



Getting you  
**mobile again.**

**3Cover Business  
Mobile Device Insurance**

in association with LSG

**Policy Booklet**

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# Your device's covered.

Hello.

We at Lifestyle Services Group Limited have teamed up with 3 to protect your mobile device and accessories with 3Cover Business Insurance. So you and your work colleagues are now covered for:

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

Once your claim has been accepted, we will generally despatch a replacement mobile device within 24 hours<sup>1</sup>. What's even better, you'll be covered wherever your work takes you; at the office, on the train or even abroad.

## **The details.**

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

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

Just call **08456 743 333**<sup>2</sup> (9am - 5pm, Mon to Sat).

Thanks again for choosing 3Cover Business.

<sup>1</sup>Subject to claims being accepted before 1pm, your geographical location and mobile device availability.

<sup>2</sup>Calls charged at local rate.

# 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 starting on page 4. The cover has been arranged by Lifestyle Services Group Limited (we/us/our) with a single insurance provider, London General Insurance Company Limited (the insurer). 3UK Retail Limited ('3') acts as our agent for the sale of this product.

This policy is intended to cover one business **mobile device** and **designated user**. You are responsible for notifying us of the **designated user** of the **mobile device** being covered. Where applicable, the words '**mobile device**' and '**designated user**' will apply to the information which shall be detailed on **your certificate**.

## This policy covers:

- One Business Pay Monthly Contract **mobile device** and **SIM card**, which is connected to the '3' network, up to the original retail cost or £500 (whichever is the lower), including VAT. The **mobile device** and **SIM card** must be **your property** or **your responsibility**. The **mobile device** is identified by the **IMEI number** and mobile phone number (if applicable). A **mobile device** can be either a mobile phone or USB modem
- The cost of replacing the **mobile device** as a direct result of theft
- The cost of replacing the **mobile device** as a direct result of loss
- The cost of replacing the **mobile device** where damage is a direct

result of accidental damage, water or liquid damage, or malicious damage

- The cost of replacing the **mobile device** where damage is a result of **electrical or mechanical breakdown**
- **Accessories**. Please see the definition of **accessories** in section A of the Policy Document, which defines the type and circumstances of a claim for **accessories**
- The **mobile device** wherever the **designated user** or the **designated user's family member** 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 £25 upon a successful mobile phone claim or £15 upon a successful USB modem claim
- Theft of the **mobile device** and **accessories** from an unattended motor vehicle, unless locked in a glovebox or boot
- Theft of the **mobile device** and **accessories** from any unattended building or premises, unless evidenced damage was caused in gaining entry to, or exit from, the premises, or unless the **designated user** or the **designated user's family member** have left the **mobile device** and **accessories** in such a

place that **we** would reasonably assume it to be secure (for example a locked hotel room)

- **Accessories** where there has been no successful claim made for a **mobile device** in the same **incident**
- SIM free mobile phones or USB modems
- Theft or loss of the **mobile device** and **accessories** whilst left in a public place or a place to which others have access
- Theft, loss, or damage to the **mobile device** and **accessories** where the **designated user** is not present and it has been passed to someone else other than the **designated user** or a **family member** of the **designated user**
- The cost of any unauthorised use of the **mobile device**
- Any **mobile device** 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 £5.99 per month for a mobile phone or £3.49 per month for a USB modem. 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 monthly payment** will be collected by **us** on behalf of the **insurer**.

### 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** business name and address (including post code)
- The make, model and **IMEI number** of the **mobile device**
- The mobile phone number (if applicable)
- Date of purchase of the **mobile device**
- **Your** name and address
- The name and address of the **designated user** of the **mobile device**

You must contact **us** immediately if **you** wish to change the **mobile device** or the **designated user** being covered after the policy has started. Failure to do so may invalidate **your** insurance.

If **you** opt to change the **mobile device** 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 **mobile device** is supplied to **you** by **'3'** and **you** notify **us** of the change within 14 days of acquisition.

If **your**, the business or the **designated user's** name and/or address changes

please inform **us** immediately to ensure the cover remains valid.

**We** and **'3'** may exchange data about **you** and the **designated user** from time to time for the purpose of administering **your** policy.

### Cancellation

**You** have the right to cancel this policy within the first 14 days after receiving the Policy Document by calling **08456 743 333**<sup>2</sup>. 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/threebusiness](http://www.lifestylegroup.co.uk/threebusiness) or by calling **08456 743 333**<sup>2</sup>.

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

**You** or the **designated user** 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** or the **designated user** 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.

For full details 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**<sup>2</sup>. 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.

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.

