

# Dial-a-Cover PAYG Mobile Phone Insurance

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

This policy covers:

- One Pay As You Go mobile 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 is in the world, providing the phone has been enabled to operate outside the UK. Repair or replacement will be arranged upon return to the UK
- Cover is available for up to a maximum of 60 months from the policy start date 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
- Unauthorised calls
- The policy excess upon a successful claim. Details are provided in the 'Price' section of this Policy Summary
- Theft of the phone from an unattended motor vehicle, where the phone has been 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
- 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 dependant on the purchase price of the mobile phone at the time of purchase.

	Purchase Price	Value of excess	Monthly payment
Option 1	£26 - £75.99	£10	£2.49
Option 2	£76 - £125.99	£15	£2.99
Option 3	£126 and over	£20	£3.99

(This includes any taxes or additional charges which may apply.)

The policy is automatically renewable each month, with the monthly payment being taken by credit card. 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. 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.

However, if the phone was purchased from a Phones 4u Group company, cover will begin from the time of purchase. 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. You must inform the Police within 24 hours of discovering any theft or malicious damage for which you wish to make a claim, obtaining a crime reference number.
2. If the phone is stolen, you must call the airtime-provider within 24 hours of discovery to bar the SIM card. Unauthorised calls are not covered.
3. You must register a claim with us within 48 hours of discovery of any incident for which you wish to claim by using the following methods:
  - Visit our website at [www.policyadmin.co.uk](http://www.policyadmin.co.uk)
  - Contact Customer Services on 0844 871 0506\*
4. 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.

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/or the 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 visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk)

## Policy Document

These terms and conditions 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 credit card 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 month's cover in advance for each **period of insurance** of one month, 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
- 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** credit card, or **your** credit card expires, 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 amount payable by **you** upon a successful claim. The amount of the excess is dependent on the purchase price of the **mobile phone** at the time of purchase.

	Purchase Price	Excess
Option 1	£26 - 75.99	£10
Option 2	£76 - 125.99	£15
Option 3	£126 and over	£20

#### 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 a crime 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 transaction with a Phones 4u Group company, 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.

#### 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 valid credit card details 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.

**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 of the Policy Document.

**You/Your**

The customer named on the certificate.

**B) Price**

The cost of the policy is dependant on the purchase price of the **mobile phone** at the time of purchase.

	Purchase Price	Value of excess	Monthly payment
Option 1	£26 - £75.99	£10	£2.49
Option 2	£76 - £125.99	£15	£2.99
Option 3	£126 and over	£20	£3.99

(This includes any taxes or additional charges which may apply.)

The policy is automatically renewable each month, with the **monthly payment** being taken by credit card. 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**. 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. However, if the **phone** was purchased from a Phones 4u Group company, cover will begin from the time of purchase. Acceptance of cover is at **our** discretion.

Please refer to section F of the Policy Document

**C) Cover**

This policy covers:

1. One Pay-as-you-Go **mobile phone**.
2. The cost of replacing the **phone** as a direct result of theft.
3. The cost of repairing the **phone** (or replacing it if the **phone** cannot be repaired) where accidental damage, water or liquid damage, or malicious damage has occurred.
4. The cost of repairing the **phone** (or replacing it if the **phone** cannot be repaired) where damage has been caused by electrical or mechanical breakdown.
5. Cover wherever **you** or a **family** member is in the world. Repair or replacement will be arranged upon return to the UK.
6. Cover is available for up to a maximum of 60 months from the policy start date as detailed on **your certificate**.

**D) Making a claim**

1. To make a claim:
  - a. visit **our** website at [www.policyadmin.co.uk](http://www.policyadmin.co.uk) to register **your** claim online
  - b. contact Customer Services on **0844 871 0506\***
2. If the is **phone** 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 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.
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** for each successful claim. Please refer to the **excess** definition in section A of the Policy Document.

**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. After you change the **phone**, it will not be covered for a period of 14 days from the time of the change, unless the **phone** was purchased from a Phones 4u Group company, where the cover will begin from the time of purchase.
3. If upon a successful claim, a replacement **phone** is provided, the **phone** will automatically be covered under your policy unless you have asked for it not to be covered. There will be no registration period in these circumstances and the **phone** will be covered immediately.
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 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** if it has been passed to someone else other than a family member.
5. Loss of the **phone**.
6. Unauthorised calls.

#### 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. Any loss (business or personal) resulting from loss of use of the **phone**.
3. The policy excess for each successful claim.
4. 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.
5. Where the IMEI number cannot be determined from the **phone**, or proof of purchase cannot be provided to prove ownership of the **phone**.
6. Damage due to wear and tear, depreciation or gradual deterioration.
7. Damage due to any process of cleaning, adjustment, repair, maintenance or dismantling.
8. Installation, removal, or subsequent relocation of the **phone** in a vehicle, or any electrical or mechanical breakdown as a result of such.
9. The cost of cosmetic repairs.
10. 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.
11. Theft, damage, or breakdown arising out of any wilful act or negligence of the user.
12. 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.
13. People who are not permanently resident in the UK.
14. Any consequential loss incurred by you or a family member during the administration of the policy or at the time of a claim.

#### 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 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
- make a claim in respect of any loss, theft, or damage caused by your 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)
- 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 Department  
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 0844 871 0506\*.

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



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](http://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](http://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.

\*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.

#### 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