



Contact Details

Claims and Customer Services

0844 871 0506*

Dial-a-Phone is a trading name of Phones 4u Limited
Registered in England No. 3154198

Registered Office:
Osprey House
Ore Close
Lymedale Business Park
NEWCASTLE-UNDER-LYME
Staffordshire
ST5 9QD

Policy Administration Services Limited
Registered in England No. 3907386

Registered Office:
Osprey House
Ore Close
Lymedale Business Park
NEWCASTLE-UNDER-LYME
Staffordshire
ST5 9QD

London General Insurance Company Limited
Registered in England No: 1865673

Registered office:
Integra House
Floor 2
Vicarage Road
EGHAM
Surrey
TW20 9JZ



Mobile Phone Insurance

Policy Booklet



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Welcome to Dial-a-Cover

Insurance cover for your mobile phone, brought to you in association with Dial-a-Phone.

Now you can have the comfort of knowing your handset is covered against theft, damage and electrical or mechanical breakdown.

All aspects of your policy, including the collection of your monthly insurance payment, are being looked after by Policy Administration Services Limited (PAS). Your insurance payment will be collected separately from your monthly network bill and will appear on your bank statement with the reference 'Policy Admin Serv'.

This booklet contains everything you need to know about your Dial-a-Cover Insurance, however if you do have any queries please call us on **0844 871 0506***.



Summary of Cover

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 Policy Administration Services Limited (**we/us/our**) with a single provider, London General Insurance Company Limited (the **insurer**). The seller of this policy acts as **our** agent.

This policy covers:

- One registered **phone**
- The cost of replacing the **phone** as a direct result of theft
- The cost of repairing the **phone** (or replacing it if the **phone** cannot be repaired) in the event of:
 - accidental damage
 - malicious damage
 - water or liquid damage
 - **electrical or mechanical breakdown**
- Cover wherever **you** or a **family** member or staff employed by **you** are in the world. Repair or replacement will be arranged upon return to the UK
- Cover is available for up to a maximum of 60 months from the date of purchase as detailed on **your certificate**

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

This policy does not cover:

- Loss of the **phone**
- Loss of, theft of, or damage to, any accessories provided with the **phone**.
- **Unauthorised calls**
- The policy **excess** of £25 upon each successful claim
- Theft of the **phone** from an unattended motor vehicle, where the **phone** has been left visible
- Theft of the **phone** from any unattended building or premises, unless evidenced damage was caused in gaining entry to, or exit from, the building or premises
- Theft where the **phone** has been left negligently or deliberately in a public place or a place to which others have access

- Theft of, or damage to, the **phone** where it has been passed to someone else other than a **family** member or staff employed by **you**
- The replacement of any digital content stored in the memory of the **phone**, or on a hard disk, memory card or other storage media

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

Price

The cost of the policy is £6.99 per month (this includes any taxes or additional charges which may apply). The policy is automatically renewable each month, with the **monthly payment** being taken by Direct Debit. The **monthly payment** is separate from any payment made to an airtime provider. Promotional offers may apply, which **you** may be informed of at the time of purchase.

If **you** wish to change the **phone** on cover **you** must contact **us**. Failure to notify **us** may invalidate **your** insurance. If **you** change the **phone** to a different make and model, the **phone** will not be covered for a period of 14 days from the time of change, unless it was purchased from Dial-a-Phone (or as a result of a warranty exchange), where the cover will begin from the time of purchase from Dial-a-Phone.

Acceptance of cover is at **our** discretion.

Please refer to section F of the Policy Document.

Cancellation

You have the right to cancel this policy within 14 days after receiving the Policy Document by contacting Customer Services on **0844 871 0506***. **We** will refund **your** payment, although 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 14 days.

Please refer to section K of the Policy Document.

Claims

When making a claim please follow these simple steps:

1. To make a claim:
 - a. visit **our** website at **www.policyadmin.co.uk** to register **your** claim online, or
 - b. contact Customer Services on **0844 871 0506***
2. If the **phone** is stolen, call the airtime provider within 24 hours of discovery to bar the **SIM card** - doing this will prevent any further **unauthorised calls**. Please note **unauthorised calls** are not covered under this policy.
3. If **your** claim relates to theft or malicious damage, **you** must inform the Police (or relevant local authorities if **you** are outside of the UK at the time of discovering the **incident**) within 24 hours of discovery and ask for a crime reference number.

