

Insurance from Three.

Insurance from Three.

Your policy explained.

All you need to know about your insurance.

LSG customer correspondence address: Lifestyle Services Group Limited, PO Box 98, Blyth NE24 9DL.

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. Contact us: Telephone 08456 743 333* or visit lifestylegroup.co.uk/Three

* Calls charged at local rate. For the purpose of barring your SIM card only with Three, lines are open 24 hours a day.



Three.co.uk

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Your Policy Summary.

Introduction.

This booklet contains the full terms and conditions of **your** policy. If there's something **you** want to know about Insurance from Three, **you'll** find it amongst these pages.

Please read through and keep it in a safe place along with **your Certificate of Insurance**, which can be found on the back of **your** welcome letter.

This Policy Summary does not contain full details, terms and conditions of **your** insurance – these can be found in the Policy Document.

Three work with Lifestyle Services Group Limited and London General Insurance Company Limited to offer **you** this insurance policy. Lifestyle Services Group Limited (who in this booklet are referred to as 'the **administrator**') administer the policy including handling claims. This insurance policy is underwritten by London General Insurance Company Limited (who in this booklet are referred to as 'the **insurer**'). The seller, Hutchison 3G UK Limited 'Three', act as the agent of the **insurer** for the sale of this policy (who in this booklet are referred to as '**we/us/our**').

This insurance policy provides cover for one registered device, or '**product**'. The details of the registered **product** will be confirmed on **your Certificate of Insurance**.

The registered **product** must be **your** property and responsibility, but may be used by an **authorised user** (someone who **you** authorise to use the **product** and **accessories** in accordance with the policy terms and conditions).

You must be aged 18 or over to qualify for this insurance and **you** must be a permanent UK resident.

Main benefits.

Your product is covered anywhere in the world for:

- Accidental and malicious damage including cracked screens and liquid damage
- Loss
- **Electrical and mechanical breakdown**
- Theft
- **Accessories** up to £300 per claim

IMPORTANT.

You can claim for **your accessories** that were involved in the same **incident** as the **product**, or any **accessories** that are no longer compatible with a replacement item provided as a result of a successful claim, up to a combined total of £300 per claim.

If an **incident** occurs to **your product** and **accessories** while **you** or the **authorised user** are abroad, repair or replacement will be arranged upon return to the UK. Please make sure **you** report it to **us**, and the relevant local authorities (if applicable) within the detailed time frames.

How much does the policy cost?

The cost is determined by the make, model and value of the **product you've** bought and is detailed on **your Certificate of Insurance**. The cost of the policy is inclusive of any applicable taxes or additional charges.

Device type	Policy cost
USB Modem & MiFi	£3.50 per month
All other products (non-Apple manufactured mobile phones, tablets and laptops)	£5 or £8 per month
Apple products (including iPad and iPhone)	£12 per month

Your premium will be collected on behalf of the **insurer** through **your** airtime bill which must be paid in advance by monthly Direct Debit. It's **your** responsibility to ensure that **we** receive **your** Direct Debit payment in full by the payment

date shown on **your** Three airtime bill. If **we** don't receive **your** full monthly payment by **your** airtime bill payment date this cover will end immediately.

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

Main exclusions.

You're not covered for:

- Any **incident** involving the **product** where it's not on **your** person or the **authorised user's** person at the time, unless it's securely locked away and is out of sight
- The cost of any airtime or mobile broadband unauthorised charges or network charges made using **your** lost or stolen **product**
- Wear and tear or gradual deterioration
- Any **product** or **SIM Card** not registered with **us** at the time of the **incident**
- **We** reserve the right to discontinue cover if **you** have made two successful claims in a 12-month period
- The policy excess, as per the table below, which must be paid by **you** for each successful claim as detailed below:

Device type	Accidental damage claims	Loss and theft claims
USB modem and MiFi	£0	£0
All other products (non-Apple manufactured mobile phones, tablets and laptops)	£25	£50
Apple products (including iPad and iPhone)	£50	£100

Full details of all of **your** policy exclusions are in section A of the Policy Document.

Making a claim.