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

### 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](http://www.fscs.org.uk)

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

# 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 (**we/us/our**), who deals with the administration of this insurance, including the receipt of **monthly payment(s)** 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** or '3', 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 (one **monthly payment**) must be paid in advance for each **period of insurance** of one month
- **You** must pay for the cover in advance
- **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 the first 14 days after receipt of this Policy Document. 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 **mobile device** stated on **your certificate** must be **your** property or responsibility. The **mobile device** can be used by the **designated user** or a

**family member** of the **designated user**. If the **mobile device** is no longer in **your** or the **designated user's** possession or **you** or the **designated user** are no longer responsible for the **mobile device**, and **you** do not opt to cover an alternative device, **you** will need to cancel the cover

**You** can request another copy of this Policy Document. 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**<sup>2</sup> 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).

### Accessories

Items up to a combined maximum original retail value of £100, including VAT, which are peripheral to the **mobile device** and which may support or enhance the overall function of the **mobile device**. Accessories do not function as standalone items and do rely upon the **mobile device** to function as intended. There are two types of accessory **you** can claim for:

- Accessories supplied in the original box at the time of purchase e.g. chargers, factory standard software, memory cards, hands-free headsets (excluding bluetooth equipment) and batteries
- Accessories are also covered if they are no longer compatible with the **mobile device** as the result of an alternative handset being issued by **us**

A claim for these accessories will only be accepted if they were lost, stolen or damaged at the same time as the **mobile device**, and **you** are able to provide **proof of purchase** for the item claimed.

### Administrator

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

### Certificate

Certificate of Mobile Device Insurance.

### Designated User

A person validly using the **mobile device** who works for the purchasing business. **We** may request the name and address of designated users

### Electrical or Mechanical Breakdown

The actual breaking or burning out of any part of the **mobile device** and **accessories** 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

£25 which **you** have to pay in the event of a successful mobile phone claim or £15 for a successful USB modem claim

### Family member

An individual who resides at the same permanent address as the **designated user** and which has one of the following relationships; the **designated user's** brother or sister, mother or father, grandmother or grandfather, uncle or aunt, niece or nephew, spouse, partner with whom the **designated user** has resided for at least six months, or a child of which the **designated user** or the **designated user's** 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 **mobile device**.

### Incident

Any event that may lead to a claim being made for replacement of the **mobile device** and **accessories**. Any incident involving theft, malicious damage or loss 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 N.

### Mobile Device

The Business Pay Monthly Contract mobile phone or USB modem, and **SIM card** which is connected to the '3' network specifically identified by the **IMEI number** and mobile phone number (if applicable) as detailed on **your certificate**. The mobile phone or USB modem must be **your** property or responsibility. **We** do not cover SIM free mobile phones or USB modems under this policy.

### Monthly Payment

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

### Period of Insurance

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

### Proof of Purchase

The till receipt provided at the point of sale that details the **mobile device** and **accessories**, or similar documentation that provides proof that **you** own or are responsible for the **mobile device** and **accessories**, 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 **mobile device**, enables services to be charged to **your** or the **mobile device** owner's account.

### We/Us/Our

The **administrator**.

### You/Your

The customer or company named on the **certificate** as the policy holder.

### B) Price

The cost of the policy is £5.99 per month for a mobile phone or £3.49 for a USB modem. 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 monthly payment** 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 request a refund (see Cancellation process under section **K** of the Policy Document).

**You** must contact **us** immediately if **you** wish to change the **mobile device** or the **designated user** being covered after the policy has started. Failure to do so may invalidate **your** insurance. If **you** opt to change the **mobile device** being covered 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 device is supplied to **you** or the **designated user** by '3' and **you** notify **us** of the change within 14 days of acquisition.

### C) Cover

This policy covers:

1. One Business Pay Monthly Contract **mobile device** and **SIM card**, which is connected to the '3' network, up to the original retail cost or £500 (whichever is the lower) including VAT. The **mobile device** and **SIM card** must be **your** property or **your** responsibility. The **mobile device** is identified by the **IMEI number** and mobile phone number (if applicable).
2. The cost of replacing the **mobile device** as a direct result of theft.
3. The cost of replacing the **mobile device** as a direct result of loss.
4. The cost of replacing the **mobile device** where damage is as a direct result of accidental damage, water or liquid damage, or malicious damage.

5. The cost of replacing the **mobile device** where damage is a result of **electrical or mechanical breakdown**.

6. **Accessories** up to a maximum value of £100, including VAT, if they:

- are lost, stolen or damaged at the same time as the **mobile device**.
- no longer compatible with the mobile device we have sent to **you** or the **designated user** as a result of a successful claim

(please note certain accessories are excluded)

7. The **mobile device** wherever the **designated user** or a **designated user's family member** is 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/threebusiness](http://www.lifestylegroup.co.uk/threebusiness) to register **your** claim online.

or:

2. Call **08456 743 333**².

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

Please have the **mobile device's IMEI number** and/or the mobile phone number (if applicable) to hand.