4. **You** must notify **us** within 48 hours of discovery of any **incident** for which **you** wish to claim. Please have **your** policy reference number to hand.

However, if **you** are outside of the UK at the time of discovering the **incident** and are unable to contact **us**, then **you** must call **us** within the shorter of:

- 48 hours of return to the UK, and
- 30 days upon discovery of the **incident**

Please refer to section D of the Policy Document.

Enquiries/Complaints

Should **you** have an enquiry or complaint, **you** can contact **us** on **0844 871 0506***. 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.

You can request another copy of this Policy Summary and Policy Document. They are also available in large print, audio and Braille. If **you** would like a copy in any of these formats, please call Customer Services on **0844 871 0506***.

Under European law, the parties to this contract may choose which law will apply to this contract. English law will apply unless all parties agree otherwise, in writing, prior to the start of the contract. The contract is written in English and all communication by **us** and the **insurer** 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 general 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 obtain 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

This Policy Document 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.

This policy, which is governed by these terms and conditions has been arranged for **you** by Policy Administration Services Limited (**we/us/our**), who deals with the administration of this insurance, including the collection of premium and the handling of claims.

All elements of **service** provided by **us**, and insurance cover provided by the **insurer**, are subject to the terms and conditions, which the **insurer** may change in certain circumstances, upon giving 30 days' notice in writing to **you** at **your** last known address. 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 policy. These details are confirmed on **your certificate**. This Policy 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 will only apply during the **period of insurance**, the starting date being shown on **your certificate**
- **We** will continue to collect **your monthly payment** by Direct Debit until **you** cancel **your** policy or upon the expiry date of **your** cover (60 months from the date of purchase of **your** cover). Please refer to **your certificate**
- 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 a minimum of one **monthly payment** in advance for each **period of insurance**, subject to any promotional offers
- **You** must inform **us** if **you** have changed the **phone**, or **you** wish to cover a different phone. A different phone will only be covered, and cover will only commence, after **you** have contacted **us** and **we** have agreed **your** cover. Registration periods apply. Please see section F
- **You** must ensure that all payments due to **us** have been made without deduction or set-off
- **You** must adhere to all the conditions detailed in this Policy Document
- If **you** do not believe the policy is suitable for **you**, **you** can cancel it within 14 days after receipt of this Policy Document. **We** will refund **your** payment, although 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 14 days

- If **you** cancel **your** Direct Debit without notifying **us**, **we** will cancel **your** cover with immediate effect
- The **phone** stated on the **certificate** must be **your** property or responsibility, or the property or responsibility of a **family** member or staff employed by **you**. **You** must contact **us** if **you** wish to change the **phone** on cover
- **You** can request another copy of this Policy Document. They are also available in large print, audio and Braille. If **you** would like a copy in any of these formats, please call Customer Services on **0844 871 0506*** or write to:

Customer Services
Policy Administration Services Limited
PO Box 290
CREWE
CW1 6YF

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

Certificate

Certificate of Insurance and Service Agreement.

Electrical or mechanical breakdown

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

Establishment

The building, company, factory, site, office, residence, workplace, method of transport etc where the **phone** was stolen.

Excess

The first £25 for each successful claim.

Family

A family member must reside at the same permanent address as **you**, be either **your** spouse, **your** partner with whom **you** have resided for at least 6 months, or a child of which **you**, or **your** partner, are the legal guardian. A student who is living away during term time only, is considered to be living at the same permanent address.

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 repair or replacement of the **phone**. Any incident involving a crime must be reported to the Police within the given timescales. **You** must obtain an incident reference number from the Police.

Insurer

London General Insurance Company Limited (FRN 202689), whose main business is general insurance. Registered office of Integra House, Floor 2, Vicarage Road, EGHAM, Surrey TW20 9JZ. Registered Number 1865673.