As soon as an **incident** is discovered:

Claim type	What you need to do to claim	By when
Accidental damage or breakdown claims	Register the claim by calling 08456 743 333*	Within 7 days
Loss, theft and malicious damage claims	Call us as soon as possible on 08456 743 333* to bar your SIM Card (where applicable). This means we can block any further call or data charges that may happen, that you are not covered for. You or the authorised user must report it to the Police and obtain a crime reference or loss report number. You will need this in order to process your claim. If the Police will not give you a loss report number, please note the location of the Police station. Register the claim by calling 08456 743 333*	Within 7 days
Outside of the UK?	Report loss, theft or malicious damage to the relevant local authorities and obtain a crime reference or loss report number. You will need this in order to process your claim. Call us as soon as possible on 08456 743 333* to bar your SIM Card (where applicable). This means we can block any further call or data charges that may happen, that you are not covered for. Register the claim by calling 08456 743 333*	Within 7 days of return to the UK OR Within 30 days of discovery Whichever is sooner

Your Policy Summary.

Please note:

- **You** must complete and return the claim form (if issued) within 14 days of receiving it
- Proof of ownership of the **product** and/or **accessories** will be required when **you** make a claim
- Replacement products will come from new or refurbished stock. **We** cannot guarantee the same colour replacement if stock is not available

Full details can be found in sections D and E of the Policy Document, and online at lifestylegroup.co.uk/three

If you want to change the product on cover.

If **you** get a new **product** or **SIM Card**, please call 08456 743 333* to update **your product** details for immediate cover. Only the registered **product** is covered and only one **product** per policy at any one time. The **product** must have been sold or provided by Three and proof of ownership will be required in the event of a claim. If **you** are unsure whether **your product** can be covered, please contact **us**.

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

Making an enquiry or complaint.

We hope that **you** are happy with **your** purchase and the service **you** receive from **us**. However if **you** feel that **you're** not entirely satisfied please call 08456 743 333*. If, after making a complaint, **you're** still unhappy and feel that the matter has not been resolved, **you** may be able to refer it to the Financial Ombudsman Service.

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

How to cancel your policy.

Call 08456 743 333*

or write to us at:

Customer Services, Lifestyle Services Group Limited
PO Box 98, Blyth NE24 9DL

You have the right to cancel this policy within the first 14 days after **you** receive the Policy Document and receive a full refund. However, if a claim has been made during this period, **you** may be required to pay for the services provided. For cancellations after 14 days, **your** policy will terminate immediately and if **you** have paid in advance for **your** cover, **you** will receive a pro-rata refund on **your** next Three airtime bill.

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

Other important information.

The sale of Three insurance is not regulated by the Financial Services Authority. Please note, **you're** entitled to the rights and services provided by the Financial Ombudsman Service and the Financial Services Compensation Scheme (FSCS).

Cover has been arranged for Hutchison 3G UK Limited by Lifestyle Services Group Limited ('the **administrator**' who handles **your** claim), with London General Insurance Company Limited as the single insurance provider ('the **insurer**'). Three acts as the **insurer's** agent for the sale of this policy.

You are the policyholder, who has purchased the policy and who is the owner of and/or are responsible for the registered **product** and **accessories**.

The **authorised user** must be a permanent UK resident and is the person **you** have authorised to use the registered **product** and any applicable **accessories** in accordance to this policy. Please note, the rights and obligations under the terms and conditions of this policy shall remain with **you** for the duration of the policy. It's **your** responsibility to ensure that the **authorised user** acts in accordance to the policy terms and conditions.

Which law applies?

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

Financial Services Compensation Scheme (FSCS).

London General Insurance Company Limited and Lifestyle Services Group Limited are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme in the unlikely event they cannot meet their liabilities to **you**. This contract is covered for 90% of the entire claim, with no upper limit. Further information is available from the FSCS by calling 0800 678 1100 and online at fscs.org.uk

Your Policy Document.

This Policy Document and **your Certificate of Insurance** should be read as one document and together they form this contract of insurance.

For the contract to be valid, all the information **you** have given **us** as **part of your** application must be true and complete to the best of **your** knowledge and belief, otherwise **your** policy may not protect **you** in the event of a claim. These details are confirmed on **your Certificate of Insurance**.

If **you** have any queries regarding this insurance policy or any of the details on **your Certificate of Insurance** are incorrect, please call **us** on 08456 743 333*.

This document is also available in large print, audio and Braille. To request a copy please call 08456 743 333* or write to the **administrator** at: Customer Services, Lifestyle Services Group Limited, PO Box 98, Blyth NE24 9DL.

