does not cover:

- The policy **excess** of £15 for a successful claim
- Theft of the **USB Modem** whilst left in an unattended motor vehicle, unless locked in a glovebox or boot
- Theft of the **USB Modem** whilst left in any unattended building or premises, unless evidenced damage was caused in gaining entry to, or exit from, the premises, or unless **you** have left the **USB Modem** in such a place that **we** would reasonably assume it to be secure (for example a locked hotel room)
- Theft or loss of the **USB Modem** whilst left in a public place or a place to which others have general unsupervised access
- Theft, loss or damage to the **USB Modem** where **you** are not present and it has been entrusted to someone else other than an **authorised user**
- Any **USB Modem** not connected to the '3' network service

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

## Price

The cost of the policy is £3.49 per month. 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.

**Your** premium(s) will be collected by **us** on behalf of the **insurer**.

**You** must be over 18 to make use of this policy. If **you** are under 18 and have inadvertently purchased this policy, **you** should either request a refund (see Cancellation process under section K of the Policy Document) or request **your** parent or guardian to register this policy in their name.

## Information required when you purchase

When **you** purchase this policy **we** will require the following information which will be provided to **us** by '3':

- **Your** name and address (including post code)
- The **IMEI number** of the **USB Modem**
- Date of purchase
- Bank details (including sort code and customer account number)

**You** must contact **us** immediately if **you** wish to change the **USB Modem** being covered after the policy has started. Failure to do so may invalidate **your** insurance.

If **you** opt to change the **USB Modem** being covered after the policy has started, a period of 14 days shall apply during which **you** will not be covered for any **incidents** and **you** will not be entitled to make a claim. This 14-day exclusion shall not apply where the new **USB Modem** is supplied to **you** by '3' and **you** notify us of the change within 14 days of acquisition.

If **you** change address please inform **us** immediately to ensure **your** cover remains valid.

'3' and the **administrator** may exchange data about **you** from time to time for the purposes of administering **your** policy.

## Cancellation

**You** have the right to cancel this policy within the first 14 days after receiving these terms by calling **08456 743 333\***. Any payment made by **you** during this period will be refunded. If a claim has been made during this period, **you** may be required to pay for the services provided. After 14 days no refund of payment will be provided and **your** policy will terminate at the end of the paid period.

Please refer to section K of the Policy Document.

## Claims

Should **you** need to register a claim, **you** can do this online at: **www.lifestylegroup.co.uk/three** or by telephoning **08456 743 333\***

**You** must register a claim with **us** within 48 hours of **you** discovering any **incident** for which **you** wish to claim.

**You** must inform the Police and **your** network provider, **3**, to prevent further use of the **SIM card** within **24** hours of discovering any theft, loss or malicious damage for which **you** wish to make a claim. **You** will need to obtain an incident reference number from the Police.

**You** must complete and return any Claim Form (if issued) to **us** within 14 days of receiving it, ensuring that **you** have followed the procedure detailed on the claim documentation.

Please refer to sections **D**, and **E** of the Policy Document.

## Enquiries

Should **you** have an enquiry or complaint, **you** can contact us on **08456 743 333\***. 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 **M** of the Policy Document.

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

# Policy Document.

These terms and **your certificate** should be read as one document. Words or expressions that have a particular meaning are shown in **bold type** and shall have the same meaning wherever they may appear.

The policy, which is governed by these terms and conditions has been arranged for **you** by Lifestyle Services Group Limited, who deals with the administration of this insurance, including the receipt of premium and the handling of claims. 3UK Retail Limited ('3'), acts as **our** agent for the sale of this product.

All elements of service provided by **us**, and insurance cover provided by the **insurer**, are subject to the terms and conditions. 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. These details are confirmed on **your certificate**. This document details what is covered and what is not covered, how claims are settled and other important policy information.