Mobile phone/Phone

A mobile phone and **SIM card** which is specifically identified by the **IMEI number** as detailed on the **certificate**. The mobile phone covered will be the one as identified by the **IMEI number** from **your** transaction with Dial-a-Phone, or any such revised **IMEI number** which **you** have received due to a claim, exchange or warranty repairs. To change the phone on cover due to any other reason **you** must contact **us**. The phone must be owned by **you** or be **your** responsibility, or the property or responsibility of a **family member** or staff employed by **you**.

Monthly payment

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

Period of insurance

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

Proof of purchase

The till receipt provided at the point of sale that details the **phone**, or similar documentation that provides proof of ownership of the **phone**.

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

Unauthorised calls

Calls, messages, data and download charges, made from the **phone** after being stolen and whilst not barred by the airtime-provider. Please note **unauthorised calls** are not covered under this policy.

We/Us/Our

Policy Administration Services Limited (FRN 307406), who provide the **services** to **you**. Details of which can be found in section N.

You/Your

The customer named on the **certificate**.

B) Price

The cost of the policy is £6.99 per month (this includes any taxes or additional charges which may apply). The policy is automatically renewable each month, with the **monthly payment** being taken by Direct Debit. The **monthly payment** is separate from any payment made to an airtime provider. Promotional offers may apply, which **you** may be informed of at the time of purchase.

If **you** wish to change the **phone** on cover **you** must contact **us**. Failure to notify **us** may invalidate **your** insurance. If **you** change the **phone** to a different make and model, different terms may apply. Please refer to section F.

C) Cover

This policy covers:

- One registered **phone**
- The cost of replacing the **phone** as a direct result of theft
- The cost of repairing the **phone** (or replacing it if the **phone** cannot be repaired) in the event of:
 - accidental damage
 - malicious damage
 - water or liquid damage
 - **electrical or mechanical breakdown**
- Cover wherever **you** or a **family** member or staff employed by **you** are in the world. Repair or replacement will be arranged upon return to the UK
- Cover is available for up to a maximum of 60 months from the date of purchase as detailed on **your certificate**

D) Making a claim

1. To make a claim:
 - a. visit **our** website at www.policyadmin.co.uk to register **your** claim online, or
 - b. contact Customer Services on **0844 871 0506***
2. If the **phone** is stolen, call the airtime provider within 24 hours of discovery to bar the **SIM Card** - doing this will prevent any further **unauthorised calls** being made. Please note **unauthorised calls** are not covered under this policy.
3. If **your** claim relates to theft or malicious damage, **you** must inform the Police (or relevant local authorities if **you** are outside of the UK at the time of discovering the **incident**) within 24 hours of discovery and ask for an incident reference number.
4. **You** must notify **us** within 48 hours of discovery of any **incident** for which **you** wish to claim. Please have **your** policy reference number to hand.

However, if **you** are outside of the UK at the time of discovering the **incident** and are unable to contact **us**, then **you** must call **us** within the shorter of:

- 48 hours of return to the UK, and
- 30 days upon discovery of the **incident**

5. If **your** claim relates to theft whilst **you** were in an **establishment**, **you** should advise them of the **incident** as soon as possible and within 24 hours of discovery.
6. Please ensure **you** take the name of any person **you** speak to in relation to reporting the **incident** as **you** will be required to complete their details on the claim form.
7. **You** must complete and return the claim form to **us** within 14 days of receiving it, ensuring that **you** have followed the procedure detailed on the claim documentation.
8. **You** must return the damaged **phone** to **us** for inspection before **your** claim will be assessed. **You** must send it by secure means, as described in the claim documentation. The **phone** is **your** responsibility until **we** have received it.
9. **You** must ensure that no one but **our** approved agent carries out repairs to, or maintenance of, the **phone** if **you** intend to make any claim.
10. **You** must provide the **proof of purchase** for the **phone**, if it has been replaced since **your** policy started and **you** must have notified **us** of the change.
11. **You** must pay the policy **excess** of £25 upon each successful claim.