Which law applies?

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

Definitions

Whenever the following words or phrases are used throughout the Policy Summary and Policy Document, they shall have the meaning as the one stated below and will be highlighted in **bold**.

Administrator

Lifestyle Services Group Limited (LSG), who act as the policy administrator, who holds money on behalf of the **insurer** and handles claims. Acceptance of cover is at the **insurer's** discretion. Contact details can be found in section 1.

Accessories/Accessory

Accessories are items which enhance or support the overall function of the **product** e.g. chargers, memory cards hands-free kits and cases. Proof of purchase will be required when **you** make a claim. The accessories may be used by an **authorised user**.

Please note: **You** can only claim for the accessories that were involved in the same **incident** as the **product**, or any accessories that are no longer compatible with a replacement product as a result of a successful claim, up to a combined total of £300, including VAT, per accessories claim.

Authorised user

The authorised user must be a permanent UK resident and is the person **you** have authorised to use the registered **product** and any applicable **accessories** in accordance with this policy. Please note, the rights and obligations under the terms and conditions of this policy shall remain with **you** for the duration of the policy. It's **your** responsibility to ensure that the authorised user acts in accordance with the policy terms and conditions.

Certificate of Insurance

Certificate of Insurance which is sent to **you** after **you** purchase this policy along with this policy document. The Certificate of Insurance is printed on the reverse of **your** welcome letter.

Electrical or mechanical breakdown.

The actual breaking or burning out of any part of the **product** 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.

IMEI number (International Mobile Equipment Identity Number)

The unique identification number that **we** will use to identify the **product**. **You** can find this for mobile phones by typing in *#06# on the keypad of the handset. The number will then be displayed on the screen. For other devices it may be found on the box it came in, in the battery compartment, or on the rear of the device itself.

Please note: if **your product** does not use a **SIM Card**, then **we** will use the serial number of the **product** as the unique identification number.

Incident

The event of loss, theft, damage, and **electrical or mechanical breakdown** to the **product** and any applicable **accessories** involved in the same incident.

Insurer

This policy is underwritten by London General Insurance Company Limited ('the insurer'). If the insurer changes the policy terms they will give at least 30 days notice by writing to **you** at **your** last known address.

Product(s)

The product that is **your** property and responsibility, that has been sold or provided by Three. The product insured under this policy is confirmed on **your Certificate of Insurance**. The product may be used by an **authorised user**.

SIM Card (Subscriber Identity Module Card)

The card carrying **your** subscriber identity, the use of which, in conjunction with the **product**, enables services to be charged to **your** Three airtime bill. Replacement of the SIM Card will only be covered if it has been provided by Three and has been inserted into the SIM Card slot of the **product**.

We/Us/Our

The seller, Hutchison 3G UK Limited 'Three', acts as the agent for the sale of this Policy on behalf of the **insurer** and collects premiums. All premiums are held on behalf of the **insurer**. All **products** covered by the policy must have been purchased from Three. The **administrator** provides all administration services on the policy and handles claims on behalf of the **insurer**. Acceptance of cover is at the **insurer's** discretion.

You/Your

The policyholder as detailed on the **Certificate of Insurance**, who:

- is aged 18 or over; and
- has purchased the policy; and
- is the owner of and responsible for the registered **product** and applicable **accessories**; and has an airtime contract with **us** which is paid for by monthly Direct Debit.

You must be aged 18 or over to qualify for this insurance and you must be a permanent UK resident. If you are under 18 and have purchased this policy in error, then you should either request a refund or request your parent or guardian to register this policy in their name.

Your Policy Document.

Section A - What you're covered and not covered for.

This section details the cover of **your** policy, with what is included and what is excluded. The specific exclusions in the table should be read together with the general exclusions directly below them.

This policy covers the **product** anywhere in the world.