**Our part of the contract is as follows:**

- Cover is available providing the **monthly payment** is received in advance

- We** will continue to collect the **monthly payment** by Direct Debit or credit card until the policy is cancelled
- 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:**

- The minimum of one month's cover must be paid in advance for each **period of insurance**
- You** must pay for the cover in advance
- You** must adhere to all the conditions detailed in these terms
- If **you** do not believe the policy is suitable for **you**, **you** can cancel it within the first 14 days after receipt of these terms. Any payment made by **you** during this period will be refunded. If a claim has been made during this period, **you** may be required to pay for the **services** provided. After 14 days no refund of payment will be provided and **your** policy will terminate at the end of the paid period

- The **USB Modem** stated on **your certificate** must be **your** property or responsibility. The **USB Modem** can be used by an **authorised user**. If the **USB Modem** is no longer in **your** possession or **you** are no longer responsible for the **USB Modem**, and **you** do not opt to cover an alternative USB Modem, **you** will need to cancel the cover

**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 **08456 743 333\*** or write to:

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

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.

## A) Definitions

'3'  
means Hutchison 3G UK Limited, the network provider or 3UK Retail Limited (as applicable).

## Administrator

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

## Authorised User

Either:

- A person to whom **you** have entrusted the **USB Modem** (on a non permanent basis) and whom **you** should reasonably expect to take good care of the **USB Modem**
- or
- 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 six months, or a child of which **you** or **your** partner are the legal guardian

## Certificate

Certificate of USB Modem Insurance.

## Electrical or Mechanical Breakdown

The actual breaking or burning out of any part of the **USB Modem** 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 replacement before normal operation can be resumed.

## Excess

£15 which **you** have to pay in the event of a successful claim.

## IMEI Number

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

## Incident

Any event that may lead to a claim being made for replacement of the **USB Modem**. Any incident involving a theft, malicious damage or loss must be reported to the Police. **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 **N**.

## Monthly Payment

The monthly amount payable by **you** under the policy terms for the insurance cover and the provision of **services**.

## Proof of Purchase

The till receipt provided at the point of sale that details the **USB Modem**, or similar documentation that provides proof that **you** own or are responsible for the **USB Modem**, unless this information was provided directly to **us** by '3' or '3' are able to provide this information to **us** on **your** behalf.

## 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 the '3' subscriber identity, the use of which, in conjunction with the **USB Modem**, enables services to be charged to **your** or the **USB Modem** owner's account.

## USB Modem

The Pay Monthly '3' Contract USB Modem and **SIM card** specifically identified by the **IMEI number** and the associated USB Modem account number as detailed on **your certificate**. The USB Modem must be **your** property or responsibility. **We** do not cover SIM free USB Modems under this policy.

## We/Us/Our

The **administrator**.

## You/Your

The customer named on the **certificate**.

## B) Price

The cost of the policy is £3.49 per month. 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.

**Your** premium(s) will be collected by **us** on behalf of the **insurer**.

**You** must be over 18 to make use of this policy. If **you** are under 18 and have inadvertently purchased this policy, **you** should either request a refund (see Cancellation process under section **K** of the Policy Document) or request **your** parent or guardian to register this policy in their name.

**You** must contact **us** immediately if **you** wish to change the **USB Modem** on cover after the policy has started. Failure to do so may invalidate **your** insurance. If **you** opt to change the **USB Modem** on cover after the policy has started a period of 14 days shall apply during which **incidents** shall not be entitled for claims. This 14-day exclusion shall not apply where the new **USB Modem** is supplied to **you** by '3' and **you** notify **us** of the change within 14 days of acquisition.

**C) Cover**

This policy covers:

1. One Pay Monthly' Contract **USB Modem** and **SIM Card**, which is connected to the '3' network and is owned by **you** or is **your** responsibility, up to a maximum of the original retail value, including VAT. The **USB Modem** is identified by the **IMEI number** and associated USB Modem account number.
2. The cost of replacing the **USB Modem** as a direct result of theft.
3. The cost of replacing the **USB Modem** as a direct result of loss.
4. The cost of replacing the **USB Modem** as a direct result of accidental damage, water or liquid damage, or malicious damage.
5. The cost of replacing the **USB Modem** where damage is a result of **electrical or mechanical breakdown**.
6. The **USB Modem** wherever **you** are in the world. Replacement will be arranged upon return to the UK.