E) What will happen when your claim is approved

1. Replacement phones will come from available stock (which may be refurbished). If the same model is not available, the replacement will be of a similar specification and quality, which will be determined by **us**.
2. **We** may settle **your** claim, at **our** discretion, by repair, replacement, or cash settlement. **We** will advise **you** of the method of settlement at the time **your** claim is authorised.
3. If **you** need to claim as a result of an **incident** outside the UK, the **phone** will be repaired or replaced upon return to the UK.
4. If any stolen equipment is recovered after the claim is approved, it shall become the property of the **insurer** and must be returned to **us** immediately.
5. Damaged **phones**, parts and materials replaced by **us** shall become the property of the **insurer**.
6. The details of **phones** reported stolen will be submitted to the IMEI Database to prevent further use.
7. **We** reserve the right to discontinue cover if **you** have made two successful claims in any rolling 12-month period.

F) Changing the phone on cover

1. **You** must contact **us** to change the **phone** **you** have on cover by calling **us** on **0844 871 0506***. If **you** do not notify **us** of a change to the **phone** **you** wish to be insured then **we** may not accept **your** claim.
2. To change the **phone** please call **us** on **0844 871 0506***. After **you** change the **phone** it will not be covered for a period of 14 days from the time of the change, unless it was purchased from Dial-a-Phone (or as a result of a warranty exchange), where the cover will begin from the time of purchase from Dial-a-Phone. The **phone** covered under this policy must have been purchased from Dial-a-Phone (unless purchased as a result of a claim), and if **you** wish to change the **phone** on cover, cover will commence at the time **you** notify **us** of the change.

3. If **you** have made a claim, the replacement **phone** will automatically be covered under **your** policy unless **you** have asked for it not to be covered. **You** must ensure the details of any replacement phone are provided to **us** within 30 days of **your** claim settlement. If **you** do **not** notify **us**, a 14-day registration period will apply to the new phone **you** wish to place on cover. The phone will be covered up to the maximum of the original retail price of the original **phone**.
4. Acceptance of cover remains at **our** discretion.

G) Important things that you must do

1. Use the **phone** in accordance with the manufacturer's instructions.
2. Take reasonable care to prevent theft or damage to the **phone**. 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, **you** wish to cover an alternative phone, or the mobile phone number changes.
4. Inform **us** of any **incident** covered by **your** policy within the given timescales, and where applicable the Police (or relevant local authorities if **you** are outside of the UK at the time of discovering the **incident**) and/or the airtime provider.

H) Theft and damage

Cover will not be provided for:

1. Theft from an unattended motor vehicle where the **phone** has been left visible. 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 cannot be secured against unauthorised entry.
2. Theft from any unattended building or premises, unless evidenced damage was caused in gaining entry to, or exit from, the building or premises.
3. Theft where the **phone** has been left negligently or deliberately in a public place or a place to which other people have access.
4. Theft of, or damage to, the **phone** where it has been passed to someone else other than a **family** member or staff employed by **you**.

I) Electrical or mechanical breakdown

Cover will not be provided for:

1. Damage caused by, or during, maintenance or modification of the **phone** other than by **our** approved agents.
2. Any breakdown or failure caused by placing or using the **phone** 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**.
2. **Unauthorised calls**
3. Loss of, theft of, or damage to, any accessories provided with the **phone**.
4. Any loss (business or personal) resulting from loss of use of the **phone**.
5. The policy **excess** of £25 upon each successful claim.
6. The replacement of any data, images, games, logos, wallpaper, files, music, videos, downloads or digital content stored in the memory of the **phone**, or on a hard disk, memory card or other storage media. It is recommended that a back-up copy of all data is kept.
7. Where the **IMEI number** cannot be determined from the **phone**, or **proof of purchase** cannot be provided to prove ownership of the **phone**.
8. Damage due to wear and tear, depreciation or gradual deterioration.
9. Damage due to any process of cleaning, adjustment, repair, maintenance or dismantling.
10. Installation, removal, or subsequent relocation of the **phone** in a vehicle, or any **electrical or mechanical breakdown** as a result of such.
11. The cost of cosmetic repairs.
12. Theft, 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.
13. Theft, damage, or breakdown arising out of any wilful act or negligence of the user.
14. Any claim arising from, or in connection with, the repossession of the **phone** by any bank, finance, leasing or similar company, or person acting with such authority, and/or the confiscation or impounding of the **phone** by any Police, Customs or Government Authority.
15. People who are not permanently resident in the UK.
16. Any loss caused by events that are indirect or remote to the **incident**.