If the **mobile device** is lost, stolen or maliciously damaged, please follow these simple steps:

1. To block the **SIM card** please call **08456 743 333**<sup>2</sup> within 24 hours of discovering the **incident**. Doing this can prevent any further activity from the **SIM card**. Please note, unauthorised use of the **mobile device** is not covered under this policy.
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 the 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**<sup>2</sup>.
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. **We** will advise **you** when and where **you** should send the **mobile device** and **accessories** once **we** have assessed **your** claim. **You** must send the **mobile device** by secure means, as described in the claim documentation. The **mobile device** and **accessories** 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 **mobile device** and **accessories**.
6. If requested, **you** must provide the **proof of purchase** for the **mobile device** and **accessories** with **your** Claim Form.
7. **You** must pay the **excess** of £25 upon a successful mobile phone claim or £15 upon a successful USB modem claim.

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

1. Replacement devices 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 repair, replacement or cash settlement. Any settlement (in whatever form **we** decide) will be based on the specification of the registered **mobile device** and **accessories** up to a maximum of the cover limit as indicated on **your** **certificate**.

3. Once **your** claim has been accepted, **we** will generally despatch a replacement mobile device within 24 hours, subject to claims being accepted before 1pm, **your** geographical location and mobile device availability.
4. If **you** need to claim as a result of an **incident** outside the UK, the **mobile device** and **accessories** will be replaced upon return to the UK.
5. 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.
6. Damaged **mobile devices**, **accessories**, parts and materials replaced by **us** shall become the property of the **insurer**.
7. The details of **mobile devices** reported stolen or lost will be submitted to the Central Equipment Identity Register to prevent further use.

8. Where **you** are issued with a replacement device, this will be covered by a standard manufacturer warranty of up to 12 months.

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

1. Use the **mobile device** and **accessories** in accordance with the manufacturer's instructions.
2. Take reasonable care to prevent theft, loss, or damage to the **mobile device** and **accessories**. If it is considered that **you** have not done so, **your** claim may not be accepted.

3. Advise **us** if **you** change the **mobile device** on cover or the mobile phone number.
4. Advise **us** if any of **your** personal details change.
5. Inform **us** of any theft, loss or damage covered by **your** policy within the given timescales.
6. Advise **us** if the business address details or name changes.

## H) Loss, theft and damage

Cover will not be provided for:

1. Theft of the **mobile device** and **accessories** 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 **mobile device** and **accessories** from any unattended building or premises unless evidenced damage was caused in gaining entry to, or exit from, the premises, unless the **designated user** or a **family member** of the **designated user** have left the **mobile device** and **accessories** 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 **mobile device** and **accessories** whilst left in a public place or a place to which others have general unsupervised access.

4. Theft, loss, or damage to the **mobile device** and **accessories** where the **designated user** is not present and it has been passed to someone else other than the **designated user** or a **family member** of the **designated user**.
5. The cost of unauthorised use of the **mobile device**.

## I) Electrical or mechanical breakdown

Cover will not be provided for:

1. Loss or damage caused by, or during, maintenance or modification of the **mobile device** and **accessories**.
2. Any breakdown or failure caused by placing or using the **mobile device** and **accessories** 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 £25 upon a successful mobile phone claim or £15 upon a successful USB modem claim.
2. Any loss (business or personal) resulting from loss of use of the **mobile device** and **accessories**.
3. Where the **IMEI number** cannot be determined from the **mobile device** or the **proof of purchase** cannot be provided to prove ownership of the **mobile device** and **accessories**.

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 **mobile device** and **accessories** 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 **mobile device** and **accessories**.
10. Any claim arising from, or in connection with, the repossession of the **mobile device** and **accessories** by any bank, finance, leasing or similar company, or person acting with such authority, and/or the confiscation or impounding of the **mobile device** and **accessories** 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 **mobile device** 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 **mobile device**, or damage caused by a virus. It is recommended that a back-up copy of all data is kept.
15. **Accessories** where there has been no successful claim made for a **mobile device** in the same **incident**.

#### K) Cancelling the policy

1. If the policy does not meet **your** requirements, please call **08456 743 333**<sup>3</sup> 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 the Policy Document. 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 the policy is cancelled after 14 days and **your** policy will terminate at the end of the paid period.

3. **We** may cancel this policy by providing 30 days notification 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 two successful 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**<sup>3</sup> 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(s) 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 mobile phone number (if applicable) 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 contact 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**

The parties to this 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**

### N) Other information

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

Registered in England,  
Registered No. 5114385

London General Insurance  
Company Limited  
Registered office:  
Integra House  
Floor 2  
Vicarage Road  
EGHAM  
Surrey  
TW20 9JZ

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 for insurance purposes 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.





# Contact us.

**Telephone:**

08456 743 333<sup>2</sup>

**Website:**

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

**LSG customer correspondence address:**

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

**LSG Registered office:**

Lifestyle Services Group Limited  
Osprey House  
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.