**D) How to make a claim**

To make a claim either:

1. Visit **our** website at [www.lifestylegroup.co.uk/three](http://www.lifestylegroup.co.uk/three) to register **your** claim online.

2. Call **08456 743 333\***.

**Monday - Saturday  
9.00am - 5.00pm**

Please have the associated USB Modem account number to hand.

If the **USB Modem** is lost or stolen, please follow these simple steps:

1. To block the **SIM card** please call **08456 743 333\*** within 24 hours of discovering the **incident**. Doing this can prevent any further calls from being made using the **SIM card**.
2. Inform the Police and ask for an incident reference number within 24 hours of discovering the **incident**.

**E) Conditions on making a claim**

1. **You** must inform the Police and **your** network provider, **3**, to prevent further use of the **SIM card** within 24 hours of discovering any theft, loss or malicious damage for which **you** wish to make a claim. **You** will need to obtain an incident reference number from the Police.
2. **You** must register a claim with **us** within 48 hours of discovering any **incident** for which **you** wish to claim, by calling **08456 743 333\***.

3. **You** must complete and return the Claim Form (if issued) to **us** within 14 days of receiving it, ensuring that **you** have followed the procedure detailed on the claim documentation.

4. For damage claims **we** will advise **you** when and where **you** should send the **USB Modem** once **we** have assessed **your** claim. **You** must send the **USB Modem** by secure means, as described in the claim documentation. The **USB Modem** shall remain **your** responsibility until **we** have received it.

5. **You** must ensure that no one but **our** approved agents carries out repairs to, or maintenance of, the **USB Modem**.

6. If requested **you** must provide the **proof of purchase** for the **USB Modem** with **your** Claim Form.

7. **You** must pay the **excess** of £15 upon a successful claim.

**F) What will happen when your claim is approved**

1. Replacement USB Modems will come from new or refurbished stock. In the event that the same model is not available, the replacement will be of a similar specification and quality. **We** will contact **you** to confirm availability.
2. **We** may settle **your** claim, at **our** discretion, by replacement or cash settlement. Any settlement (in whatever form **we** decide) will be based on the specification of the registered **USB Modem** up to a maximum of the cover limit as indicated on **your certificate**.

3. If **you** need to claim as a result of an **incident** outside the UK, the **USB Modem** will be replaced once **you** return to the UK.

4. If any stolen or lost equipment is recovered after the claim is approved, it shall become the property of the **insurer** and must be returned to **us** immediately.

5. Damaged **USB Modems**, parts and materials replaced by **us** shall become the property of the **insurer**.

6. The details of **USB Modems** reported stolen or lost will be submitted to the Central Equipment Identity Register to prevent further use.

7. Where **you** are issued with a replacement USB Modem this will be covered by a standard manufacturer warranty of up to 12 months.

**G) Important things that you must do**

1. Use the **USB Modem** in accordance with the manufacturer's instructions.

2. Take reasonable care to prevent theft, loss, or damage to the **USB Modem**. 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.

4. Inform **us** of any theft, loss 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 **USB Modem** from an unattended motor vehicle, unless locked in a glovebox or 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 could not have been secured against unauthorised entry.

2. Theft of the **USB Modem** from any unattended building or premises unless evidenced damage was caused in gaining entry to, or exit from, the premises, unless **you** have left the **USB Modem** in such a place that **we** would reasonably assume it to be secure (for example a locked hotel room).

3. Theft or loss of the **USB Modem** whilst left in a public place or a place to which others have general unsupervised access.

4. Theft, loss or damage to the **USB Modem** where **you** are not present and it has been entrusted to someone else other than an **authorised user**.

5. The cost of unauthorised use of the **USB Modem**.

**I) Electrical or mechanical breakdown**

Cover will not be provided for:

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

**J) General exclusions**

Cover will not be provided for:

1. The policy **excess** of £15 for a successful claim.
2. Any loss (business or personal) resulting from loss of use of the **USB Modem**.
3. Where the **IMEI number** cannot be determined from the **USB Modem** or the **proof of purchase** cannot be provided to prove ownership of the **USB Modem**.
4. Damage due to wear and tear, depreciation or gradual deterioration.
5. Damage due to any process of cleaning, adjustment, repair, maintenance or dismantling.
6. Installation, removal, or subsequent relocation of the **USB Modem** in a vehicle, or any **electrical or mechanical breakdown** as a result of such.
7. The cost of cosmetic repairs.