K) Cancelling the policy

1. If the policy does not meet **your** requirements, please telephone **our** Customer Services team immediately on **0844 871 0506***

Monday – Friday **8.00am – 8.00pm**
Saturday and Sunday **9.00am – 6.00pm**

or write to:

Customer Services
Policy Administration Services Limited
PO Box 290
CREWE
CW1 6YF

2. **You** have the right to cancel this policy within 14 days after receipt of this Policy Document. **We** will refund **your** payment, although 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 14 days.
3. **We** may cancel this policy with immediate effect by sending a recorded delivery letter to **you** at **your** last known address in the event of **you** submitting any fraudulent or inaccurate information, or for any other valid reason. Any refund will be made at **our** discretion.
4. **You** may cancel this policy by telephoning Customer Services on **0844 871 0506***. No refund of payments will be made under any circumstances outside of the initial 14 day period and cancellations or amendments will take immediate effect (subject to any registration periods and conditions).
5. This policy will automatically end 60 months after the start date as detailed on **your certificate**.

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 **0844 871 0506*** and ask to be transferred to the Security and Investigations Department.

Alternatively, **you** can write to:

Security and Investigations
Policy Administration Services Limited
PO Box 290
CREWE
CW1 6YF

The personal details which **you** supply to **us** during the application process will be used to combat fraud. These details will be retained for a reasonable period after **your** policy expires for legal reasons, and for up to one year after **your** policy expires in relation to fraud specifically. The contract between **you** and **us** is based on mutual trust. If **you** (or anyone acting for **you**):

- make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect
 - make a statement in support of a claim knowing the statement to be false in any respect, or submit a document in support of a claim knowing the document to be forged or false in any respect,
- or
- make a claim in respect of any loss, theft, or damage caused by **your**, staff employed by **you** or a **family** members 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)
- and
- **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.

The easiest way to contact **us** is to call **our** Customer Relations team on **0844 871 0506***.

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

Customer Relations
Policy Administration Services Limited
PO Box 290
CREWE
CW1 6YF

Our staff will attempt to resolve **your** query immediately. If this is not possible, **we** promise to acknowledge **your** query within 5 working days of receiving it. In the unlikely event that **your** query has not been resolved within 4 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 Manager on the number provided above.

If **you** have a complaint relating to the insurance policy wording or the contract with the **insurer**, please contact the **insurer** at their registered address.

If **you** remain dissatisfied, **you** can, within 6 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



**Financial
Ombudsman
Service**

The parties to this contract are covered by the Financial Ombudsman Service who, once contacted, will liaise with **us** on **your** behalf. They will inform **you** directly of their decision. Referral to the Financial Ombudsman Service will not prejudice **your** right to take subsequent legal proceedings.

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

The parties to this contract are covered by the Financial Services Compensation Scheme. In the unlikely event any of the parties to this insurance are unable to meet their liabilities, **you** may be entitled to compensation. The scheme covers 100% of the first £2,000 of the claim, and 90% above this limit. Further information can be obtained from their website: www.fscs.org.uk

For the purposes of the Data Protection Act 1998, the Data Controller in relation to the personal data which **you** supply is Policy Administration Services Limited.

N) Contact Details

Dial-a-Phone is a trading name of Phones 4u Limited
Registered in England No. 3154198
Registered Office:
Osprey House
Ore Close
Lymedale Business Park
NEWCASTLE-UNDER-LYME
Staffordshire
ST5 9QD

Policy Administration Services Limited
Registered in England No. 3907386
Registered Office:
Osprey House
Ore Close
Lymedale Business Park
NEWCASTLE-UNDER-LYME
Staffordshire
ST5 9QD

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

* 0844 calls will be charged at a maximum of 5p a minute from a BT land line. Calls may be recorded or monitored for Training/Customer Services purposes and/or the prevention or detection of crime. Details correct at time of creation.

