

Policy Summary

This section gives a summary of the insurance cover and services provided. Full terms, conditions and exceptions are detailed within the Policy Document. The cover has been arranged by Lifestyle Services Group Limited with a single provider, London General Insurance Company Limited. 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.

At the time of purchase **you** will have selected either the Standard or Extra policy, this will be detailed on **your certificate**. These terms cover both policies, however the Standard policy does not cover loss of the **phone** and/or **accessories**. If **you** have purchased the Standard policy, any cover, conditions or exclusions referring to loss do not apply to **you**.

This policy covers:

- One Pay As You Go **mobile phone** and **SIM card**, which is owned by **you** or is **your** responsibility, up to the lower of the original retail cost or the cover limit as indicated on **your certificate**. 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 if **you** have taken out the Extra policy. **You** are not covered for loss if **you** have taken out the Standard policy
- 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
- One successful claim or a period of twelve months from the date of purchase, whichever occurs first

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

This policy does not cover:

- Loss of the **phone** and/or **accessories** – unless **you** have purchased the Extra policy
- The policy excess as indicated on **your certificate** if **you** make 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**
- 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

The cost of the policy is indicated on **your certificate**. This includes any taxes or additional charges which may apply.

The policy is valid for 12 months from the date of purchase, or until **you** have made a successful claim, whichever occurs first.

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

If **your** policy has been in place for 12 months, **we** may offer to renew **your** policy using the payment details **you** initially supplied to **us** (or alternative details if **you** have updated **us** in the meantime). **We** will write to **you** in advance if this is **our** intention. **Your** policy will not be renewed if a period of 5 years has elapsed since the date of **mobile phone** purchase.

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.

We may charge **you** an additional premium for a change of handset, **we** will advise **you** of the appropriate cost prior to **you** agreeing **you** wish to proceed with this. 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 **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 after receiving these terms by contacting Customer Services on **0845 070 5558***, **your** payment 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, no refund of payment will be provided. 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**

Policy Document

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

The policy, which is governed by these terms and conditions has been arranged for **you** by Lifestyle Services Group Limited, who deals with the administration of this insurance, including the receipt of premium and the handling of claims. 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.

At the time of purchase **you** will have selected either the Standard or Extra policy, this will be detailed on **your certificate**. These terms cover both policies, however the Standard policy does not cover loss of the **phone** and/or **accessories**. If **you** have purchased the Standard policy, any cover, conditions or exclusions referring to loss do not apply to **you**.

Our part of the contract is as follows:

- Cover is available providing the payment is received in advance
- Cover will cease 12 months from the date of purchase or after settlement of a successful claim, whichever occurs first
- Where **we** attach a special meaning to a word it is shown in bold type
- **We** will handle claims on behalf of the **insurer**
- **We** will hold money on behalf of the **insurer**

Your part of the contract is as follows:

- **You** must 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 after receipt of these terms, **your** payment 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, no refund of payment will be made
- 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**, the cover will cease

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 immediate replacement before normal operation can be resumed.

Excess

The amount indicated on **your certificate** 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**.

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

The cost of the policy is indicated on **your certificate**. This includes any taxes or additional charges which may apply.

The policy is valid for a period of 12 months from the date of purchase, or one successful claim, whichever occurs first.

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

If **your** policy has been in place for 12 months, **we** may offer to renew **your** policy using the payment details **you** initially supplied to **us** (or alternative details if **you** have updated **us** in the meantime). **We** will write to **you** in advance if this is **our** intention. **Your** policy will not be renewed if a period of 5 years has elapsed since the date of **mobile phone** purchase.

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) 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. **We** may charge **you** an additional premium for a change of handset, **we** will advise **you** of the appropriate cost prior to **you** agreeing **you** wish to proceed with this.

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.

C) Cover

At the time of purchase **you** will have selected either the Standard or Extra policy, this will be detailed on **your certificate**. These terms cover both policies, however the Standard policy does not cover loss of the **phone** and/or **accessories**. If **you** have purchased the Standard policy, any cover, conditions or exclusions referring to loss do not apply to **you**.

This policy covers:

1. One Pay As You Go **mobile phone** and **SIM card**, which is owned by **you** or is **your** responsibility, up to the lower of the original retail cost or cover limit as indicated on **your certificate**. 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 - does not apply to Standard policy.
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. The **phone** wherever **you** are in the world, replacement will be arranged upon return to the UK.
8. One successful claim or a period of 12 months from the date of purchase, whichever occurs first. The start date of **your** policy appears on **your certificate**.

D) How to make a claim

To make a claim, either:

1. Visit our website at 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 as indicated on **your certificate** when **you** make 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. Once **your** claim is approved, cover ends under the terms and conditions of this policy. Please remember to purchase a new policy to ensure continuous cover.
9. 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. Loss of the **phone** and/or **accessories** – unless **you** have taken out the Extra policy.
2. The policy excess as indicated on **your certificate** if **you** make a successful claim.
3. Any loss (business or personal) resulting from loss of use of the **phone** and/or **accessories**.
4. 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**.
5. Damage due to wear and tear, depreciation or gradual deterioration.
6. Damage due to any process of cleaning, adjustment, repair, maintenance or dismantling.
7. 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.
8. The cost of cosmetic repairs.
9. 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.
10. Theft, loss, damage, or breakdown arising out of any willful act or negligence of the user of the **phone** and/or **accessories**.

11. 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.
12. People who are not permanently resident in the UK.
13. Any consequential loss incurred by **you** during the administration of the policy or at the time of a claim.
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 after receipt of these terms, **your** payment will be refunded. If a claim has been made during this period, **you** may be required to pay for the services provided. The full payment will be retained if the policy is cancelled after 28 days.
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

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

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.

* 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.