

## Policy Summary

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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. Virgin Mobile Telecoms Limited 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 Virgin Mobile contract **mobile phone** and **SIM card**, which is owned by **you** or is **your** responsibility, up to the lower of the original retail cost or £500 including VAT. The **mobile phone** is identified by the **IMEI number** and mobile phone number
- The cost of replacing the **phone** as a direct result of theft
- The cost of replacing the **phone** as a direct result of loss
- The cost of replacing the **phone** where damage is a direct result of accidental damage, water or liquid damage, or malicious damage
- The cost of replacing the **phone** where damage is a result of **Electrical or Mechanical Breakdown**
- **Accessories**. Please see the definition of **accessories** in Section A of the Policy Document, this defines the type and circumstances of a claim for **accessories**
- The **phone** wherever **you** are in the world, replacement will be arranged upon return to the UK
- A maximum of two successful claims in total during any 12-month period

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

### *This policy does not cover:*

- The policy **excess** of £25 for a successful claim
- Theft of the **phone** and/or **accessories** whilst in an unattended motor vehicle, unless locked in a glovebox or boot
- Theft of the **phone** and/or **accessories** whilst left in an unattended building or premises, unless evidenced damage was caused in gaining entry to, or exit from, the premises, or unless **you** have left the **phone** and/or **accessories** in such a place that **we** would reasonably assume it to be secure (for example a locked hotel room)

- Theft or loss of the **phone** and/or **accessories** whilst left in a public place or a place to which others have general unsupervised access
- Theft, loss or damage to the **phone** and/or **accessories** where **you** are not present and it has been entrusted to someone else other than a **Family member**
- A third or subsequent claim in any 12-month period
- Any **phone** not connected to the Virgin Mobile network service

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

### ***Price***

Except where an **introductory period** has been arranged for **you** by Virgin Mobile, the cost of the policy is £5.99 per month. This includes any taxes or additional charges which may apply.

After any **introductory period**, the policy is automatically renewed each month, with the monthly payment of £5.99 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 Virgin Mobile:

- **Your** name and address
- The make, model and **IMEI number** of the **mobile phone**
- The **mobile phone number**
- Date of purchase

**You** must contact **us** immediately if **you** wish to change the **mobile phone** on cover after the policy has started. Failure to do so may invalidate **your** insurance.

If **you** opt to change the **mobile phone** on cover after the policy has started a period of 14 days shall apply during which incidents shall not be entitled for claims. If the alternative **phone you** register was not supplied to **you** by Virgin Mobile **your** cover limit is reduced to £300 including VAT (from £500 including VAT).

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

Virgin Mobile 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 28 days (or at any time during an **introductory period**) after receiving these terms by contacting Customer Services on **0845 070 5558\***, 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 28 days (or at any time after an **introductory period**) 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/virgin** or by telephoning **0845 070 5558\***.

**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 Virgin Mobile within **24** hours of **you** discovering any theft, loss or malicious damage for which **you** wish to make a claim, obtaining an **incident** reference number.

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

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

## **Enquiries**

Should **you** have an enquiry or complaint, **you** can contact **us** on **0845 070 5558\***. 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](http://www.fscs.org.uk)**

## **Policy Document**

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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. Virgin Mobile Telecoms Limited ("Virgin Mobile"), 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 (if applicable) is received in advance
- **We** will continue to collect the monthly payment (if applicable) 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 of one month (this shall not apply during any free of charge **introductory period** if applicable)
- **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 28 days (or at any time during an **introductory period**) 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 28 days (or at any time after an **introductory period**) no refund of payment will be provided and **your** policy will terminate at the end of the paid period.
- The **phone** stated on the **certificate** must be **your** property or responsibility. The **phone** and/or **accessories** can be used by a **family member**. If the **phone** and/or **accessories** are no longer in **your** possession or **you** are no longer responsible for the **phone** and/or **accessories**, and **you** do not opt to cover an alternative **phone**, **you** will need to cancel the cover.