8. Theft, loss, 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.
9. Theft, loss, damage, or breakdown arising out of any wilful act or negligence of the user of the **USB Modem**.
10. Any claim arising from, or in connection with, the repossession of the **USB Modem** by any bank, finance, leasing or similar company, or person acting with such authority, and/or the confiscation or impounding of the **USB Modem** by any Police, Customs or Government Authority.
11. People who are not permanently resident in the UK.
12. Any consequential loss incurred by **you** during the administration of the policy or at the time of a claim.
13. Any **USB Modem** not connected to the '3' network service.
14. Loss or corruption of data, images, games, logos, wallpaper, videos, or downloads, due to theft, loss, damage or breakdown of the **USB Modem**, or damage caused by a virus. It is recommended that a back-up copy of all data is kept.

**K) Cancelling the policy**

1. If the policy does not meet **your** requirements, please telephone **08456 743 333\*** or write to:

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

2. **You** have the right to cancel this policy within the first 14 days after receipt of these terms. Any payment made by **you** during this period will be refunded. If a claim has been made during this period, **you** may be required to pay for the **services** provided. Payment will be retained if **you** cancel the policy after 14 days and **your** policy will terminate at the end of the paid period.
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, or for any other valid reason. Any refund will be made at **our** discretion.
4. **We** reserve the right to cancel **your** policy if more than 2 claims are made in any rolling 12-month period.

**L) 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** details have been used for fraudulent purposes, please call **08456 743 333\*** 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 395  
CREWE  
CW1 6WT**

The personal details which **you** supply to **us** during the application process will be used to combat fraud. These details will be retained for a reasonable period after **your** policy expires for legal reasons, 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

- Make a claim in respect of any theft, loss 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** shall not make any return of payments made for cover and **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)
  - **We** may inform the Police, Government or regulatory bodies of the circumstances

Details of claims may be put on 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 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 **08456 743 333\***.

Alternatively, **you** can write to **us** at the following address, quoting the USB Modem account number in all correspondence:

**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 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 call the Customer Relations Manager on **08456 743 333\***.

If **you** have a complaint relating to the policy wording or contract, please contact the **insurer** at their registered address (see section **N** for details). 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**



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.

**You** are entitled to contact the **insurer** if **you** wish. Following this procedure will not affect **your** statutory rights. Further information can be obtained at [www.financial-ombudsman.co.uk](http://www.financial-ombudsman.co.uk)

The parties to the contract are covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event that any of the parties to this insurance is 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](http://www.fscs.org.uk)

**N) Other information**

Lifestyle Services Group Limited.  
Registered office:  
Ore Close  
Lymedale Business Park  
NEWCASTLE UNDER LYME  
Staffordshire  
ST5 9QD

Registered in England,  
Registered No. 5114385

London General Insurance  
Company Limited.  
Registered office:  
Eaton House  
152-158 Northolt Road  
HARROW  
Middlesex  
HA2 0EA

Registered in England,  
Registered No. 1865673

**O) Privacy Policy**

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. Lifestyle Services Group Limited may share **your** personal data including policy information with London General Insurance Company Limited and/or '3' for the purposes of managing and administering **your** policy and for the prevention and detection of fraud where applicable. Lifestyle Services Group Limited may also contact and share information with **your** network provider, '3', directly in relation to any fraudulent applications or claims.

In the event that the **insurer** and/or **administrator** change, then Lifestyle Services Group Limited may cease to be the data controller then either the replacement insurer or '3' shall become the new Data Controller. **You** will be advised in writing of the new arrangements at the relevant time.

**You** acknowledge that by providing data to **us**, **you** consent to the processing of **your** data in accordance with this Privacy Policy.

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

Notes