What's covered.	What's not covered.
1. Damage The cost of repair, or replacement if a repair cannot be made, including accidental damage, malicious damage, liquid damage and cracked screens.	a) Damage caused deliberately by you or the authorised user . b) Any damage caused by cleaning, adjusting, repairing, maintaining or dismantling the product and/or accessories other than by our approved repairer. c) Damage due to wear and tear or gradual deterioration.
2. Loss The cost of a replacement product .	a) Any incident involving the product where it's not on your person or the authorised user's person at the time, unless it's securely locked away and is out of sight.
3. Theft The cost of a replacement product .	a) Any incident involving the product where it's not on your person or the authorised user's person at the time, unless it's securely locked away and is out of sight. b) Any claim where the incident has not been reported to the police and to us within 7 days of discovery.
4. Electrical or Mechanical Breakdown The cost of repair or replacement if a repair cannot be made.	a) Any breakdown caused by using or placing your product and/or accessories in an environment where the manufacturer's manual advises you not to. b) Any breakdown caused by cleaning, adjusting, repairing, maintaining or dismantling the product and/or accessories other than by our approved repairer. c) Any repair that is covered under the manufacturer's warranty.
5. Accessories The cost of replacing accessories damaged or lost in the same incident which has occurred to the product up to the value of £300 (inc VAT).	a) Damage to accessories due to a different incident than that which has damaged the product . b) The cost of replacing accessories if they are compatible with the replacement product given to you after a successful claim.

General Exclusions – what you're not covered for.

The exclusions in this section should be read together with the table above.

- Any **incident** involving the **product** where it's not on **your** person or the **authorised user's** person at the time, unless it's securely locked away and is out of sight.
- The policy excess, as per the table below, which must be paid by **you** for each successful claim.

Device type	Accidental damage claims	Loss and theft claims
USB modem and MiFi	£0	£0
All other products <small>(non-Apple manufactured mobile phones, tablets and laptops)</small>	£25	£50
Apple products <small>(including iPad and iPhone)</small>	£50	£100

- Any claim where the **incident** has not been reported to **us** within 7 days of discovery (or within 30 days of discovery if **you** are abroad at the time of the **incident**).
- Unauthorised calls** and **unauthorised data** charges on **your** Three airtime bill. **We** ask **you** to contact **us** as soon as **you** discover **your product** is missing in order that **we** can put a stop on **your SIM Card**.
- We** reserve the right to discontinue cover if **you** have made two successful claims in a 12-month period.
- Any **product** or **SIM Card** (where applicable) not registered with **us** at the time of the **incident**.
- Any expense incurred as a result of the loss of use of the **product** and/or **accessories**.
- Any claim if **you** cannot provide a proof of ownership for the **product** and/or **accessories** or the **IMEI number** or serial number cannot be determined.
- Any **incident** caused by war/hostilities (whether it is declared or not), invasion by a foreign enemy, civil war, rebellion or uprising by military or usurped power.
- Loss or damage, whether actual or indirect, caused by or contributed to by ionising radiations or radioactive contamination from any nuclear waste or fuel, or radioactive, toxic, explosive or other hazardous properties of any nuclear equipment or its nuclear parts.
- Any **incident** caused by any program, application or software which prevents **your product's** operating system working properly.
- Any **incident** where **you** or an **authorised user** haven't taken reasonable precautions to prevent the **incident** from occurring.
- The cost of cosmetic repairs.
- Any loss resulting from events which are indirect or remote to the **incident**.
- Any loss (business or personal) resulting from the loss of use of the **product** and/or **accessories**.
- The cost of restoring any software or data installed on the **product**, such as pictures, music, applications, games, videos or ring tones.
- Any claim if **you** or an **authorised user** are not permanent UK residents.

Your Policy Document.

Section B - Cost of your insurance.

The cost is determined by the make, model and value of the **product you've** bought and is detailed on **your Certificate of Insurance**. The cost of the policy is inclusive of any applicable taxes or additional charges.

Device type	Policy cost
USB Modem & MiFi	£3.50 per month
All other products (non-Apple manufactured mobile phones, tablets and laptops)	£5 or £8 per month
Apple products (including iPad and iPhone)	£12 per month

Your premium will be collected on behalf of the **insurer** through **your** airtime bill which must be paid in advance by monthly Direct Debit. It's **your** responsibility to ensure that **we** receive **your** direct debit payment in full by the payment date shown on **your** Three airtime bill. If **we** don't receive **your** full monthly payment by **your** airtime bill payment date this cover will end immediately.

Section C - How to change the product you need insuring.

If **you** get a new **product** or **SIM Card**, please call 08456 743 333* to update **your product** details for immediate cover. Only the registered **product** is covered and only one **product** per policy at any one time. The **product** must have been sold or provided by Three and proof of ownership will be required in the event of a claim. If **you** are unsure whether **your product** can be covered, please contact **us**.