**You** can request another copy of these terms. They are also available in large print, audio and Braille versions. If **you** would like a copy in any of these formats, please call Customer Services on **0845 070 5558\*** 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**

### **Accessories**

Items up to a combined maximum original retail value of up to £50 including VAT, which are peripheral to the **phone** and which may support or enhance the overall function of the **phone**. Accessories do not function as standalone items and do rely upon the **phone** 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 phone** 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 **phone**, and **you** are able to provide the **proof of purchase** for the item claimed.

### **Administrator**

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

**Certificate**

Certificate of Mobile phone Insurance

**Electrical or Mechanical Breakdown**

The actual breaking or burning out of any part of the **phone** and/or **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 claim.

**Family member**

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

**IMEI number**

*International Mobile Equipment Identity Number*

The unique serial or identification number that **we** will use to identify the **phone**.

**Incident**

Any event that may lead to a claim being made for replacement of the **phone** and/or **accessories**. 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.

**Introductory Period**

A period of cover arranged for **you** by Virgin Mobile at the commencement of **your** policy which is marked by a reduced or no premium being due. The specific terms of any offer may vary from time to time and will only be as published and issued by Virgin Mobile.

### **Mobile phone/Phone**

The Pay Monthly Virgin Mobile Contract handset and **SIM card** specifically identified by the **IMEI number** and mobile phone number as detailed on **your certificate**. The handset must be **your** property or responsibility. **We** do not cover SIM free mobile phones under this policy.

### **Proof of Purchase**

The till receipt provided at the point of sale that details the **phone** and/or **accessories**, or similar documentation that provides proof that **you** own or are responsible for the **phone** and/or **accessories**, unless this information was provided directly to **us** by Virgin Mobile or Virgin Mobile 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 Virgin Mobile subscriber identity, the use of which, in conjunction with the **phone**, enables services to be charged to **your** or the **phone** owners account.

### **We/Us/Our**

The **administrator**.

### **You/Your**

The customer named on the **certificate**.

### **B) Price**

Except where an **introductory period** has been arranged for **you** by Virgin Mobile, the cost of the policy is £5.99 per month. This includes any taxes or additional charges which may apply.

After any **introductory period**, the policy is automatically renewed each month, with the monthly payment of £5.99 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 **mobile phone** on cover after the policy has started. Failure to do so may invalidate **your** insurance.

If **you** opt to change the **mobile phone** on cover after the policy has started a period of 14 days shall apply during which incidents shall not be entitled for claims. If the alternative **phone you** register was not supplied to **you** by Virgin Mobile **your** cover limit is reduced to £300 including VAT (from £500 including VAT).

### **C) Cover**

**This policy covers:**

1. One Pay Monthly Virgin Mobile contract **mobile phone** and **SIM card**, which is owned by **you** or is **your** responsibility, up to the lower of the original retail cost or £500 including VAT. The **mobile phone** is identified by the **IMEI number** and mobile phone number.
2. The cost of replacing the **phone** as a direct result of theft.
3. The cost of replacing the **phone** as a direct result of loss.
4. The cost of replacing the **phone** as a direct result of accidental damage, water or liquid damage, or malicious damage.
5. The cost of replacing the **phone** where damage is a result of **Electrical or Mechanical Breakdown**.
6. **Accessories**. Please see the definition of **accessories** in Section A, this defines the type and circumstances of a claim for **accessories**.
7. A maximum of two successful claims in total during any 12-month period.
8. The **phone** 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/virgin](http://www.lifestylegroup.co.uk/virgin) to register **your** claim online
2. Contact Customer Services on **0845 070 5558\***

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

Please have the mobile phone number to hand.