Section D - Making a claim.

As soon as an **incident** is discovered:

Claim type	What you need to do to claim	By when
Accidental damage or breakdown claims	Register the claim by calling 08456 743 333*	Within 7 days
Loss, theft and malicious damage claims	Call us as soon as possible on 08456 743 333* to bar your SIM Card (where applicable). This means we can block any further call or data charges that may happen, that you are not covered for. You or the authorised user must report it to the Police and obtain a crime reference or loss report number. You will need this in order to process your claim. If the Police will not give you a loss report number, please note the location of the Police station. Register the claim by calling 08456 743 333*	Within 7 days
Outside of the UK?	Report loss, theft or malicious damage to the relevant local authorities and obtain a crime reference or loss report number. You will need this in order to process your claim. Call us as soon as possible on 08456 743 333* to bar your SIM Card (where applicable). This means we can block any further call or data charges that may happen, that you are not covered for. Register the claim by calling 08456 743 333*	Within 7 days of return to the UK OR Within 30 days of discovery Whichever is sooner

Proof of ownership for the **product** and any **accessories** will be required when **you** make a claim.

Conditions on making a claim

- You** must complete and return the claim form (if issued) within 14 days of receiving it.
- Where requested, **you** must send the **product** for repair by a secure means of delivery. **We** will let **you** know when and where **you** need to send it once **your** claim has been assessed. The **product** is **your** responsibility until **we** have received it.
- Only **our** approved agents must carry out any repairs or maintenance of **your product** and/or **accessories**.
- If requested, **you** must provide proof of ownership for the **product** and/or **accessories** with **your** claim form that proves **you** are the owner. The proof of ownership for the **product** must document the **IMEI number** or serial number. For example a receipt that came in the 'receipt wallet' in store or a despatch note.
- You** must pay the policy excess (if applicable) for each successful claim. Full details can be found in section A, General Exclusions, Point 2.

This information is also available online at lifestylegroup.co.uk/three

Section E - How we settle claims.

- Your** replacement item and any replacement **accessories** will come from new or refurbished stock. If the same make and model is not available, **you** will be contacted to discuss the settlement of **your** claim. If the same colour of the replacement **product** is not available, **we** will replace it with an alternative available colour.
- We** may settle **your** claim by repair, replacement, or cash settlement. **We** will advise **you** of the method of settlement at the time **your** claim is authorised.
- We** will send **you** a replacement **SIM Card**, if applicable.
- Your** replacement item will be automatically covered under this policy, unless **you** have advised **us** otherwise.
- We** will replace any **accessories** which are not compatible with **your** replacement **item**. Proof of ownership may be required for the incompatible **accessories**.
- For **incidents** that occur outside of the UK, the **product** and/or **accessories** will be replaced when **you** or the **authorised user** return to the UK.
- If **you** recover any lost or stolen equipment after the claim has been approved, then it must be returned to **us** immediately and will become the property of the **insurer**.
- Damaged **products**, **accessories**, parts and materials replaced by **us** shall become the property of the **insurer**.
- The details of any **product** which uses a **SIM Card** which has been reported lost or stolen, will be added to the IMEI Database to prevent further use.
- We** reserve the right to discontinue cover if **you** have made two successful claims in a 12-month period.

Section F - Cancelling your policy.

1. **You** have the right to cancel this policy within the first 14 days after **you** receive this Policy Document and receive a full refund. If **you** have made a claim, **you** may be required to pay for the services provided.
2. For cancellations after 14 days, **your** policy will be terminated immediately and **you** will receive a pro rata refund on **your** next Three airtime bill.
3. To cancel **your** policy, please call **us** on 08456 743 333* or write to: Customer Services, Lifestyle Services Group Limited, PO Box 98, Blyth NE24 9DL.
4. **We** may cancel **your** policy with immediate effect by sending **you** a registered letter, to **your** last known address, if **you** provide **us** with fraudulent or inaccurate information, or for any other valid reason. Any refund will be at **our** discretion.
5. **Your** policy will automatically cancel 60 months from the date **you** purchased this cover and no further renewal will be offered.
6. It is **your** responsibility to ensure that **we** receive **your** direct debit payment in full and in advance through **your** Three airtime bill. The cancellation or unsuccessful collection of **your** Direct Debit will be considered as a cancellation of **your** policy. If a payment fails **we** will attempt to collect **your** outstanding payment once before the collection is considered unsuccessful. If **we** do not receive **your** monthly payment this cover will terminate immediately.