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

1. Call Virgin Mobile to bar the **SIM card** within **24** hours of discovering the **incident** - doing this can prevent any further calls from being made using the **SIM card**. The Virgin Mobile Customer Centre Team telephone number is **0845 6000 789\***.
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 Virgin Mobile within **24** hours of discovering any theft, loss or malicious damage for which **you** wish to make a claim, obtaining 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 visiting **our** website or by contacting Customer Services.
3. **You** must complete and return any claim form 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 phone** and/or **accessories** once **we** have assessed **your** claim. **You** must send the **phone** by secure means, as described in the claim documentation. The **phone** and/or **accessories** remain **your** responsibility until **we** have received them.
5. **You** must ensure that no one but **our** approved agents carries out repairs to, or maintenance of, the **phone** and/or **accessories**.
6. If requested **you** must provide the **proof of purchase** for the **phone** and/or **accessories** with **your** claim form.
7. **You** must pay the **excess** of £25 for a successful claim.

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

1. Replacement phones and/or accessories 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 **phone** and/or **accessories** up to a maximum of the cover limit as indicated on **your certificate**.

3. If the **phone** is damaged or has suffered breakdown **you** will be required to return the damaged **phone** to Virgin Mobile at the same time **you** receive **your** settlement/replacement.
4. If **you** need to claim as a result of an **incident** outside the UK, the **phone** and/or **accessories** will be replaced once **you** 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 **phones**, **accessories**, parts and materials replaced by **us** shall become the property of the **insurer**.
7. The details of **phones** 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 **phone** this will be covered by a standard manufacturer warranty of up to 12 months.

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

1. Use the **phone** and/or **accessories** in accordance with the manufacturer's instructions.
2. Take reasonable care to prevent theft, loss, or damage to the **phone** and/or **accessories**. If it is considered that **you** have not done so, **your** claim may not be accepted.
3. Advise **us** if any of **your** personal details change.
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 **phone** and/or **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 **phone** and/or **accessories** 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 **phone** and/or **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 **phone** and/or **accessories** whilst left in a public place or a place to which others have general unsupervised access.

4. Theft, loss or damage to the **phone** and/or **accessories** where **you** are not present and it has been entrusted to someone else other than a **family member**.
5. The cost of unauthorised use of the **phone**.

### **I) Electrical or Mechanical Breakdown**

#### **Cover will not be provided for:**

1. Loss or damage caused by, or during, maintenance or modification of the **phone** and/or **accessories**.
2. Any breakdown or failure caused by placing or using the **phone** and/or **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 for a successful claim.
2. Any loss (business or personal) resulting from loss of use of the **phone** and/or **accessories**.
3. Where the **IMEI number** cannot be determined from the **phone** or the **proof of purchase** cannot be provided to prove ownership of the **phone** and/or **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 **phone** and/or **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 **phone** and/or **accessories**.
10. Any claim arising from, or in connection with, the repossession of the **phone** and/or **accessories** by any bank, finance, leasing or similar company, or person acting with such authority, and/or the confiscation or impounding of the **phone** and/or **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. A third or subsequent claim in any 12-month period.
14. Any **phone** not connected to the Virgin Mobile network service.
15. Loss or corruption of data, images, games, logos, wallpaper, videos, or downloads, due to theft, loss, damage or breakdown of the **phone**, 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 **our** Customer Services team immediately on **0845 070 5558\*** 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 28 days (or at any time during an **introductory period**) 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 the policy is cancelled after 28 days (or at any time after an **introductory period**) 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.

### ***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 Customer **Services** on **0845 070 5558\*** and ask to be transferred to the Security and Investigations team.

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(s) a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect
- Make(s) 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(s) 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 **our** Customer Relations team on **0845 070 5558\***.

Alternatively, you can write to us at the following address, quoting the mobile phone number in all correspondence:

**Customer Relations Department**  
**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 **our** Customer Relations team on the number provided above.

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 from the website 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 the 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 Virgin Mobile Telecoms Limited for the purposes of managing and administering **your** policy and/or integrating details to **your** mobile phone account. 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 Virgin Mobile 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

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\* 0845 calls will be charged at a maximum of 4p a minute from a BT line. Calls from non-BT phone lines may vary. Calls may be recorded or monitored for training/customer services purposes and/or the prevention or detection of crime. Details correct at time of print.