Section G - Dealing with fraud.

The contract is based on mutual trust. If **you** (or anyone acting for **you**) under this policy:

- make a false claim or fraudulently exaggerate information
 - make a false statement or submit a false/forged document to support a claim
- or
- make a claim for an **incident** caused by a deliberate act or with the intent of defrauding **us** or the **insurer**

then:

- **we** shall not honour future, current or previous claims made under **your** policy
- **we** shall not refund **your** monthly payments and **we** may cancel **your** policy
- **we** may recover from **you** the cost of any claim already paid under **your** policy (this may be recovered through court proceedings)
- **we** may recover from **you** the cost of any investigation into a fraudulent claim under **your** policy (this may be recovered through court proceedings)
- **we** may inform the Police, Government or regulatory bodies of the circumstances

All claim details may be put on a Register of Claims which insurers use to exchange information.

Section H - Making an enquiry or complaint.

We will always be fair and reasonable when handling **your** policy or claim, however if **you** are not happy with the service **you** have received, or have any suggestions on how **we** can improve things, please let **us** know. **You** can do this by calling 08456 743 333*. Alternatively, **you** can write to:

Customer Relations
Lifestyle Services Group Limited
PO Box 98
Blyth
NE24 9DL

Please quote **your** Policy ID in the letter.

The **administrator** will handle all queries on behalf of the **insurer** and Three, however if **you** have a complaint relating to the policy wording or contract, please contact the **insurer** at their registered address (see section I for details).

We will try to deal with **your** query as quickly as possible and promise to acknowledge it within five working days. If **your** query has not been resolved within four weeks of **us** receiving it, **we** will write to **you** explaining the reasons why and what further action is required. **We** will confirm the final outcome of **your** query in writing.

If **you** are not happy with the decision, please contact the Customer Relations Manager on 08456 743 333*. If **you** still remain unhappy after doing this, **you** can, within six months of **our** decision, refer **your** query to the Financial Ombudsman Service. Their address is:

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 the **administrator** on **your** behalf. They will inform **you** directly of their decision. Referral to the Financial Ombudsman Service will not prejudice **your** right to resolve **your** query through legal proceedings. Further information can be found at financial-ombudsman.co.uk

You can contact the **insurer** if **you** wish. This does not affect **your** statutory rights.

The parties to this contract are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation if the parties cannot meet their liabilities. This contract is covered for 90% of the entire claim, with no upper limit. More information is available from the FSCS by calling 0800 678 1100 and online at fscs.org.uk

Section I - Head Office details.

The administrator

Lifestyle Services Group Limited Registered office: Osprey House, Ore Close, Lyedale Business Park, NEWCASTLE-UNDER-LYME, Staffordshire ST5 9QD. Registered in England, Registered No. 5114385.

The insurer

London General Insurance Company Limited Registered office: Integra House, Floor 2, Vicarage Road, EGHAM, Surrey TW20 9JZ. Registered in England, Registered No. 1865673.

The seller

Hutchison 3G UK Limited 'Three', who act as an agent of the **insurer** for the sale of this Policy. Registered office: Star House, 20 Grenfell Road, MAIDENHEAD, Berkshire SL6 1EH. Registered in England, Registered No. 3885486.

Section J - How we handle your personal information.

As part of the Data Protection Act 1998, the **administrator** is the Data Controller of the personal data that **you** supply for insurance purposes. **Your** personal data and policy information may be shared with London General Insurance Company Limited (the **insurer**) and/or Hutchison 3G UK Limited for administration purposes, and to help prevent or detect fraudulent activity.

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 call 08456 743 333. **We** are entitled by law to charge **you** a fee of £10.00 to meet the costs in providing **you** with details of the information held about **you**.

If the **insurer** or **administrator** of this policy changes, the Data Controller may change. The new Data Controller will be the replacement **insurer**, **administrator** or Hutchison 3G UK Limited. **You** will be advised in writing of any changes.

You acknowledge that by providing data, **you** agree to it being processed as per this section "How we handle your personal information".